

# In Sound Health

Your Source for How to LiveWell

Knowing where to turn for good information helps you make sound health decisions.

## A Little Planning Goes a Long Way

- 2 **Create Your Personal Wellness Plan**
- 3 **In Focus: Your Vision Coverage**
- 4 **A Healthy Smile is a Powerful Thing**
- 5 **Do I Really Need That Test?**
- 6 **Help Making Sound Decisions**
- 7 **Important Numbers to Know**
- 8 **LiveWell Fit Calendar**

# SOUND DECISIONS

March 2018

We all want to do the right thing when it comes to keeping ourselves healthy and getting the most out of our medical care, but how do we make sound health decisions? One of the best ways is by arming ourselves with the most up-to-date information. In this issue of In Sound Health, we let you know about some of your health coverage benefits, offer tips on how to maximize your health care dollars, and outline ways you can earn Health Reimbursement Arrangement (HRA) funding and avoid a higher deductible in 2019. It's all part of our plan at the Sound Health & Wellness Trust: to empower you to make *sound* decisions about your *health* and *wellness*.



# A LITTLE PLANNING GOES A LONG WAY

## GET A JUMP ON FUNDING YOUR HRA

There is truth in the old adage, “When you fail to plan, you plan to fail.” Taking a little time to figure out what works for you and your lifestyle, and how you can achieve your health goals in manageable chunks, sets you up to succeed.

To support you in taking positive steps toward a healthier you, the Sound Health & Wellness Trust offers participants and eligible spouses lots of opportunities to earn HRA funding while improving your health. Whether your goal is to get your annual physical or flu shot, join a weight loss program, or run your first 5K, these and many other Health Related Actions can earn you HRA funding – which helps you avoid a higher deductible each year.

Use this chart to create your plan for 2018, and earn your 2019 HRA funding while you do it! You can also download your Plan’s version at [www.soundhealthwellness.com](http://www.soundhealthwellness.com).

MY HRA FUNDING PLAN	
<input type="checkbox"/>	<b>Complete the PHA or Health Profile, update your information and confirm your PCP when notified in the summer of 2018</b>
<input type="checkbox"/>	<b>Get a Covered Flu Shot in 2018</b>
<b>Earn up to \$200 towards your maximum amount by choosing from the following:</b>	
<input type="checkbox"/>	<b>Choose one of these options:</b> <ul style="list-style-type: none"> <li>Well-Adult Annual Physical</li> <li>Preventive Mammogram, Pap smear, or Prostate exam</li> <li>Certain Adult Immunizations</li> <li>Biometric Screening</li> <li>Preventive Colon Cancer Screening</li> </ul>
<input type="checkbox"/>	<b>Participate in Health Coaching (PPO only)</b> Complete three calls with your coach.
<input type="checkbox"/>	<b>Participate in a Weight Loss Program</b> Actively participate in Weight Watchers®, Jenny Craig®, NutriSystem®, 3010 Weight Loss for Life®, or 2020 Lifestyles® for at least three consecutive months.
<input type="checkbox"/>	<b>Join Quit For Life® Tobacco Cessation Program</b> Complete five calls with your Quit Coach.
<input type="checkbox"/>	<b>Participate in LiveWell Fit</b> Choose from a list of approved events.
<input type="checkbox"/>	<b>Have Active Gym Attendance</b> Have 20 or more visits within a consecutive 3-month period. Or 40 visits in a consecutive 6-month period.
<input type="checkbox"/>	<b>Track Your Fitness Activity</b> Wear your fitness or activity tracker and complete 10,000 steps per day or 5 miles of running/walking for 30 or more days in consecutive 3-month period. Or 60 or more days in a consecutive 6-month period.
<input type="checkbox"/>	<b>Join the Wellness Volunteer Network</b> Complete an orientation, meet with your Wellness Coordinator once annually, and meet other participation requirements.
<input type="checkbox"/>	<b>Participate in Chronic Conditions Workshops (Kaiser only)</b> Complete one of the Living Well six-week courses offered by Kaiser Permanente on topics like diabetes or chronic pain.
<b>Earn up to \$300 towards your maximum amount, when</b>	
<input type="checkbox"/>	<b>Participate in Condition Management (PPO only)</b> Actively participate or graduate from the program in 2018. For participants who have been diagnosed with diabetes, heart disease, asthma, and other pulmonary chronic diseases, and are invited to the program.
<input type="checkbox"/>	
<input type="checkbox"/>	

**BENEFITS Q&A**

**In Focus: Your Vision Coverage**

As a Trust participant, you and your eligible dependents can stay on top of changes in your vision and maintain the health of your eyes at any age by accessing the best in eye care coverage. Here's how it works.

**PPO Plan Participants (both Sound and SoundPlus)** and eligible dependents have VSP (Vision Service Plan) for vision benefits. Use any provider you wish, but if you use a VSP network doctor, you may receive higher benefits—and VSP automatically files the claim for you.

**What's covered:**

- **Exam:** 100% after a \$10 copay at a VSP provider, up to \$50 at a non-VSP provider; once/12 months from last date of service.
- **Lenses:** 100% at a VSP provider, from \$50 to \$125 at a non-VSP provider, depending on the type of lense; once/12 months from last date of service.
- **Frames:** up to \$95 at a VSP provider, up to \$70 at a non-VSP provider; once/24 months from last date of service.
- **Contact Lenses:** 100% up to \$130 at a VSP provider, up to \$105 at a non-VSP provider; once/12 months in place of eyeglass lenses and frames.

To find a participating VSP provider, visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com), click Browse the Site for PPO, then click on Benefits and then Find a Provider. Under Find Vision Care, click the green VSP site link. You will need a user ID and password, which you can register for once you are on the VSP site.

**Kaiser Permanente Participants** choose a Managed Health Care Network (MHCN) provider to receive a higher level of benefits than services received from Community Providers.

**What's covered:**

- **Exam (Sound Plan):** 80% for services provided by an MHCN provider; 60% for services received by a Community Provider; once every 12 months.
- **Exam (SoundPlus):** 85% for services provided by an MHCN provider; 60% for services received by a Community Provider; once every 12 months.
- **Lenses, frames and contact lenses (both Sound and SoundPlus):** 100% up to \$150 for both MHCN and Community providers; once every 12 months.

Find a Kaiser Permanente provider in the Kaiser Permanente Provider Directory at <https://wa.kaiserpermanente.org/>.

For complete details of your vision coverage, view the Summary Plan Description for your plan on the Trust's website at [www.soundhealthwellness.com](http://www.soundhealthwellness.com).

Funding Amount	Amount Earned	
	Employee	Spouse
<b>\$300</b>		
<b>\$100</b>		
<i>All Health Related Actions must be completed between Jan. 1 and Dec. 31, 2018</i>		
<b>\$100</b>	Not to exceed \$200	
<b>\$150</b>		
<b>\$150</b> <i>for a consecutive 3-month period</i> <b>Add an additional \$50 for a consecutive 6-month period</b>		
<b>\$150</b>		
<b>\$50, \$100 or \$150</b> <i>depending on the event</i>		
<b>\$150</b> <i>for a consecutive 3-month period</i> <b>Add an additional \$50 for a consecutive 6-month period</b>		
<b>\$150</b> <i>for a consecutive 3-month period</i> <b>Add an additional \$50 for a consecutive 6-month period</b>		
<b>\$150</b>		
<b>\$200</b>		
<b>you:</b>		
<b>\$300</b>		
<b>MY TOTAL:</b>		
<b>HRA funding not to exceed annually:</b>	<b>\$500</b>	<b>\$500</b>

# A HEALTHY SMILE IS A POWERFUL THING

## AND AN IMPORTANT PART OF OVERALL GOOD HEALTH

Delta Dental of Washington (DDWA) administers all of the Sound Health & Wellness Trust's dental plans. Your dental benefits make it easy to protect your smile. Here are some tips for using your DDWA benefits and getting the most out of them.



### Visit your dentist regularly

Your plan covers preventive care visits each year. Regular cleanings and check-ups are essential to keeping your smile healthy and preventing painful, expensive problems down the road.



### Find an in-network dentist near you

To find a DDWA dentist, go to [www.soundhealthwellness.com](http://www.soundhealthwellness.com), select your Plan (PPO or Kaiser). Click on Benefits, and then Find a Provider. You'll find Delta Dental of Washington under Find a Dentist. Click the link, there is no login required to search for a dentist near you.



### Create a MySmile® account

MySmile is an easy-to-use, online tool loaded with your personal dental benefits information. You can access it on any mobile device or desktop. When you register for a MySmile® personal benefits center at [DeltaDentalWA.com](http://DeltaDentalWA.com), you can instantly:

- Track your dental activity and benefits usage
- Check claim status and payment history
- View or print Explanations of Benefits

For complete details of your dental coverage, view the Summary Plan Description for your plan on the Trust's website at [www.soundhealthwellness.com](http://www.soundhealthwellness.com).

## BETWEEN VISITS, FOLLOW THESE TIPS FOR A HEALTHY SMILE:

- Floss every day.
- Brush for 2 minutes at least 2 times a day.
- Drink water instead of sugary drinks.
- Get enough calcium and Vitamin D.



## ROASTED SALMON & BRUSSELS SPROUTS

A simple but delicious weeknight meal

### INGREDIENTS

- 14** large garlic cloves, divided
- 1/4** cup extra-virgin olive oil
- 6** cups Brussels sprouts, trimmed and sliced
- 3/4** cup white wine
- 2** pounds wild-caught salmon fillet, skinned and cut into 6 portions
- lemon wedges
- 2** tablespoons oregano
- 1** teaspoon salt
- 1** teaspoon pepper

### PREPARATION

Preheat oven to 450°F.

Mince 2 garlic cloves and combine in a small bowl with oil, 1 tablespoon oregano, 1/2 teaspoon salt and 1/2 teaspoon pepper. Halve the remaining garlic and toss with Brussels sprouts and 3 tablespoons of the seasoned oil in a large roasting pan. Roast, stirring once, for 15 minutes.

Add wine to the remaining oil mixture. Remove the pan from oven, stir the vegetables and place salmon on top. Drizzle with the wine mixture. Sprinkle with the remaining 1 tablespoon oregano and 1/2 teaspoon each salt and pepper. Bake until the salmon is just cooked through, 5 to 10 minutes more. Serve with lemon wedges.

### MAKES 6 SERVINGS. PER SERVING:

- 334** calories
- 15 g** fat
- 33 g** protein
- 3 g** fiber
- 10 g** carbohydrate
- 485 mg** sodium

Source: Eating Well

# DO I REALLY NEED THAT TEST? FIVE QUESTIONS TO ASK YOUR DOCTOR

When your doctor suggests a treatment, it's important for you to be an active participant in the final decision. After all, it's your health. Here are five questions you can ask your doctor, to help you make decisions that are best for you and your family.

- 1 Do I really need this test or procedure?**  
Ask your doctor to tell you if you really need the treatment, test or procedure and how it will make a difference.
- 2 What are the downsides?**  
Your doctor should clearly outline the risks of the treatment, test or procedure, so you can balance them with the potential benefits.
- 3 Are there simpler, safer options?**  
You should know all your choices to determine the right one for you.
- 4 What happens if I do nothing?**  
Sometimes, doing nothing can be an option to consider seriously.
- 5 How much does it cost?**  
Consider your out-of-pocket costs. A simpler treatment may cost less money and be just as effective.

Source: OwnYourHealthWA.org, Choosing Wisely



Keep this card in your wallet to help you at your next doctor's visit.

Some tests, procedures and medications are commonly overprescribed. Talk to your doctor about when you need:

- Cervical Cancer Screening
- Antibiotics
- Cardiac Imaging
- Other Imaging (like MRIs and CT scans)
- Early Elective Delivery



Presented by the Washington Health Alliance in partnership with the Washington State Medical Association. Visit the Community Checkup at [www.wacommunitycheckup.org](http://www.wacommunitycheckup.org).

## 5 QUESTIONS TO ASK YOUR DOCTOR BEFORE YOU HAVE ANY MEDICAL TEST OR PROCEDURE

1. Do I really need this test or procedure?
2. What are the downsides?
3. Are there simpler, safer options?
4. What happens if I do nothing?
5. How much does it cost?



Talk with your doctor about the tests, treatments and procedures you need. Learn more at [www.oyh.wacommunitycheckup.org/partners/choosingwisely/](http://www.oyh.wacommunitycheckup.org/partners/choosingwisely/).

# MAKING SOUND HEALTH DECISIONS MAKING USE OF THE RESOURCES AVAILABLE TO YOU

Wellness comes from making responsible decisions and practicing behaviors based on sound health knowledge and healthful attitudes. To become informed and make good health decisions, we need to know how to:

- Find reliable health information
- Decide if the information is correct or relevant
- Assess the risks and benefits of treatment

Navigating health information can be confusing and complex, but there are many resources available to you to help you make the best choices for you and your family.



## TALK TO YOUR DOCTOR

Your primary care physician (PCP) should be your go-to source for health and wellness guidance. Having your annual physical visit ensures that your doctor knows you and has a sense of your personal history, and it gives you the opportunity to discuss budding concerns before they become an issue.



## CALL THE NURSE LINE

Your Nurse Line gives you direct access to trained registered nurses 24 hours a day, 7 days a week, 365 days a year, and the cost is covered in full by the Trust. All calls are confidential and a nurse can help you better understand your treatment options and where you should go for care. They can answer common health and medication questions and offer useful tips for homecare.

**PPO & Retiree:** (877) 362-9969

**Kaiser Permanente:** (800) 297-6877



## DO SOME RESEARCH

Use the Community Checkup website at [www.wacommunitycheckup.org](http://www.wacommunitycheckup.org) to find hospitals and clinics that score well on quality of care measures relevant to you. Remember: quality health care is the right care at the right time and for the right reason. Be sure you're getting the care you need – not more and not less.

## PHASES OF SOUND DECISION MAKING



## 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](http://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**

201 Queen Anne Ave. N. #100  
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.

**SET A GOAL &  
GET GOING**

Wherever you are with your fitness journey, there's an event out there to fit your life. Walk, bike, run or ride – LiveWell Fit has options for everyone.

You can download this season's full list of LiveWell Fit events at [www.soundhealthwellness.com](http://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 Mary Jo Mackenzie, Karen Obermeyer, Vicki Kirkpatrick and Jenny Matter at the Port Townsend Jumping Mouse 5k Turkey Trot.

DATE	EVENT NAME & DESCRIPTION	
<b>MAR</b>		
3	Spokane	<b>Snake River Canyon Half</b> - 13.1 mile run/walk
3	Gold Bar	<b>Wallace Falls Trail Run</b> - 31, 22.4 or 13.1 mile trail run
4	Seattle	<b>Hot Chocolate Run</b> - 9.3 or 3.1 mile run/walk
10	Redmond	<b>Lake Sammamish Half Marathon</b> - 13.1 mile run
10	Tacoma	<b>H.I.T. the Trail 5k</b> - 3.1 mile run/walk
10	Lake Stevens	<b>C-Trail 5k &amp; 10k</b> - 6.2 or 3.1 mile run/walk
17	Leavenworth	<b>O'Grady's St. Paddy's 5k</b> - 3.1 mile run/walk
17	Bellingham	<b>Runnin O the Green</b> - 5 or 3.1 mile run/walk
17	Tacoma	<b>Tacoma St. Paddy's Day Run</b> - 13.1, 6.2 or 3.1 mile run/walk and kid's dash
17	Seattle	<b>Seattle St. Patrick's Day Dash</b> - 3.1 mile run/walk and kid's dash
18	Mercer Island	<b>Mercer Island Rotary Half Marathon</b> - 13.1, 6.2 or 3.1 mile run/walk and kid's dash
24	Snohomish	<b>Run to Pieces 5k</b> - 3.1 mile run/walk
24	Seattle	<b>Spring Into Action</b> - 9.3, 6.2 or 3.1 mile run/walk or duathlon and kid's dash
25	Seattle	<b>Big Climb Seattle</b> - Stair Climb
31	Spokane	<b>Superhero Fun Run</b> - 6.2 or 3.1 mile run/walk
<b>APR</b>		
7	Blaine	<b>BirchBay Road Race</b> - 18.6, 9.3 or 3.1 mile run/walk
7	Burlington	<b>Tulip Run</b> - 5 or 2 mile run/walk
8	Seattle	<b>Walk MS Seattle</b> - 3.1 mile run/walk