

In Sound Health

Your Source for How to LiveWell

November 30, 2012
is the deadline to fund your
2013 Health Reimbursement
Arrangement. See page 2
to learn more.

Why Funding Your 2013 HRA Matters

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Tilney Sutherland, a Sound Health & Wellness Trust plan participant, quit tobacco with the support of her Quit for Life® coach Christine.

THE PREVENTION ISSUE

In this issue we explore ways to stay healthy and prevent illness as colder months approach and kids head back to school. Prevention is all about taking care of yourself and making sure that small problems don't turn into big ones. Caring for our families and ourselves can be challenging—but the Trust is here to help. This includes making sure you have the support you need and coverage for many preventive exams.

Throughout this issue you'll find tips and ideas on how you can take an active role in your health and healthcare. Whether you ask for advice from a doctor or get help from a health coach, take action and get the support you need.

WHY FUNDING YOUR 2013 HRA MATTERS

By now you have probably noticed that we are talking a lot about how you can fund your 2013 Health Reimbursement Arrangement (HRA). That's because if you are eligible for an HRA, keeping it funded is important to the Trust and to you and your family. Here's why.

Keeping your HRA fully funded matters to the Trust because it helps us continue to offer excellent medical coverage. It matters to you and your family since funding your HRA:

- Saves you money by helping you avoid a higher deductible
- Gives you extra funds to provide first dollar benefits for the majority of covered medical expenses
- Rewards you for healthy behaviors
- Helps you become more aware of the true cost of healthcare
- Empowers you with greater control over your own healthcare spending

Also, you never lose your unused funds – if you are someone who doesn't have a lot of medical care expenses, your HRA will be funded when you need it.

Now that you know why it's important, here is how you can fully fund your 2013 HRA:

The maximum annual HRA funding is \$500 for employee-only coverage and \$1,000 for family coverage. To get the full 2013 HRA funding, you and your spouse need to complete the following steps.

Step One:

Choose from the many health-related actions that can put up to \$150 in your 2013 HRA. You can choose from items such as having your annual well-adult physical, joining a Trust-sponsored wellness

program, having selected preventive screenings or getting a flu shot. If you haven't completed your actions yet, start now as all actions must be completed by November 30, 2012 to qualify for 2013 HRA funding.

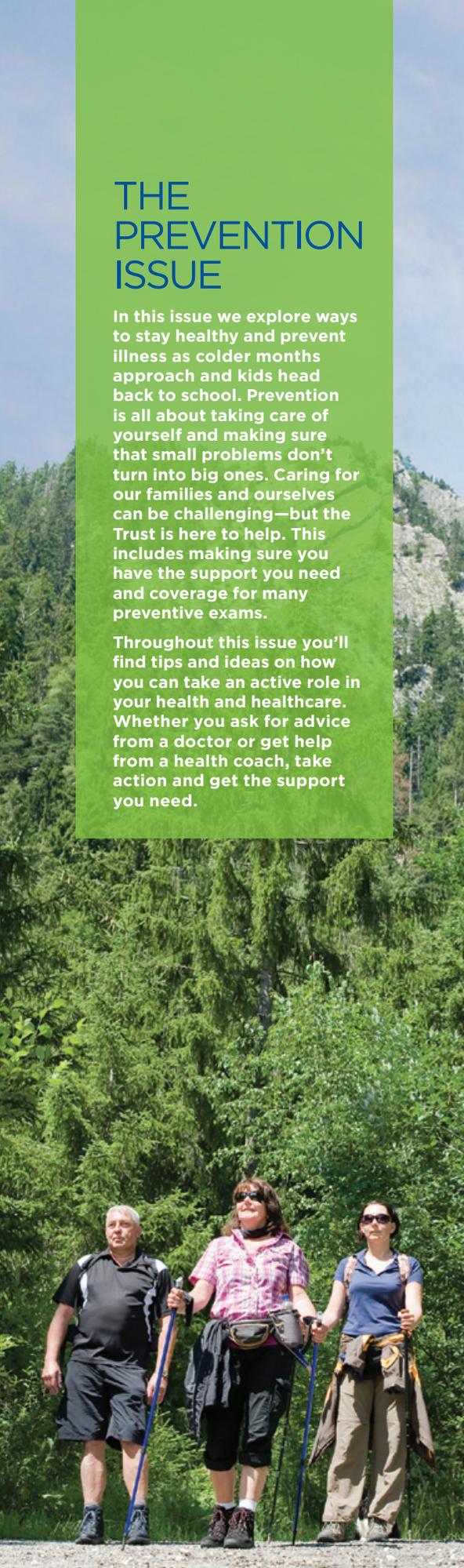
You have received reminders throughout the year about which health-related actions are available and what each is worth, but you may also download a complete list online and check to see what actions you've completed that count towards 2013 HRA funding. Go to www.soundhealthwellness.com and log into your secure account. Click on "MyHRA Actions" on the left hand side of the screen.

Step Two:

To earn the remaining \$350 in HRA funding for 2013, you and your eligible spouse will need to complete all of the following. *Remember: The \$350 in funding is only granted if all of the following actions are completed.*

- 1 Take your annual Personal Health Assessment (PHA) or Health Profile questionnaire *when offered this fall*. The questionnaire will only be available for a limited time – the Trust will mail you a notification later this month telling you it is time to take it!
- 2 Maintain or select your primary care physician (PCP) online with the Trust. If you have not already selected and notified the Trust online of your PCP you can complete this step now.
- 3 Update or confirm your contact information. You may complete this step today.

All of these steps must be taken by November 30, 2012 to qualify.





HOW TO GET THE CARE YOU NEED WHEN YOU NEED IT

Getting the right care when you need it – not too much or too little – plays a big part in your overall health. Knowing when to go to the doctor, what preventive steps to take, and where to go for information can help you stay healthy, save money and avoid unnecessary and costly trips to the emergency room.

Not getting enough care can hurt you.

Getting appropriate preventive care can keep you healthy by catching health issues early on. If you already have a condition, taking your prescribed medication and seeing your doctor will help you manage it.

More care isn't always better.

Some tests or procedures may put your future health at risk if they are not necessary to improve your health today. Sometimes simpler and less risky treatments may actually work better. Be sure to talk to your physician about your options before agreeing to tests and procedures.

Too much care can be expensive.

Visiting the hospital emergency room for a non-emergency is one way in which people get too much care. And this care

is costly – for both you and for the Trust. Overuse of the ER can lead to higher health plan costs.

So How Can You Make Sure You're Getting The Care You Need?

See your primary care physician.

Seeing your primary care physician (PCP) is essential in getting the right care. You and your physician can work together to create a care plan customized for you. Receiving preventive care from your PCP is also a great way to catch small health problems before they become big ones. As a Trust participant, your covered in-network preventive care is paid in full by the Trust – with no deductibles, co-insurance or co-pays. This includes covered well-adult and well-child physicals, immunizations, flu shots and appropriate preventive screening tests such as mammograms, colonoscopies and prostate exams.

Take your annual Personal Health Assessment/ Health Profile questionnaire.

This quick, simple questionnaire gives you an immediate snapshot of your current health and risks and refers you to relevant Trust-sponsored wellness programs that can help you make a plan for healthy living. Not only can

you track your health from year to year, you can also use it as a tool to help you talk with your PCP.

Call the nurse line for information and advice.

Talking with a nurse can help you decide if you need to seek professional care. You might need an appointment, but you also might just need advice. A registered nurse is available to all Trust participants 24 hours a day, 7 days a week. Find the phone number on page 7 or on your insurance card.

Enroll in a wellness program.

Through the Trust's LiveWell wellness programs you can get assistance quitting smoking, losing weight, managing stress or managing an existing chronic condition. All programs are sponsored by the Trust and are completely confidential. See page 7 to find out more.

Finally, ask your physician questions.

It's your body, your time and your money. Ask your doctor questions until you have the answers you need.

Source: Excerpted from information provided by Own Your Health, a program of the Puget Sound Health Alliance. Find out more about Own Your Health online at www.soundhealthwellness.com

YOUR HEALTH BENEFITS COMMON QUESTIONS FROM PLAN PARTICIPANTS:

Q Why do I receive questionnaires from the Trust for my medical claims?

A One of the ways the Trust maintains your medical benefits and helps keep the costs of your coverage down is to make sure there isn't another plan or party responsible for paying your claim. Two examples of this is asking whether you or your family have other health plan insurance and whether another person is responsible for an accident or injury you have had. We send out questionnaires to ask about this information to verify who is responsible for paying your claim. When you receive a questionnaire from the Trust, please complete and return it to the Trust Office as quickly as possible so that your medical claim benefits are not delayed.

Q For my annual well-adult physical to count towards my 2013 HRA funding, does my physician need to sign or turn in a specific form?

A No. When you visit your physician they submit a claim to the Trust to verify you have had your annual physical.

Q How do I know if I have received my Health Reimbursement Arrangement (HRA) funding and what my balance is?

A The fastest way to see the HRA funding that you have earned and your balance is to go to the Trust's website (www.soundhealthwellness.com) and log on to your secure account. From there, go to LiveWell Programs, select LiveWell HRA and then click on "See your HRA Fund" at the top. This will take you to the Bank of America HRA screens, where you can see your funding, activity and balance.

GETTING BACK TO SCHOOL EIGHT TIPS TO KEEP YOUR KIDS HEALTHY



When school begins this month, you want your kids to bring home knowledge, new experiences and friends, not germs. Between schedule changes and the increased exposure to bacteria and viruses that occur when large groups of children gather, kids can be more prone to illness than they were during the summer months. These simple health tips will help parents reduce their child's risk of becoming ill or spreading illnesses.

1 See Your Primary Care Physician

A primary care physician who knows and understands your child's needs may be your most valuable health partner. Annual check-ups offer your physician time to suggest wellness guidance and provide advice specific to your child.

2 Keep Immunizations Up-to-Date

Vaccinations help protect infants, children and teens from potentially harmful diseases and missed school days. Eligible Sound Health & Wellness Trust participants' covered dependents can receive \$0 co-pay flu shots

either at a Trust custom network pharmacy or at the doctor's office for PPO participants or at Group Health Medical centers for GHO participants. Complete benefit information is available at www.soundhealthwellness.com. Select your plan (PPO or GHO), click on "Benefits" and select "Prescription Coverage" - immunization information is near the bottom of the page.

3 Help Kids Avoid Germs

Hand washing and covering coughs may be the most important tools for disease prevention. Make sure your child understands the importance of proper hand washing and to cover coughs with their elbow. A travel size hand sanitizer can be packed in their backpack for times when soap and water are unavailable.



WITH A LITTLE HELP GET COMMUNITY SUPPORT TO MEET YOUR HEALTH GOALS

Whatever your health goals, the right support team can be crucial to your success along the way. Whether it is your family, friends, coworkers, in-person meetings, phone coaching or online resources, a little help can motivate us, keep us on track and make all the difference.

According to an Indiana University study, people who exercise with a buddy are 7 times more likely to stick with their fitness routine. Alere Wellbeing, the providers of the Quit For Life® smoking cessation program, report that your chances of quitting tobacco are 8 times better with support than trying to quit on your own.

Here are a few ways you can get the support you need:

Enlist a Health Buddy

Having someone by your side as you work out, participate in Weight Watchers®, quit tobacco, or work toward some other health goal will keep you engaged and accountable. Typically we are far more likely to keep at it when we know someone else is depending on us and cheering us on. To get started, enlist your spouse or partner, a friend or coworker who has a similar goal, ability and schedule. Find a time that works for you both and stick with it!

Get a Health Coach

You don't need to have an in-person health buddy to get major support. The Sound Health & Wellness Trust provides several

programs available to participants that are fully paid by the Trust that offer personalized and confidential one-on-one telephone coaching. A phone coach can offer encouragement, information and advice as you make healthy changes and face challenges. A coach can also bridge any gaps between workouts with your buddy or offer ways you can stay motivated on the days when a walk in the park doesn't *feel* like a walk in the park. Check out page 7 for more information on the Trust's telephone health coaching program.

Want to Lose Weight? Attend a Meeting or Go Online

In-meeting or online support from Weight Watchers® can help you meet weight-loss goals while giving you the motivation you need to stay on track. In-person meetings offer guidance, expert advice and the opportunity to learn from others on a similar health track. Online support means you can manage your progress at your convenience and customize the program to your unique needs.

Creating a support team is about more than just building a cheering section. It's about developing relationships that pick you up when you feel like stopping and help you get back on track if you do. It's about creating a community of people who want what's best for you and your health.

Source: Weight Watchers®, Alere Wellbeing



SOUTHWESTERN RED BEANS & RICE A QUICK WAY TO ADD A LITTLE SPICE & WHOLE GRAIN TO YOUR DIET

- 1** cooking spray
- 8** ounces of mushrooms, sliced
- 1** (8.8-ounce) package of precooked whole-grain brown rice
- 1** (16-ounce) can light red kidney beans, rinsed and drained*
- 1** (14.5-ounce) can diced tomatoes with zesty mild green chilies in juices
- 1/4** teaspoon salt
- 1/8** teaspoon freshly ground black pepper
- 4** regular sized flour tortillas
- 1/2** cup reduced-fat shredded cheddar cheese
- 1** tablespoon chopped fresh cilantro

Heat a large nonstick skillet over medium-high heat; coat pan with cooking spray. Add mushrooms to pan; cook 6 minutes or until lightly browned, stirring occasionally. Stir in the pre-cooked rice and next four ingredients. Cover and bring to a boil; reduce heat, and simmer 4 minutes or until thoroughly heated.

While rice mixture cooks, warm tortillas according to package directions. Sprinkle rice mixture with cheese and cilantro. Serve immediately with tortillas.

*Kidney beans are a great pantry staple, and they provide an excellent low-fat source of fiber, protein, potassium, and magnesium. Rinsing and draining canned beans **reduces the sodium by 40 percent.**

SERVES 4. PER SERVING:

- 319** calories
- 14.2 g** protein
- 52.1 g** carbohydrate
- 7 g** fat (2.7 g saturated fat)
- 8.4 g** fiber
- 794 mg** sodium

Source: *Cooking Light Fresh Food Fast Weeknight Meals, Oxmoor House 2010*

4 Plan Regular Exercise

Kids naturally love to move, and exercise can boost the immune system. When regular physical activity begins at a young age, exercise and fitness are more likely to become healthy habits that last for many decades.

5 Maintain Good Nutrition

A well-balanced diet helps the body's immune system fight off germs and viruses, and helps children retain more information while learning. Keep plenty of fruit, veggie sticks, whole-grain bread, yogurt, and lean meats available to fuel your child throughout the day.

6 Get Plenty of Sleep

Sleep lets our bodies and brains rest, process and recharge. With adequate

sleep kids are better prepared for learning. How much sleep is enough? Guidelines are available at www.webmd.com/parenting/guide/sleep-children.

7 Keep Kids Home When Sick

Children will get better sooner when they stay home and rest during illness. By helping avoid the spread of germs and viruses, your home and work environments will be healthier.

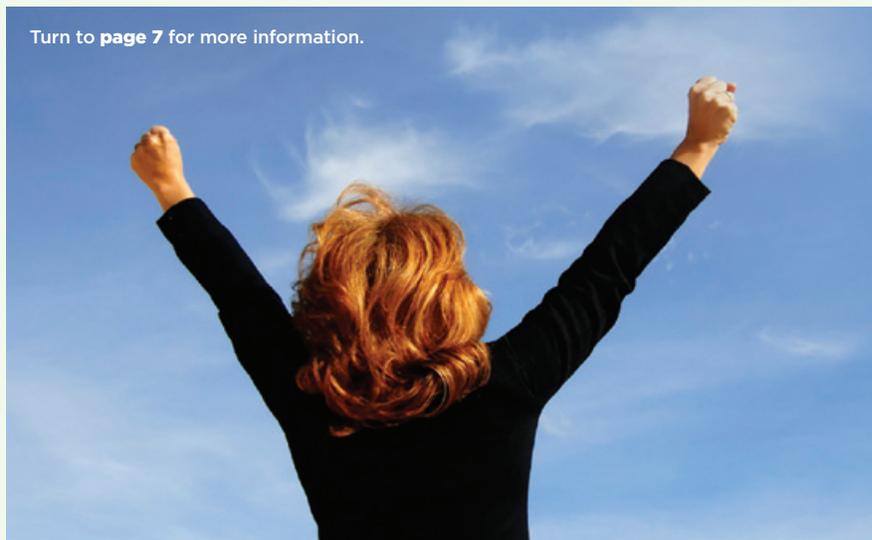
8 Set a Routine

As summer winds down, reestablish school year meal times and bed times. Children feel more secure and calm with familiar schedules and routines in place. Combined with reminders about the importance of hand washing, exercise, healthy eating and adequate sleep, soon these habits will naturally become part of your child's health routine.

Sources: *Centers For Disease Control (cdc.gov/healthyliving), American Academy of Pediatrics (Healthyliving.org), WebMD.com*

TRUST-SPONSORED WEIGHT WATCHERS® JOIN & THE TRUST WILL HELP PAY THE COST!

Turn to **page 7** for more information.



Look for the This Counts icon throughout the year to see what counts towards up to \$150 in 2013 HRA funding.

BREAKING THE PATTERN

HOW TO QUIT TOBACCO WHEN A SPOUSE SMOKES



Quitting smoking can be tough if your spouse smokes too. For some would-be quitters, the temptation and cravings can be greatly increased by living with a smoker. If your spouse won't break the habit with you, here are some steps you can take to make sure your efforts don't stall:

Step One: Speak with your spouse in a calm rational way about the fact that you want to quit smoking. Explain why you want to stop and talk about anything you think may

hamper your success, like allowing smoking in the house or attending events in facilities that allow smoking.

Step Two: Establish rules with your spouse. These rules can include only allowing smoking in a designated area outside, having the smoker hide all their cigarettes and lighters, and agreeing on whether your spouse will be allowed to smoke if you are home. Write out all the rules with a marker on a piece of poster board and stick it to the refrigerator. This way, the rules are clear from the start.

Step Three: Join LiveWell Quit For Life® at no cost and receive free patches or gum if recommended by your Quit Coach. Patches and gum can ease nicotine withdrawal symptoms and make it easier to ignore cigarette use.

Step Four: Find outside support, whether in your Quit Coach or another support group, recreational club or gym. It's extremely important to have someone to talk to or to get out of the house a little and to surround yourself with supportive nonsmokers since sometimes being around your smoking spouse might hinder your efforts.

Step Five: Break the pattern. Take up new activities with your spouse that don't involve

smoking, like scheduling a standing date to see a movie. These activities will allow you to enjoy each other's company without straining your relationship or efforts to quit smoking.

“ I talked with Christine, my Quit For Life coach, about how my husband and I used to go out on the porch and have a cigarette together after dinner. It was a time for us to connect at the end of the day and I didn't want to lose that if I quit smoking,” said Trust participant Tilney Sutherland, who quit tobacco with Quit For Life. “She helped me realize that we could still do that, just for a different reason. For me, the substitute was a cup of tea. We still take those five to 10 minutes to sit down and talk to each other, just without the cigarettes. ”

Source: An article by Katie Leigh, on www.How.com. Other resources include: [Centers for Disease Control and Prevention](http://CentersforDiseaseControlandPrevention.gov), and Smokefree.gov.

Quit For Life® offers personalized coaching that will help you stay on track and meet your goals. Turn to [page 7](#) to find out more.



IN YOUR WORDS

Sound Health & Wellness Trust plan participant and QFC Checker, Sue Sleighter lost 26 pounds in four months by attending weekly Weight Watchers® meetings and following the program. Weight Watchers helped Sue make healthy eating a way of life.

How did you hear about the program?

I heard about Weight Watchers through a Trust mailing. I also noticed that there was a large promotional poster on our break room communication board at the beginning of the year.

What motivated you to enroll?

I enrolled at the beginning of January. It was the start of a new year and I needed to take control of my expanding waistline! I wanted to stay healthy as I lost weight and I realized Weight Watchers was more than a quick fix. Before enrolling, I made the decision that this was going to be a lifestyle change for me – not just a diet – and it has been.

What helped keep you motivated?

My sister-in-law enrolled in the program too. It's been really nice to check in with her and for us to support one another through the process. I signed up for the Monthly Pass where you can go to in-person meetings, and that has helped motivate me because the instructors are supportive, and the meetings are very informative. It's great to be able to share ideas and recipes with others in the program.

What are your keys to success?

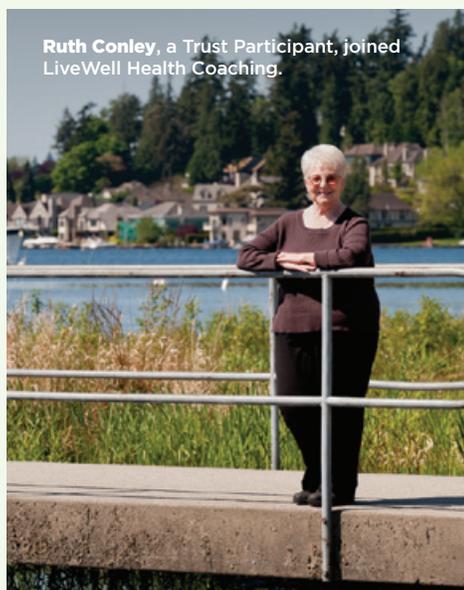
Not only are they motivating, but the weekly meetings help keep me accountable. We have great discussions and share the tools we've found that make it easier to stay on track.

A tool that was really helpful was the Weight Watchers iPhone app. It makes tracking the food I eat really easy and quick. The points system is easy too. This awareness is very helpful.

Any advice for others considering Weight Watchers?

Think about healthy eating as a way of life, not just as a diet. I realize now that I am always going to need to be aware of what I eat because it's a part of my new lifestyle. I encourage everyone to join the program and not wait. Try the weekly meetings for the support and to keep you motivated!

TRUST SPONSORED WELLNESS PROGRAMS



Ruth Conley, a Trust Participant, joined LiveWell Health Coaching.

The confidential LiveWell wellness programs are available to all eligible Sound Health & Wellness Trust participants and your eligible spouse or same sex domestic partner, 18 years of age and older. The LiveWell programs are a revolutionary benefit that gives you and your family direct access to the medical expertise, information and personalized support you need to make better health decisions and enjoy a healthier, happier life.

Nurseline Plus

PPO & Retiree

(877) 362-9969 (Option 1)

Consulting Nurse helpline

GHO

(800) 297-6877

Call the nurse line 24 hours a day, 7 days a week. A knowledgeable registered nurse will help you find the information you need to make informed health decisions, navigate the healthcare system, get guidance about medical procedures, and find a healthcare provider.

Health Coaching

PPO & Retiree

(877) 362-9969 (Option 3)

Lifestyle Coaching

GHO

(800) 816-3306

Health Coaching for PPO and Retiree plan participants, and Lifestyle Coaching for Group Health Options plan participants, are phone-based health education programs designed to help you set and meet goals to improve your health and wellbeing. You will receive information, telephone support, and encouragement as you work toward your goals with exercise, nutrition and stress.

Quit For Life®

PPO, GHO & Retiree

(866) 784-8454

Quit For Life is a tobacco cessation program, where participants work one-on-one over the phone with Quit Coaches®. You will receive personalized guidance, support, encouragement and useful resources to help you stay on track. You could even qualify for no-cost nicotine patches or gum.

Weight Watchers®

PPO, GHO & Retiree:

(800) 767-5154

With Weight Watchers you'll learn how to eat right and live healthy. You have the choice of attending in-person meetings or managing your weight loss online. With either option, you'll pay just half of the Trust's special price, and you could get up to nine months at no cost.

LiveWell Fit

PPO, GHO & Retiree:

(800) 225-7620 (Option 2, then 5)

Walk, run, bike, or stroll with LiveWell Fit. The Trust wants to support you as you participate in selected local exercise events by reimbursing participants and their family members in one event per season. Go online for a complete listing of eligible events.

Condition Management

PPO, & Retiree:

By Invitation Only

Custom-tailored condition management services are available for participants who have been diagnosed with conditions such as asthma, COPD, congestive heart issues and diabetes. If eligible and invited to participate you'll work one-on-one with a personal nurse advocate to improve both your health and your quality of life.

Chronic Conditions Workshops

GHO

(800) 992-2279

The *Living Well with Chronic Conditions* program is a series of workshops that provide proven benefits for people living with one or more chronic condition. The program increases confidence in managing chronic conditions, improves health status, and reduces healthcare use and costs.

Visit soundhealthwellness.com to find out more about these programs and the many other LiveWell wellness programs and benefits, such as:

- Personal Health Assessment (PHA) and Health Profile
- Prevention @ 100%
- Tier O Prescriptions
- Health Reimbursement Arrangement (HRA)

LiveWell
A PROGRAM OF THE SOUND
HEALTH & WELLNESS TRUST

YOUR PRIVACY IS IMPORTANT

Your health information is completely confidential, protected by federal law, and cannot be shared with the Trustees, 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 determine or deny healthcare coverage.



**SOUND HEALTH
& WELLNESS TRUST**

201 Queen Anne Ave. N. #100
Seattle, WA 98109

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.

**GET
INVOLVED**

**STAY
ACTIVE WITH
LIVEWELL FIT**

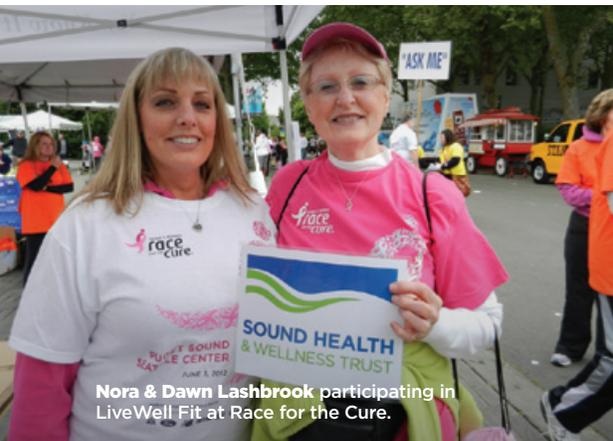
LiveWell Fit wraps up our first year this fall! If you haven't joined us yet, there's still time to set your sights on a walk, run or bike ride in your community. From Bellingham's Turkey Trot to Tacoma's Santa Run, there are many events to help you stay active through the holiday season.

With LiveWell Fit the Trust will reimburse participants and covered family members' registration fees in one event per season and you may earn 2013 HRA funding for participating. Once registered for an event, call the Trust office at least one week before the event at **(800) 225-7620** option 2 then option 5 to let us know. Please have your health plan ID card handy when you call. For more information, or to view a full list of this season's events, visit www.soundhealthwellness.com Select your plan (PPO or GHO), click on "LiveWell Programs" and select "LiveWell Fit" - the list is about half way down the page.



LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION	REIMBURSEMENT
SEPTEMBER / SUMMER SEASON			
9/8	Bellingham	Fairhaven Runners Waterfront 15k 9.3 mile run	\$29
9/9	Burlington	Skagit Flats Marathon & Half 26.2 or 13.1 mile walk/run	\$49-76
9/14	Seattle	Komen 3-Day 60 mile walk	\$90
9/15	Arlington	Run for Hope 6.2 or 3.1 mile walk/run	\$15
9/16	Tacoma	You Go Girl! 13.1 or 6.2 mile walk/run	\$46-91
9/23	Port Angeles	Olympic Bike Adventure 60, 25 or 10 mile bike ride	\$50
9/23	Gig Harbor	Race for a Soldier 13.1 mile walk/run, 2 mile run	\$25-60
9/30	Bellingham	Bellingham Bay 26.2, 13.1 or 3.1 mile walk/run	\$25-90
9/30	Seattle	Run of Hope Seattle 3.1 mile run, 1.86 mile walk	\$34
9/30	Kitsap	Kitsap Color Classic 14, 25, 36, 33, 43, 55, 64 mile bike ride	\$23-30



Nora & Dawn Lashbrook participating in LiveWell Fit at Race for the Cure.

OCTOBER / FALL SEASON			
10/6	University Place	Dash for Disabilities 3.1, 6.2 mile walk/run	\$28
10/7	Bainbridge Island	Alderdash 3, 6 or 13.1 mile walk/run	\$40
10/7	Kirkland	Pace Race for Prostate Cancer 3.1 mile walk/run	\$37
10/13	Shoreline	Monster Mash Dash 5k Family Run/Walk 3.1 mile walk/run	\$15
10/14	Puyallup	Haunted Hustle Fun Run 3.1, 6.2 mile walk/run	\$40
10/14	Poulsbo	Poulsbo Marathon, Half Marathon, Lutfisk 3k & Kid's Dash 26.2, 13.1 and 1.86 mile walk/run	\$107