

In Sound Health

Your Source for How to LiveWell

Making health choices can be a challenge. The Trust can help! Read on to learn more.

Health Related Actions for Your 2015 HRA

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MAKING HEALTH CHOICES

April 2014

Sometimes making health care choices is overwhelming. You're faced with lots of new information at once and may not know what questions to ask. It's good to have a trusted relationship with a primary care provider who knows you and your health history, but you can't simply let them make decisions for you. You have a say in what health care you receive and how you receive it.

In this edition of *In Sound Health* we provide useful tips to help you navigate the health care system and make decisions about your health. You're the most important member of your health care team, and we hope these tools help.

HEALTH RELATED ACTIONS FOR YOUR JAN. 1, 2015 HRA NOW'S THE TIME TO EARN FUNDS

Every year, you and your covered spouse (if married) have the opportunity to fund your Health Reimbursement Arrangement (HRA), if you are HRA eligible, by completing health related actions.* The funds in your HRA pay for your first eligible medical expenses each year, such as doctor visits and lab tests, and **help you avoid a higher deductible** by reducing out-of-pocket expenses. Only when you've used all of your annual HRA funds will you have to pay your medical deductible. The maximum annual HRA funding you can earn is \$500 for employee-only coverage or \$1,000 for family coverage, and unused HRA funds roll over to the next year.

What's new: This year, several actions have new requirements or are worth different amounts. First, getting an annual flu shot is now worth \$100 in HRA funding. With other health related actions, you can earn up to an additional \$200, to a limit of \$300, for your Jan. 1, 2015, HRA.

What's the same: To receive full funding, you and your eligible spouse must participate in some of the health related actions below, complete your annual Personal Health Assessment (PHA) or Health Profile in the fall, update your contact information and confirm/select your primary care physician.

Below is a summary of Health Related Actions. For full details, download the Health Related Actions list at www.soundhealthwellness.com.



YOU CAN EARN \$100 in 2015 HRA FUNDING WHEN YOU GET YOUR ANNUAL FLU SHOT:

STAYING HEALTHY

What's New: Earn \$100 simply by getting a covered flu shot



EARN UP TO \$200 FOR THE FOLLOWING OTHER HEALTH RELATED ACTIONS:

PREVENTING ILLNESS

What's new: Earn \$100 for only one of the following options:

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

MAKING HEALTHY CHANGES

Health Coaching (PPO only) | \$150

Weight Watchers® | \$150 or \$200

Quit for Life® | \$150

STAYING ACTIVE

LiveWell Fit | \$50, \$100 or \$150

Active Gym Attendance | \$150 or \$200

MANAGING YOUR MEDICAL CONDITIONS

Condition Management (PPO only) | \$200

Personal Care Team (PPO only) | \$200

Living Well with Chronic Conditions Workshops (Group Health only) | \$200

GETTING INVOLVED

Wellness Volunteer Network | \$100

What's new: You can earn more for participating in Weight Watchers, Condition Management, Chronic Conditions Workshops and in the Wellness Volunteer Network.



YOUR HEALTH BENEFITS

Employee Weekly Disability (Time Loss) Benefit

One of the valuable benefits your Trust plan offers is a disability benefit. If you are totally disabled because of a non-work related injury or sickness, you may be eligible for this benefit for up to 26 weeks. The amount of your weekly benefit depends on the number of hours you work.

Here are some important questions and answers to remember if filing a claim for this benefit.

Q How and when do I complete the claim form?

- A The claim form has three sections you need to complete in full. Complete the form when your disability begins, not before, and mail it to the Trust office. This form is separate from any FMLA form you may complete for your employer.

Q When and for how long will I receive payment?

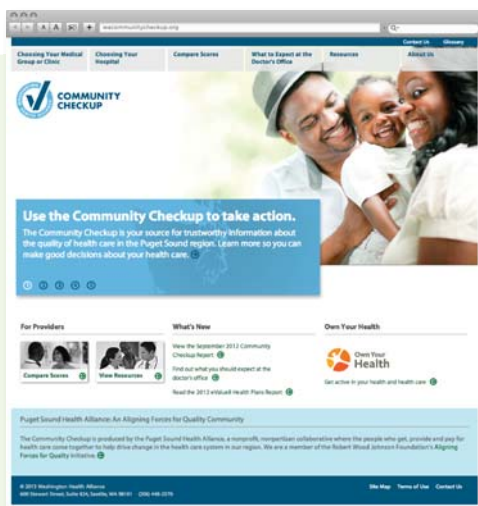
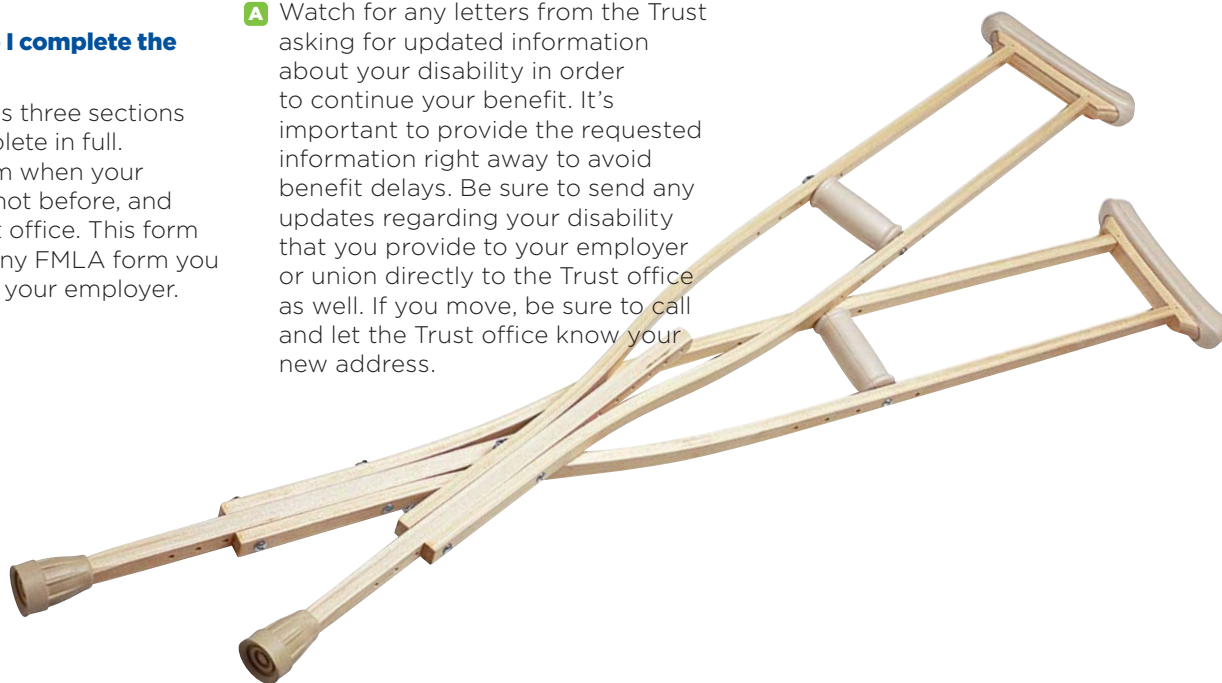
- A Once the Trust office has received a fully completed form and benefits are approved, you can expect your first check to arrive within 10 business days. Checks are then sent weekly until you've been released to return to work or you've reached your maximum benefit, whichever is first.

Q Is there anything else I have to do?

- A Watch for any letters from the Trust asking for updated information about your disability in order to continue your benefit. It's important to provide the requested information right away to avoid benefit delays. Be sure to send any updates regarding your disability that you provide to your employer or union directly to the Trust office as well. If you move, be sure to call and let the Trust office know your new address.

Q What if I have other questions?

- A If you have any questions about your disability benefits, call the Trust Office at (800) 225-7620.



CHOOSING WHERE TO GO FOR CARE

For Retiree and PPO plan members, choosing a medical group, clinic or hospital can be a challenge. You want to connect with your doctor and be comfortable with them, but you also deserve the most effective, proven care. Not all health care is the same, so where you go for care matters. For information on the quality and value of care provided by medical groups, clinics and hospitals throughout Washington, visit the Washington Health Alliance's Community Checkup at www.wacomunitycheckup.org. Be sure to also check the Trust's website at www.soundhealthwellness.com to find out if the healthcare provider you are considering is a preferred provider under the Trust through the Aetna Choice POS II network.

If you are Group Health member, check Group Health's web site at www.ghc.org to find out whether your healthcare provider is in the Group Health network.

FIND GUIDANCE WHEN YOU NEED IT MOST CALL THE NURSE LINE 24/7

Abdominal pain at 4 a.m. Is it just a virus or is it appendicitis? Will you feel better in a day or so or do you need to go to the emergency room now? With 24/7, no-cost nurse line, you can speak with a registered nurse at any time to help you make decisions about the care you need.

Deciding when to get care, and where to go, isn't always straightforward, but the nurse line can help you:

➔ **Find the right level of care.**

That may mean going straight to the emergency room, calling your doctor for an appointment, or using self-care at home.

➔ **Get health information resources.** Get tips and learn about Trust programs that can help you with nutrition, exercise, weight loss, quitting tobacco and more.

MAKING INFORMED MEDICAL DECISIONS UNDERSTAND THE RISKS AND BENEFITS FIRST

Sometimes you need to make important medical decisions for yourself or someone in your care. The choices you might face include whether to undergo a surgical procedure, use a new treatment or participate in a research trial. For each of these instances, it's important that you give your informed consent beforehand. Informed consent is communication between patients and physicians that helps patients become fully informed about the risks and benefits so they can make decisions about care.

Before you have a treatment or procedure, you should understand:

- ➔ The nature and purpose of the treatment or procedure
- ➔ Reasonable alternatives to the treatment or procedure
- ➔ The risks, benefits and uncertainties related to the treatment or procedure and any alternatives
- ➔ The risks and benefits of **not** receiving or undergoing the proposed treatment or procedure
- ➔ The time to ask questions, confirm you understand and to accept the treatment

For consent to be valid, you must be considered competent to make a decision and your consent must be voluntary. For older children and



THE NURSE LINE

Get private, personalized, **CONFIDENTIAL** assistance at anytime by calling the Nurse Line.

PPO:

(877) 362-9969

Group Health:

(800) 297-6877

adolescents, it's important to discuss the treatment or procedure with them and include them in the decision-making process, even though actual consent is given by a parent or guardian.

Informed consent is about making sure you understand everything you will face as part of a treatment and what your recovery could be like. It's about making sure every aspect of your care is carefully considered, so you understand the purpose, benefits, risks and rewards.

Sources: University of Washington, American Cancer Society, National Institutes of Health



TRAIL MIX A HEALTHY SNACK EVERYONE WILL LOVE

- 1** cup unsalted pumpkin seeds
- 1/2** cup whole almonds, coarsely chopped
- 1** teaspoon olive oil
- 1** teaspoon sugar
- 1/8** teaspoon salt
- 2** cups wheat bran flakes cereal with raisins and clusters
- 1/2** cup sweetened dried cranberries
- 1/4** cup chopped crystallized ginger
- 1/4** cup flaked unsweetened coconut
- 2** tablespoons semisweet mini chocolate chips

Preparation

1. Preheat oven to 375°.
2. Place pumpkin seed kernels and almonds on a cookie sheet. Drizzle with olive oil. Sprinkle with sugar and salt; toss to coat.
3. Bake at 375° for 10 minutes. Let cool on pan 30 minutes.
4. Transfer pumpkin seed mixture to a large bowl; add cereal and remaining ingredients; toss well.

Tip: Kids can help measure individual portions into snack containers so they're ready to go for the week.

SERVES 4. PER SERVING:

- 161** calories
- 4.5 g** protein
- 15.4 g** carbohydrate
- 9.9 g** fat
- 2.9 g** fiber
- 54 mg** sodium

Source: Cooking Light

HOW TO BE AN ACTIVE MEMBER OF YOUR HEALTH CARE TEAM BEFORE, DURING AND AFTER YOUR APPOINTMENT

One way to make sure you get good quality health care and are fully informed about your choices is to be an active member of your health care team. Use this guide to help you have conversations with your doctor.

Before Your Appointment

- ➔ Bring a list of all the medicines you take to your appointment. This includes all prescription and non-prescription medicines, plus dietary or herbal supplements.
- ➔ Write down any questions you have.
- ➔ Know your current medical conditions, past surgeries and illnesses.

During Your Appointment

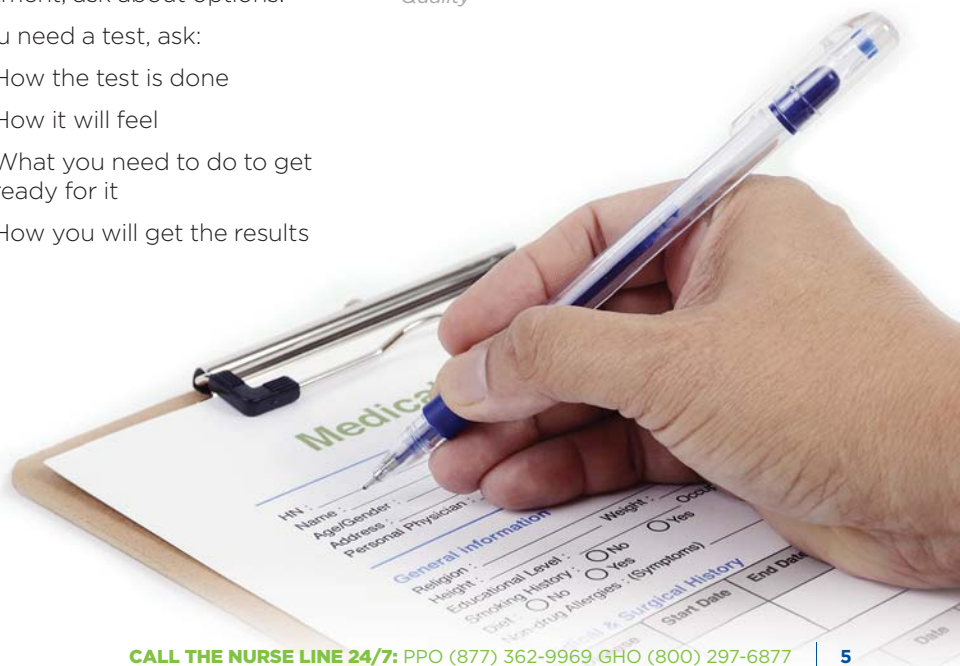
- ➔ Explain your symptoms, health history and any problems with medicines you have taken in the past.
- ➔ Ask questions.
- ➔ Let your doctor know if you are worried about being able to follow his or her instructions.
- ➔ If your doctor recommends a treatment, ask about options.
- ➔ If you need a test, ask:
 - How the test is done
 - How it will feel
 - What you need to do to get ready for it
 - How you will get the results

- ➔ If you need a prescription, tell your doctor if you are pregnant, are nursing, have reactions to medicines, or take vitamins or herbal supplements.
- ➔ Find out what to do next. Ask for written instructions, brochures, videos and websites.

After Your Appointment

- ➔ Always follow your doctor's instructions.
- ➔ If you don't understand your instructions after you get home, call your doctor.
- ➔ Talk with your doctor or pharmacist before you stop taking any medicines your doctor prescribed.
- ➔ Call your doctor if your symptoms get worse or if you have problems following instructions.
- ➔ Make appointments to have tests done or see a specialist if you need to.
- ➔ Call your doctor's office to find out test results. Ask what you should do about the results.

Source: Agency for Healthcare Research and Quality



WHAT HAPPENS WHEN YOU QUIT TOBACCO BIG BENEFITS FOR YOUR HEALTH

Twenty minutes after you smoke your last cigarette, your body begins a series of changes that continue for years.

20 Minutes After Quitting

- ➔ Your heart rate drops.

12 hours After Quitting

- ➔ Carbon monoxide level in your blood drops to normal.

2 Weeks to 3 Months After Quitting

- ➔ Your heart attack risk begins to drop.
- ➔ Your lung function begins to improve.

1 to 9 Months After Quitting

- ➔ Your coughing and shortness of breath decrease.

1 Year After Quitting

- ➔ Your added risk of coronary heart disease is half that of a smoker's.

5 Years After Quitting

- ➔ Your stroke risk is reduced to that of a nonsmoker's.

10 Years After Quitting

- ➔ Your lung cancer death rate is about half that of a smoker's.
- ➔ Your risk of cancers of the mouth, throat, esophagus, bladder, kidney and pancreas decreases.

15 Years After Quitting

- ➔ Your risk of coronary heart disease is back to that of a nonsmoker's.

For support quitting smoking and using other forms of tobacco, the Trust's LiveWell Quit for Life® program is here for you.

The program is available to all Sound Health & Wellness Trust participants and their eligible spouse 18 years of age or older and is fully paid for by the Trust. See page 7 for more details.

Call **1.866.QUIT.4.LIFE (866.784.8454)** or enroll online at <https://www.quitnow.net/soundhealthwellness/>.

Source: Centers for Disease Control and Prevention



SIMPLE CHANGES TO IMPROVE YOUR HEALTH SEVEN THINGS YOU CAN DO TODAY

Here are seven things you can do right now to improve your health.

- 1 Use seat belts.** In the last decade seat belts have saved more than 40,000 lives and prevented millions of injuries.
- 2 Eat one extra fruit or vegetable everyday.** Adding more fruit and vegetables to your diet can improve your digestion and lower your risk of cancer.
- 3 Get enough sleep.** A good night's rest provides the energy you need to make it through the next day.
- 4 Take regular breaks.** A few quiet minutes spent stretching, looking out of the window, or simply letting yourself unwind are good for body and soul.
- 5 Get physical.** A regular workout schedule will be good for your whole body – and your mood.
- 6 Drink more water.** Keep a water bottle nearby and make a point to drink water all day. It will replenish you and keep your whole system working efficiently.
- 7 Do a good deed.** Kindness and caring for others has a physical effect and is a wonderful way to care for yourself and connect with others.

TRUST SPONSORED WELLNESS PROGRAMS



Trust participants Liz Richburg, Chris Ecklund, Sara Wineman and Sasha Vautour celebrate at the RunScared 5K in Seattle's Seward Park in October.

The confidential LiveWell wellness programs are available to all eligible Sound Health & Wellness Trust participants and eligible spouses, 18 years of age and older. LiveWell programs give 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.

Nurse Line

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.

LiveWell

A PROGRAM OF THE SOUND
HEALTH & WELLNESS TRUST

Health Coaching

PPO & Retiree

(877) 362-9969 Option 3

Health Coaching for PPO and Retiree plan participants is a phone-based health education program 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, back care, lowering your blood pressure or cholesterol, or stress.

Quit For Life®

PPO, GHO & Retiree

(877) 362-9969 Option 4

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 eligible family members in four events per year. Go online for a complete listing of upcoming events.

Condition Management

PPO & Retiree

(877) 362-9969 Option 2

Custom-tailored condition management services are available for participants who have been diagnosed with conditions such as asthma, COPD, heart disease and diabetes. You'll receive information in the mail or 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 conditions. The program increases confidence in managing chronic conditions, improves health status, and reduces healthcare use and costs.

Visit www.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 0 Prescriptions
- Health Reimbursement Arrangement (HRA)

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 health care coverage.



**SOUND HEALTH
& WELLNESS TRUST**

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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**

SPRING IS IN THE AIR

The approach of warmer, longer days is energizing. Why not use this inspiration to sign up for a bike race or a charity walk event?

With LiveWell Fit, the Trust reimburses participants and covered family members' registration fees in up to four events per calendar year. After registering, make sure to call the Trust office at (800) 225-7620, option 2, then option 5, at least one week in advance to let us know, or notify us online. Please have your health plan ID card handy when you call. For more information or for a full list of this season's events, visit www.soundhealthwellness.com.



Look for the This Counts icon throughout the year to see what counts toward Jan. 1, 2015 HRA funding.



Trust participants get out for the Ugly Sweater Run on a sunny December day.

LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION
APRIL		
4/18	Puyallup	Cosmic Run - 3.1 mile run/walk
4/19	Seattle	Earth Day Run - 13.1, 9.3, 6.2, or 3.1 mile run/walk, team run & kid's run
4/26	Port Angeles	OAT Run - 13.1 mile or 7.25 mile walk/run
MAY		
5/3	Mount Vernon	Have a Heart Run - 6.2 mile run, 3.1 mile run/walk or kid's run
5/3	Bellingham	Haggen to Haggen - 3.1 mile run/walk
5/4	Tacoma	Tacoma City Marathon - 26.2 mile run, 26.2 mile 5 person relay, 13.1 mile run, 3.1 mile run/walk, or kid's marathon
5/17	Tacoma	Commencement Bay - 6 mile man powered boat race
5/18	Port Townsend	Rhody Run - 7.46 mile run/walk
5/18	Olympia	Capital City Marathon - 26.2, 13.1, 5 mile run or kid's run
5/18	Seattle	West Seattle 5k - 3.1 mile run/walk
5/25	Seattle	Emerald City Run - 6.2 or 9.3 mile run
5/25	Bellingham	Ski to Sea - XC ski, downhill ski, 8 mile run, road bike, canoe, mountain bike, or kayak
5/31	Sammamish/Redmond	Flying Wheels - 100, 65, 45, or 25 mile bike ride
5/31	Sammamish	Lake Sammamish - 13 or 6 mile man powered boat race
JUNE		
6/1	Port Angeles	North Olympic Discovery Marathon - 26.2, 13.1, 6.2 or 3.1 run/walk, 26.2 mile 5 person relay, or kid's marathon
6/1	Seattle	Susan G. Komen for the Cure - 3.1 mile walk/run, 1 mile walk
6/8	Seattle	Shore Run/Walk - 6.2 mile run, 3.1 mile run/walk or kid's run
6/14	Tacoma	Sound to Narrows - 7.46 or 3.1 mile run/walk, or kid's run
6/14	Long Beach	Beach to Chowder - 7.46 or 3.1 mile run/walk
6/21	Seattle	Seattle Rock 'n' Roll Marathon - 26.2 or 13.1 mile run