

In Sound Health

Your Source for How to LiveWell

Fall is the time to think about your health plan and what you need to do to make sure you have the coverage you need for 2015. **Look inside to learn more.**

Check in on Yourself

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YOUR PHA AND HRA FUNDING

September 2014

Fall is the time to think about your health plan and what you need to do to make sure you have the coverage you need for 2015.

Now's the time to:

- ➔ Make any necessary changes to your health benefits through annual Open Enrollment.
- ➔ Fully fund your Health Reimbursement Arrangement (HRA), if eligible, to avoid a higher deductible in 2015.
- ➔ Take your annual Personal Health Assessment or Health Profile.

In this issue we'll walk you through how to complete all of these important steps to make sure that you are set up for next year.

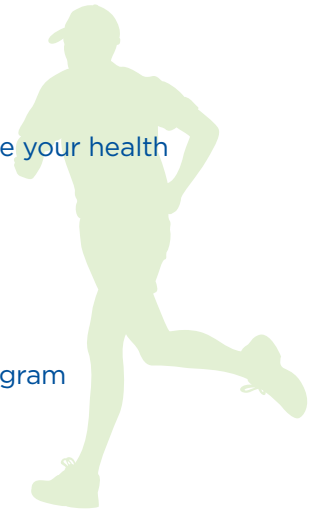
CHECK IN ON YOURSELF IT'S TIME FOR YOUR ANNUAL PHA OR HEALTH PROFILE

Your LiveWell Personal Health Assessment (PHA), or Health Profile if you are a Group Health participant, is a quick and simple annual questionnaire to give you a snapshot of your current health and health risks – and give you a personal plan for healthy living.

If you take your PHA or Health Profile between Oct. 1 and Dec. 31, 2014, and update or confirm your contact information and primary care physician with the Trust, you and your eligible spouse can each earn up to \$300 for your Jan. 1, 2015, Health Reimbursement Account, or HRA (if you're eligible for one). That's a lot of money you can put toward your 2015 deductible for just a few minutes of your time.

Depending on your results, you may be contacted by one of the Trust's fully paid for wellness programs. Your results will also help you talk with your doctor and identify ways to make healthy lifestyle changes. Plus, you can track how you've improved year after year. Even small, incremental changes each year can mean big things when it comes to your health.

1. Take the PHA or Health Profile
2. Identify your opportunities to improve your health and fund your HRA
3. Share the results with your doctor
4. Participate in a LiveWell wellness program
5. See how you've improved next year



Taking your PHA or Health Profile is easy, confidential and could save you money. Complete your annual health questionnaire between Oct. 1 and Dec. 31, 2014.

PPO Plan participants can take the PHA online at www.soundhealthwellness.com. If you don't have Internet access, you can request a paper copy between Oct. 1 and Dec. 12, 2014, by calling the Trust at (877) 362-9969, option 3.

GHO Plan participants can take the Health Profile at any time by logging on to the Group Health website at www.ghc.org. Don't have a Group Health account? You can register for one on the site. Just click "My Group Health for Members" on the home page. If you do not have Internet access, request a paper Health Profile to be mailed to you by calling (866) 458-5277. Have your Group Health ID card in hand when you call. The deadline to call for the paper version is Dec. 12, 2014.

WHAT HAPPENS AFTER YOU TAKE YOUR PHA OR HEALTH PROFILE

Based on the results of your PHA or Health Profile, you may be contacted by phone or mail to participate in LiveWell wellness programs offered by and paid for by the Trust. You will be invited to join any LiveWell programs that may be beneficial to you in managing your health challenges and meeting

your goals. We encourage you to take advantage of these no-cost programs. LiveWell wellness programs are here to help.

Haven't been contacted? You can call to join a program at any time:

- ➔ Make healthy changes with a **LiveWell Health Coach** (877) 362-9969, option 3
- ➔ Lose weight with **Weight Watchers** (800) 767-5154
- ➔ Quit tobacco for good with **LiveWell Quit for Life™** (877) 362-9969, option 4
- ➔ Get moving with **LiveWell Fit** www.soundhealthwellness.com

YOUR HEALTH BENEFITS

Q I've never used the Sound Health website before and am having trouble registering. I want to complete my PHA or Health Profile online; what should I do?

A A common problem for first-time registrants is that the employee or spouse's name is not entered in the website exactly the way the Trust has the name on file. For the employee, look at how this newsletter is addressed. If you or your covered spouse still have difficulties, call the Trust Office at (800) 225-7620 and a customer service representative will assist you. Note that if you are covered under the Trust's Group Health Options plan, you can register at www.ghc.org.

Q Who has to do health related actions and complete the Personal Health Assessment (PHA) or Health Profile and how do we know when to do these?

A Employees and their covered spouse are asked to perform Trust-approved health related actions and complete a PHAv or Health Profile every year. Children covered under your plan do NOT need to complete any actions. Visit www.soundhealthwellness.com to download the complete list of actions at anytime. The PHA and Health Profile can be completed this year from Oct. 1 to Dec. 31, 2014.

Q Why do I, and my spouse, have to do these health related actions and complete the PHA or Health Profile?

A The funds in your HRA help you avoid a higher deductible. If employees and covered spouses don't complete health related actions or the PHA or Health Profile, then next year's deductible will be higher than if they had taken action. The Trust is committed to the health and well being of our participants. The health related actions and annual health assessment encourage healthy lifestyle habits.

Q How do I know if I, or my covered spouse, have completed enough health related actions, completed our PHA or Health Profile and have a Primary Care Physician (PCP) on file with the Trust?

A You may log into your secure online account at www.soundhealthwellness.com to view all of this information, or call the Trust at (800) 225-7620 with questions. Please note that covered spouse will need to log in on their secure account separately, and that completed actions can have a delay showing up online.

GET THE MOST FROM YOUR PLAN AND REDUCE HOW MUCH YOU PAY OUT OF POCKET

Each year, the Trust establishes an HRA for eligible plan participants to provide funding of up to \$500 for employee-only coverage and up to \$1,000 for family coverage for participants who complete a variety of health related actions.

Working to fully fund your Health Reimbursement Arrangement (HRA) is an excellent way to reduce the amount of money you'll need to pay toward your annual health care deductible. Because the HRA is used to pay your first eligible medical expenses covered by the plan each calendar year, there will be less for you to pay out-of-pocket for doctor

office visits, lab tests, or other eligible, covered medical expenses if you earn the maximum amount in your account.

To receive HRA funding and avoid a higher deductible, you and your eligible spouse will be asked to complete health related actions each year.

Some ways to fund your Jan. 1, 2015 HRA before the Dec. 31, 2014, deadline:

- ➔ Take your Personal Health Assessment (PHA) or Health Profile if you are a Group Health participant.
- ➔ Get your annual flu shot.
- ➔ Get preventive care like an annual physical, and any necessary exams, screenings or immunizations.



- ➔ Participate in LiveWell wellness programs such as health coaching or condition management.
- ➔ Participate in LiveWell Fit events.

Visit the HRA section under the Benefits tab at www.soundhealthwellness.com to learn more about your HRA and to see a full list of health related actions.

YOUR FALL CHECKLIST

	WHAT YOU NEED TO DO	WHEN IT NEEDS TO BE DONE
Open Enrollment	<input type="checkbox"/> Make any necessary health plan changes	Between Oct. 13 and Nov. 30, 2014
Your annual Personal Health Assessment (PHA) or Health Profile	<input type="checkbox"/> Take it (online, or request paper copy)	Online between Oct. 1, 2014 and Dec. 31, 2014. Or request a paper copy by Dec. 12, 2014
Your Jan. 1, 2015 Health Reimbursement Arrangement	<input type="checkbox"/> Take action to be sure it's fully funded (see a list of actions on the Trust website)	Between Jan. 1, 2014 and Dec. 31, 2014

Clip and save this list to track everything you need to do (and when you need to do it.)

WHOLE WHEAT BLUEBERRY MUFFINS

A healthy, whole-grain breakfast or snack

Ingredients

- 1 1/2** cups whole wheat flour
- 3/4** cup white sugar
- 1/2** teaspoon salt
- 2** teaspoons baking powder
- 1/3** cup vegetable oil
- 1** egg
- 1/3** cup milk
- 1/2** cup unsweetened applesauce
- 1** pint fresh blueberries

Preparation

1. Preheat oven to 400 degrees F (200 degrees C). Grease 12 muffin cups, or line with paper liners. Whisk together the flour, sugar, salt, and baking powder in a large bowl.
2. Whisk vegetable oil, egg, milk, and applesauce together in a separate bowl until smooth, and stir the liquid ingredients into the flour mixture until moistened. Lightly stir in the blueberries. Spoon the batter into the prepared muffin cups, filling them 2/3 full.
3. Bake muffins in the preheated oven until they rise and the tops are golden brown, about 20 minutes. A toothpick inserted into the center of a muffin should come out clean

MAKES 1 DOZEN MUFFINS. PER MUFFIN:

- 183** calories
- 3 g** protein
- 29.1 g** carbohydrates
- 7 g** fat
- 2.6 g** fiber
- 188 mg** sodium

Source: AllRecipes.com



BE WELL

YOUR PERSONAL HEALTH ASSESSMENT BY THE NUMBERS

Your Personal Health Assessment (PHA) or Health Profile provides you with a plan for healthy living designed especially for you. It explains the connection between your behavior and your health, and outlines steps you can take to make improvements.

15
minutes

The time it takes to take your health assessment and get your personalized health analysis

1^x
time
per year

How often you can complete your PHA or Health Profile (Oct. 1–Dec. 31, 2014)

300
dollars

Maximum amount to be credited to your HRA account after you complete the PHA or Health Profile and update your primary care provider and contact information

18 years of age
or older

How old you or your covered spouse must be to take your PHA or Health Profile

December

31

The deadline to complete PHA or Health Profile for 2015 funding

GET READY FOR OPEN ENROLLMENT



Open Enrollment is the opportunity for active plan participants to add or remove dependents to coverage or change plans, if eligible to do so, for the plan year that begins Jan. 1, 2015.

Just visit the Trust website once Open Enrollment starts, or request and complete paper forms and submit them to the Trust office. We'll take care of the rest. This year, Open Enrollment takes place Oct. 13, 2014, through Nov. 30, 2014. You will receive instructions in the mail.

Open Enrollment is only held once a year, so if you miss the Trust's annual Open Enrollment, you will not be able to enroll or remove family members in the plan or make changes until Open Enrollment next year. Certain exceptions apply for new employees or employees with life changing events, such as the birth of a child.



TRUST SPONSORED WELLNESS PROGRAMS



Liz Richburg, Chris Ecklund, Sara Wineman and Sasha Vautour at the 2013 Run Scared 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.

LiveWell

A PROGRAM OF THE SOUND
HEALTH & WELLNESS TRUST

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.

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 O Prescriptions
- Health Reimbursement Arrangement (HRA)

YOUR PRIVACY IS IMPORTANT

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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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.

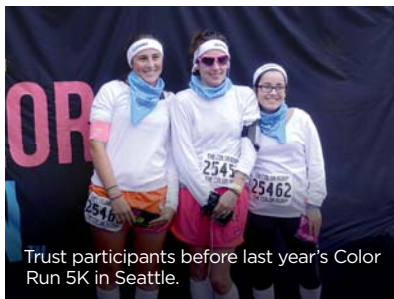
GET INVOLVED

STAY IN SHAPE. BE REWARDED.

Stay active and earn funding for your Health Reimbursement Arrangement (HRA) by participating in approved LiveWell Fit events. If you are eligible and your family members are covered, you can get reimbursed for registration fees for up to four approved events per year. You and your covered spouse can also earn \$50-\$150 per event towards your HRA. Visit the LiveWell Fit page at www.soundhealthwellness.com for a full list of upcoming events, and learn more about how you can be rewarded for exercising.



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



Trust participants before last year's Color Run 5K in Seattle.

LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION
SEPTEMBER		
9/28	Gig Harbor	Race for a Soldier - 13.1 mile walk/run, 2 mile run & kids fun run
9/28	Bellingham	Bellingham Bay - 26.2, 13.1 or 3.1 mile walk/run
9/28	Seattle	Walk for Hope - 3.1 mile run, 1.86 mile walk
OCTOBER		
10/4	Carnation	Color Me Rad - 3.1 mile walk/run
10/4	Everett	North Sound Making Strides Against Breast Cancer 5k Run/Walk - 3.1 mile walk/run
10/4	Port Orchard	Dolphin Dash - 3.1 mile walk/run
10/5	Burien	Burien Brat Trot - 3.1 mile run, 1 mile walk/run
10/5	Shelton	Shuck N Share Run - 3.1 walk/run
10/11	Shoreline	Monster Mash Dash 5k Family Run/Walk - 3.1 mile walk/run
10/11	Fall City	Fall City Half Marathon, 10k, & Kids 1k - 13.1 or 6.2 mile walk/run, kids 1k run
10/11	Point Defiance	Defiance 50k - 31, 18.6 or 9.3 mile trail run
10/12	Poulsbo	Poulsbo Marathon, Half Marathon, 10k, Marathon Relay & Kid's Dash - 26.2, 13.1, 6.2 mile walk/run, 26.2 mile relay, and kid's dash
10/12	Everett	The Biggest Loser Run/Walk - 13.1 or 3.1 mile walk/run, 1 mile kids fun run
10/18	Bellingham	Lake Padden Trail Half - 13.1 mile run
10/18	Arlington	Run for Hope - 6.2 or 3.1 mile walk/run
10/18	Tacoma	Black Cat Run - 5 or 2.5 mile walk/run
10/18	Tacoma	Light the Night Walk
10/19	Puyallup	Haunted Hustle Fun Run - 6.2 or 3.1 mile walk/run
10/19	Seattle	Dawg Dash - 6.2 mile run, 3.1 mile walk/run
10/19	Lakewood	Ft. Steilacoom 5k, 10k, Half Marathon and 50k Trail Run - 31, 13.1, 6.2, or 3.1 mile walk/run
10/25	Seattle	Light the Night Walk
10/26	Seattle	Run Scared - 3.1 mile run or 2.4 mile walk