

In Sound Health

Your Source for How to LiveWell

Do you know your
health facts and fiction?
Find out inside.

**Test your health
knowledge in this
special games issue.**

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YOUR HEALTH PLAN MYTHS & FACTS

November 2017

How well do you know your health facts from fiction? Do you know all the programs and benefits available to you as a Trust participant? Can you identify which bits of “wisdom” about stress reduction and flu shots are true, and which aren’t? In this special game-filled issue of *In Sound Health*, we ask you to test your knowledge, while having a little fun. We bet you’ll be impressed with what you know, learn a few things you didn’t, and find ways you can take action to address your health goals.

DO YOU KNOW WHAT ACTIONS EARN YOU 2018 HRA FUNDING? TEST YOUR KNOWLEDGE BY MATCHING THE ICON TO THE DESCRIPTION.

Every year Trust Participants have the opportunity to complete certain health related actions, and earn funding towards their Health Reimbursement Arrangement (HRA). These include things like getting your annual well-adult physical or flu shot, or participating in a LiveWell program.

The funds in your HRA help you avoid a higher deductible, and save you money by covering the first eligible medical expenses covered by the plan each calendar year.

MATCH THE ICONS WITH THE HEALTH ACTIONS THEY REPRESENT.

Put the letters in the spaces below – and check your answers on the key at the bottom of the page.

A. 	B. 	C. 	D. 	E. 	F. 	G. 
H. 	I. 	J. 	K. 	L. 	M. 	N. 

- Flu Shot**
earn \$100
- Condition Management for PPO**
earn \$300
- Health Coaching for PPO**
earn \$150
- Weight Loss Programs**
earn \$150 or \$200
- Quit For Life®**
earn \$150
- LiveWell Fit**
earn \$50, \$100 or \$150
- Active Gym Attendance**
earn \$150 or \$200
- Tracking Your Activity**
earn \$150 or \$200
- Wellness Volunteer Network**
earn \$100

You can also earn \$100 by completing ONE of the following:

- Annual Physical**
- Mammogram, Pap smear, or Prostate exam**
- Adult Immunizations**
- Biometric Screening**
- Preventive Colonoscopy**

For full details and a list of all eligible Health Related Actions, visit the Trust’s website at www.soundhealthwellness.com.



ANSWERS:

A. Flu Shot B. Adult Immunizations C. Health Coaching D. Preventive Colonoscopy E. Annual Physical F. Tracking Your Activity G. Wellness Volunteer Network H. Weight Loss Programs I. Condition Management J. Biometric Screening K. Quit For Life® L. LiveWell Fit M. Mammogram, Pap smear, or Prostate exam N. Active Gym Attendance

BENEFITS Q&A

**What to Do if You Need
Care Out of Town**

Q. My family is heading out of town for the holidays this year. Is there anything important we should know about our coverage before we go? What do we do if something happens and we need care while traveling?

PPO Plan Participants

- **Medical:** Aetna's nationwide medical provider network offers in-network benefits throughout the country. Just like at home, if you go to an out-of-network provider, your costs could be higher.
- **Prescription Drugs:** Your coverage extends for prescription drugs as well. Please note that you may have to pay in full upfront, but you can submit a claim to the Trust and be reimbursed (less your copay).
- **Dental:** You have national access to dentists through the Delta Dental plan.

Questions? Call the Trust Office at (800) 225-7620, selection option 2 then option 1.

Kaiser Permanente Plan Participants

- **Medical:** You may have access to in-network covered care outside the Kaiser Permanente Washington region from providers in the preferred regional and national networks. Care from other providers outside the region, including at Kaiser facilities in other regions, is covered but at your out-of-network level. If you need urgent care or have questions while traveling, you can always call your personal physician during office hours or the Consulting Nurse Helpline (800) 297-6877.

Questions? Call the Kaiser Permanente Member Services department at (888) 901-4636.

Have a great and safe trip!

FLU IMMUNIZATIONS: MYTHS & FACTS COMMON MISCONCEPTIONS DEBUNKED

The single most effective thing you can do to avoid the flu is to get vaccinated every year, but misconceptions about the flu shot cause people to skip this important measure. Sort out the myths from the facts by taking the quick quiz below. Remember, your annual flu shot is covered at 100% when received in-network.

Myth or Fact? Check the statements that are facts—and check your flu knowledge.

- Influenza is kind of like the common cold.
 Influenza is a severe respiratory illness.

ANSWER: If you think that Influenza, commonly called the “flu,” should be taken seriously, you’re right! The flu is a severe respiratory illness that can spread easily and can lead to major health complications.

- The flu shot can’t give me influenza.
 The flu shot can give me influenza.

ANSWER: It is impossible for the flu shot to give you influenza because it does not contain the live virus. Some people might experience mild soreness, redness or swelling at the injection site, and rarely a headache or low-grade fever. If you get an actual illness after getting the shot, it’s something else.

- I’m a healthy person, so I don’t need the shot.
 I’m a healthy person, but I should still get vaccinated.

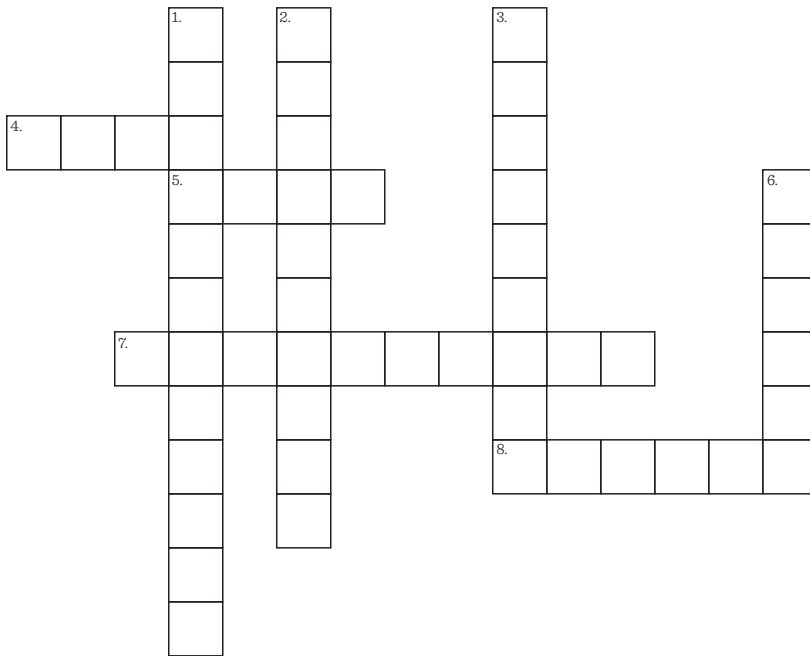
ANSWER: Even if you are generally healthy, you can still get influenza and it can be serious. Everyone 6 months and older should get vaccinated each year as the circulating strains of the virus change each year.

- The flu shot doesn’t work.
 The flu shot guarantees you won’t get sick.

ANSWER: These are both myths. The flu shot doesn’t guarantee you won’t get influenza, but it significantly reduces your risk. There are multiple types of flu viruses that go around, and they change from year to year. The flu shot protects you from several of the most common types of influenza, and is very effective. It can also reduce the severity of the flu if you do happen to get a virus that wasn’t in the shot.

Source: Centers for Disease Control & Prevention

WELLNESS PROGRAM CROSSWORD PUZZLE HOW MANY CAN YOU GET?



Down

1. LiveWell Programs are _____. The information you provide cannot be shared with the Trustees, your union or your employer without your permission.
2. Your HRA helps you to avoid a higher _____ as HRA funds are used to cover the first eligible medical expenses covered by the plan each calendar year.
3. Eligible PPO participants who enroll in _____ Management and actively engaged in the program, can earn \$300 in January 1, 2018 HRA funding.
6. Health coaches give PPO participants telephone support and encouragement to help with your health goals, such as: back care, controlling blood pressure and cholesterol, getting enough exercise, establishing better nutrition, losing weight and reducing _____.

Across

4. The Personal Health Assessment or Health Profile is a quick, simple, confidential annual questionnaire that gives you an immediate snapshot of your current health and health risks, and gives you a personal _____ for healthy living.
5. The Trust will reimburse your registration fees, for up to _____ approved LiveWell Fit events per calendar year.
7. Quit For Life® coaches offer recommendations of type, dose and duration of prescription _____ if appropriate.
8. The Trust gives you direct access 24/7 365 days a year to trained registered _____, at no cost to you.

ANSWERS:

DOWN: 1. confidential 2. deductible
3. Condition 6. stress ACROSS 4. plan
5. four 7. medication 8. nurses



HEARTY, BUT HEALTHY, CHILI

A leaner take on a one-pot favorite

INGREDIENTS

- 1 bacon slice, finely chopped
- 2 1/4 cups finely chopped onion, divided (about 2 medium)
- 2 garlic cloves, minced
- 1 pound coarsely ground turkey breast
- 1/2 pound coarsely ground sirloin
- 1 (12-ounce) can beer
- 3 tablespoons chili powder
- 1 teaspoon Worcestershire sauce
- 1/2 teaspoon kosher salt
- 1/4 teaspoon ground cumin
- 1 (14 1/2-ounce) can diced tomatoes, undrained
- 1 (8-ounce) can no-salt-added tomato sauce
- 1 (15-ounce) can pinto beans, rinsed and drained
- 1/2 cup (2 ounces) reduced-fat shredded cheddar cheese

PREPARATION

Cook bacon in a large Dutch oven over medium heat 5 minutes or until browned. Stir in 2 cups onion; cover and cook until onion is tender (about 5 minutes). Uncover and stir in garlic; cook for 1 minute.

Increase heat to medium-high; add turkey and sirloin to pan. Cook 5 minutes or until browned, stirring to crumble. Add beer; cook until liquid is reduced to 1/3 cup (about 7 minutes). Stir in chili powder and next 5 ingredients (through tomato sauce). Cover, reduce heat, and simmer 30 minutes or until mixture thickens. Stir in beans; cook 10 minutes or until thoroughly heated. Ladle 1 cup chili into each of 6 bowls. Top each serving with 4 teaspoons cheese and 2 teaspoons onion. Serve with crackers, if desired.

MAKES 6 SERVINGS.
PER SERVING (1.5C):

278 calories 7.7 g fat
33.1 g protein 4.5 g fiber
20.3 g carbohydrate 623 mg sodium

Source: Cooking Light

HOW TO TURN OMG INTO AHH... EVERYDAY STRESS RELIEVING TIPS

From the following tips, find the fourteen underlined words in the word puzzle:

1. Breathe Deeply

Take a 5-minute break and focus on your breathing. Sit up straight, eyes closed, with a hand on your belly. Slowly inhale through your nose. Reverse the process as you exhale through your mouth. Deep breathing counters the effects of stress by slowing the heart rate and lowering blood pressure.

2. Be Present

Slow down. When you spend time in the moment and focus on your senses, you should feel less tense. Mentally scan your body to get a sense of how stress affects it. And remember that a glass of water or a good night's sleep can make a big difference in your ability to handle stress.

3. Reach Out

Your friends and family are one of the best tools for handling stress. Talk to others – preferably face to face, or at least on the phone. Share what's going on. You can get a fresh perspective while keeping your connection strong.

4. Laugh Out Loud

A good belly laugh doesn't just lighten the load mentally. It lowers cortisol, your body's stress hormone, and boosts brain chemicals called endorphins, which helps your mood. Lighten up by tuning in to your favorite sitcom or video, reading the comics, or chatting with someone who makes you smile.

5. Crank Up the Tunes

Research shows that listening to soothing music can lower blood pressure, heart rate, and anxiety. You also can blow off steam by rocking out – or sing at the top of your lungs or dance.

6. Get Moving

All forms of exercise, including yoga and walking, can ease depression and anxiety by helping the brain release feel-good chemicals and by giving your body a chance to practice dealing with stress. Go for a quick walk around the block, take the stairs up and down a few flights, or do some stretching exercises.

Source: WebMD

V K C Z S H M E F S M V F Z S
 A C Z D H U X T F B L R O F M
 A G S E S E D R N G K E B U I
 Z W X I R E H T A E R B E Z L
 U V C C W A T E R C S K S P E
 S R I W D C K L A T L E B M E
 O S O P M O T H F M M E R C O
 E L V P Q N B S W I S V N P L
 S W H L Y N M X Y M Y A Q T O
 K V G C I E C M G U D M J G V
 N L U Z V C W I X H F O S N O
 H R A O S T G C W P G A J I K
 D X L W I I R B Y X G V R S Y
 W A C W P O Q B W B Y O N A N
 P G L Q H N L O T Y O D L T R

NEED MORE TOOLS AND HELP?

Sign up for Health Coaching if you are on the PPO plan. Your coach can help you stay on top of your stress and offer a helpful ear when you need direct support.

Call **(877) 362-9969** to find out more and sign up.

If you are on the Kaiser plan, talk with your Kaiser doctor about help they can provide.

CONVENTIONAL WISDOM ISN'T ALWAYS RIGHT A FEW CORRECTIONS TO WHAT WE'VE BEEN TOLD

Conventional Wisdom What Doctors Say Today

Natural sugar like honey is better for you than processed sugar.

Whether it is from a natural source like fruit or a synthetic one, to your body, all sugars are the same. The problem is that candy and other related products typically contain more sugar per serving, which means more empty calories. The amount of sugar, not the source, is what you should actually watch out for.

Eating after 9 PM causes weight gain.

It can, but not because your metabolism suddenly slows down at night (a common myth). It's mainly how much you eat—not when you eat—in a given day that affects weight gain. Many people eat at night out of boredom or other emotions instead of hunger, and they wind up consuming more calories than they need for the day.

Everyone should drink eight glasses of water a day.

While it is true that staying hydrated is very important, and can help with many things, the idea that it must be eight glasses of water is not true. A good rule is to drink water (not sugary or diet drinks) when you're thirsty — you don't need to count the glasses.

Being cold can give you a cold.

There's no evidence that going outside with wet hair when it's freezing will make you sick — provided you avoid hypothermia. But there is a scientifically sound explanation for why people catch more colds in winter: we spend more time in close quarters indoors, so it is more likely that we'll cross paths with a cold-causing virus spread from another person.

Sources: Annals of Internal Medicine, U.S. Preventive Services Task Force

THERE ARE LOTS OF WAYS TO STAY IN SHAPE IN THE COOLER MONTHS. CAN YOU FIND THE SIX SUGGESTED ACTIVITIES IN THE PICTURE?



Working out at the gym; Getting out on your bike; Heading to the mountains for winter fun; Exercising at home; Going for a walk; Getting out on your bike; Heading to the mountains for winter fun.

IMPORTANT NUMBERS TO KNOW

PPO PLAN PARTICIPANTS

Trust Office - Benefits, Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
VSP (Vision Service Plan)	(800) 877-7195
Optum Rx—for Prescription Coverage	(877) 629-3126
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit For Life®	(877) 362-9969 Option 4
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2

KAISER PLAN PARTICIPANTS

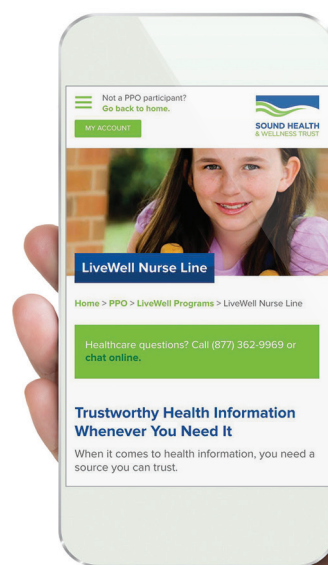
Trust Office - Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Kaiser Permanente - Benefits and Claims Status	(888) 901-4636
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
Consulting Nurse Helpline	(800) 297-6877
Quit For Life®	(877) 362-9969 Option 4
LiveWell Fit	(800) 225-7620 Option 2, then 5
Chronic Conditions Workshops	(800) 992-2279

RETIREE PLAN PARTICIPANTS

Trust Office - Benefits, Eligibility	(206) 282-4500 or (800) 225-7620
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit For Life®	(877) 362-9969 Option 4
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2

SOUND HEALTH & WELLNESS TRUST

For more information, visit the Trust website at www.soundhealthwellness.com



LiveWell PRIVACY POLICY

Your health information is completely confidential, protected by federal law, and cannot be shared with your union or your employer without your permission.

All LiveWell wellness programs are provided and managed by independent service providers contracted by the Trust. The information on your health status and

conditions, your medical and prescription drug claims, and the information you may provide when participating is only used to offer you programs that could help you meet your health and wellness goals.

By law, your health information cannot be used to deny health care coverage.



**SOUND HEALTH
& WELLNESS TRUST**

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Seattle, WA 98109

**GET
INVOLVED**

This newsletter provides a general overview of plan benefits. Please refer to your Plan Booklet for specifics about covered expenses as well as exclusions and limitations. The information in this publication is meant to complement the advice of your healthcare providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

MOTIVATION FOR A RAINY DAY

Fall races, walks and bike rides get you out even when the weather isn't that cooperative. Sign up your whole family for one of many approved events. You just might find something new to love that you can do together.

You can download this season's full list of LiveWell Fit events at www.soundhealthwellness.com.

Eligible Trust participants and covered family members can get reimbursed for registration fees for up to four approved events per calendar year.



Earn funds for your HRA with LiveWell Fit. See the full list for details.



Trust participants at the Bellingham Bay Marathon.

DATE	EVENT NAME & DESCRIPTION
NOV	
4	Kent In Unity We Run - 26.2 or 13.1 mile run/walk
4	Woodinville Run or Wine - 3.1 mile run/walk
4	Spokane Sugar Rush Spokane - 6.2 or 3.1 mile run/walk
5	Lacey Turn Back The Clock - 13.1, 6.2 or 3.1 mile run/walk
5	North Bend Pineapple Classic - 3.1 mile run/walk
11	Mount Vernon Fowl Fun Run - 6.2 or 3.1 mile run/walk
18	Bellingham Turkey Trot Bellingham - 3.1 mile run/walk
18	Issaquah Grand Ridge Trail Runs - 31, 26.2, 13.1 or 5 mile run/walk
18	Port Townsend Jumping Mouse 5k Turkey Trot - 3.1 mile run/walk and kid's dash
19	Seattle Greenlake Gobble - 6.2 or 3.1 mile run/walk and kid's run
23	Issaquah Turkey Trot Issaquah - 3.1 mile run/walk
23	Gig Harbor Gig Harbor Turkey Trot - 6.2 or 3.1 mile run/walk
23	Wenatchee Turkey on the Run - 7.5 or 3.1 mile run/walk and kid's race
23	Mukilteo Turkey Trot Mukilteo - 6.2, 3.1 or 1 mile run/walk
23	Norpoint Turkey Trot Norpoint - 3.1 or 2 mile run/walk and kid's dash
23	Woodinville Turkey Trot Woodinville - 3.1 mile run/walk
23	Tacoma Tacoma City Turkey Trot - 3.1 mile run/walk and kid's run
23	Bainbridge Island Bainbridge Island Turkey Trot - 3.1 mile run/walk and kid's dash
23	Seattle Turkey Trot Seattle - 3.1 mile run/walk