

# In Sound Health

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SEPTEMBER 2025

## Fall Into Good Habits

With cooler weather and new routines, now's the perfect time to reset, refocus, and take charge of your health.

In this issue of *In Sound Health*, you'll discover how Guardian Nurses helped one participant navigate a health emergency. You'll also learn about recognizing and preventing head injuries in children with part three of our Mind Matters series. Check out the list of tips for the whole family to help you stay on track during the school year, and try an easy fall recipe for Turkey White Bean Pumpkin Chili. Don't forget to complete your annual health assessment before September 30 to maximize your HRA funding and avoid a higher deductible in 2026. You'll also find guidance on building your winter emergency kit and joining a LiveWell Fit event near you.

Whatever this season brings, Sound Support programs are here to help you and your family stay safe, healthy, and happy.

# Richard's Story: Finding Support When It Mattered Most

Richard Waits has been a Trust participant for more than 22 years, including 20 years working at Haggen. As a Union rep and Wellness Volunteer, he spent much of that time helping others understand their benefits. But when a health crisis came up unexpectedly, he needed support himself. That's when the Guardian Nurses Mobile Care Coordinator (MCC) Program stepped in to help

## A Health Emergency Hits Home

Richard had just suffered a heart attack and was diagnosed with a heart arrhythmia. He was in the hospital, overwhelmed and unsure of what came next. His wife, also a longtime Trust participant, was by his side—stressed and trying to keep up with everything. Then something unexpected happened.

"On the second day, this guy just shows up at the hospital," Richard recalled. "It was Samuel Hirst, a Guardian Nurse. He already had our paperwork, knew who we were, and got everything started. He faxed documents, talked to doctors, and had forms filled out right there with us. It was incredible."

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**"If you're in a situation where you feel overwhelmed, just make the call. Emergencies are never expected, and Guardian Nurses help you navigate them."**



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As Richard explained, when a PPO Plan participant is admitted to the hospital, the Guardian Nurses program is notified through the system and they send a Mobile Care Coordinator directly to the hospital to offer help in person.

For Richard's wife, the support was a huge relief. "She said it was such a weight off her shoulders. We were in crisis and having someone step in to handle all that meant the world to us."





## Completely confidential. No cost. Real support.

The Mobile Care Coordinator (MCC) Program is available to all eligible PPO Plan participants, including spouses and dependent children.

To request help from an MCC Nurse if you are going to be hospitalized, or for a serious health condition, call **(877) 362-9969** and select option 2.

# Time is Running Out to Maximize Your HRA

Complete your health assessment by September 30 to fully fund your 2026 HRA.

If you are HRA eligible, you and your covered spouse, if married, **must complete these three simple steps by September 30, 2025**, to earn up to \$300 of the \$500\* maximum HRA funding for employee-only coverage — or up to \$600 of the \$1,000\* maximum for family coverage.

Go to [www.soundhealthwellness.com/PHA](http://www.soundhealthwellness.com/PHA) and log in to your secure account to:

- 1** Complete your confidential Personal Health Assessment (PHA) for PPO Plan participants, or your Health Profile for Kaiser Permanente Plan participants
- 2** Confirm or select your Primary Care Physician
- 3** Update or confirm your contact information

*\*Final earned amount depends on the other Health Related Actions you perform this year. Must be HRA eligible on January 1, 2026.*

## Beyond the Paperwork

But Sam didn't just show up once. When Richard was transferred to a second hospital, Sam was there again. When post-surgery appointments were scheduled, Sam was taking notes. He followed up, checked in after the surgery, and even called Richard once he was home.

Now Richard is working to spread the word so more people know this benefit exists before they need it. His advice to fellow participants? "Just make the call," Richard urges, whether you face an inpatient hospitalization, surgery, or learn of a serious diagnosis. "The program is private. It's part of your health insurance. And it's there to help."

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**“It felt like I was being taken care of,” Richard said. “Like I wasn’t just a number. That level of care? You don’t forget it.”**

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**Don't wait! Scan the QR code to get started.**



# Mind Matters: Understanding Head Injuries in Children

Head injuries are more common in children than you might think. While many are minor, some can be serious—even leading to disability or death. From simple bumps to concussions and traumatic brain injuries (TBIs), it's important to know what to look for and how to help your child stay safe.

## What Is a Head Injury?

A head injury refers to any damage to the scalp, skull, brain, or nearby blood vessels and tissues. Some are mild, like a bump or bruise, while others—such as concussions or skull fractures—can be more serious.

### Common types include:

- **Concussion** – A mild brain injury that can temporarily affect alertness or awareness. Symptoms aren't always obvious at first.
- **Contusion** – A bruise on the brain, often caused by a direct blow or sudden jolt.
- **Skull fracture** – A break in the skull, ranging from minor cracks to serious breaks.

## What Causes Head Injuries?

Children can injure their heads in many ways, including sports-related injuries, falls, car accidents, and physical altercations.

Teens tend to be at higher risk, particularly during warmer months when they're more active outside. And back-to-school season means fall sports. Kids who play contact sports, like football or soccer, are also more likely to experience a concussion.

## How to Prevent Head Injuries

While not all head injuries can be avoided, these precautions can reduce the risk:

- Make sure your child wears a properly fitted helmet for biking, skating, skiing, and contact sports
- Use appropriate car seats, boosters, and seat belts for your child's age and size
- Check that sports gear fits well and suits the activity
- Ensure coaches teach proper form (like avoiding head contact in football), know basic first aid, and follow concussion protocols
- Teach your child about safety, like wearing a helmet and buckling up, so they know how to protect themselves too

Head injuries may be scary, but being informed can make all the difference. Know the signs, act quickly if something seems off, and take steps to help your child stay safe—whether they're on the field, the playground, or just being a kid.

## Signs and Symptoms

Mild head injury symptoms can include:

- A bump, bruise, or swelling
- Headache
- Dizziness or confusion
- Nausea or tiredness
- Sensitivity to light or sound
- Trouble concentrating

More serious signs include:

- Repeated vomiting
- Trouble staying awake
- Loss of consciousness (even briefly)
- Slurred speech or seizures
- Unequal pupil size



**Contact a healthcare provider immediately if your child shows any of these signs.**

Even if the injury seems minor, reach out if symptoms worsen or new ones appear.

## Treatment and Recovery

Treatment depends on how serious the injury is. Most mild injuries can be treated with rest, ice, over-the-counter pain relief, and careful monitoring. More severe injuries may require emergency care, medications, or surgery. In some cases, kids may need follow-up care, like physical or speech therapy.



No matter how eager your child is to jump back into sports, it's crucial to wait until a healthcare provider says it's safe. A second head injury before healing from the first can lead to lasting brain damage.



Source: [hopkinsmedicine.org](https://www.hopkinsmedicine.org)

# Tips to Help Your Family Stay on Track During the School Year

The first day of school may be behind you, but the real challenge is keeping a steady routine as the weeks go on. A little structure at home can help your child stay focused and ready to learn – and help reduce stress for the entire family.



## Establish a Homework Routine

Designate a consistent time and quiet space for homework each day. Whether it's right after school or after a snack and a short break, creating a habit helps kids stay on top of assignments and reduces end-of-day stress for you and your children.



## Balance After-School Activities

Extracurriculars are great for development and recreation, but overscheduling can lead to imbalance and unnecessary stress. Pick one or two meaningful activities and build a schedule that leaves enough time for rest, homework, and un-structured play. Have a discussion with your child about time management and prioritizing schoolwork if this is something they especially struggle with.



## Stick to a Bedtime

Late nights can sneak in once the school year starts. Keep bedtime routines consistent to ensure your child gets enough sleep. A predictable wind-down routine such as turning off screens, dimming lights, and reading or listening to music will help both of you transition from activity to rest.



## Prep the Night Before

Mornings go smoother when everything's ready to go the night before. Pack backpacks, lay out clothes, and prep lunches the night before to reduce morning stress and keep everyone on time. Encourage your children to help with this activity by laying out their own clothes or packing their own pack.

Make sure you stay consistent and establish a routine that works for your family. With a bit of planning and flexibility, your family can build habits that make each school week smoother, less stressful, and more fun!

Source: [healthychildren.org](http://healthychildren.org)



## Food for Thought

Stay safe in the kitchen by keeping your slow cooker or instant pot on a flat, stable surface. Never submerge the cord or base in water—and don't forget to clean the lid and sealing ring to prevent buildup!



## Turkey White Bean Pumpkin Chili

You can make this delicious fall chili in a slow cooker or Instant Pot for an easy, low-effort meal. Garnish with fresh cilantro, scallions, jalapeños, or cheddar cheese and enjoy a nourishing lunch or dinner. **Serves: 9**

### INGREDIENTS

- Olive oil spray
- 2 lbs 99% lean ground turkey
- 1/2 tsp olive oil
- 1 small onion, chopped
- 3 garlic cloves, minced
- 1 tsp chili powder, to taste
- 2 bay leaves
- 1 1/2 tbsp cumin
- 1 tsp oregano
- 2 15 oz cans white northern or navy beans, rinsed and drained
- 15 oz can pumpkin puree
- 4.5 oz can chopped green chiles
- 2 cups low sodium chicken broth, check labels for GF
- Kosher salt and pepper to taste
- Optional toppings: chopped cilantro, red onion, chives, Greek yogurt, or low-fat sour cream.

### PREPARATION

#### Slow cooker

1. Heat a large skillet over high heat and lightly spray with oil.
2. Add turkey; while cooking, break up turkey into small pieces until white, about 5 minutes. Transfer to the crock pot.
3. Add oil to the skillet, then onions and garlic. Sauté about 3-4 minutes; add cumin and sauté another minute. Transfer to crock pot.
4. Add beans, pumpkin puree, green chilis, broth, chili powder, oregano, and bay leaves. Cover and cook on high for 4 hours or low for 8 hours.
5. Remove bay leaves and adjust seasoning to taste before serving.

### NUTRITIONAL INFORMATION

Serving size: 1 cup

**Calories: 273**

**Fiber: 12 g**

**Protein: 32 g**

**Fat: 2.5 g**

**Carbs: 31 g**

Source: modified from [skinnytaste](http://skinnytaste.com) at [skinnytaste.com](http://skinnytaste.com)



# 9 Essentials for Your Winter Emergency Kit

Fall means that winter is coming! And while the winter months can bring lots of fun and festivities, it's helpful to be prepared for the unpredictable weather it may also bring, like storms, blackouts, and freezing temperatures.

Here are 9 must-haves for an emergency kit that will keep you safe this winter at home or in your car:

## Extra Layers

Keep spare gloves, socks, hats, and blankets in your car and home kit. Layering is essential to avoid hypothermia during power outages or if you're stuck outside for long periods.

## Flashlight or Headlamp

A durable, high-powered flashlight or headlamp is a must. Store it somewhere easy to grab in the dark, and make sure you have plenty of fresh batteries on hand.

## Jumper Cables

Cold temperatures can drain your car battery faster than usual. Keep jumper cables in your trunk for emergencies.

## First Aid Kit

Include bandages, antiseptic wipes, pain relievers, and any medications your family may need in case you're stuck at home or on the road.

## Ice Scraper

Keep a sturdy ice scraper in your car to quickly clear frozen windshields and mirrors before driving.

## Shelf-Stable Food & Water

Store several days' worth of non-perishable food and bottled water in case of a power outage or road closure.

## Batteries

Double-check the battery types required for flashlights, radios, smoke detectors, and other emergency devices. Stock extras in a clearly labeled container.

## Snow Shovel

Snow and ice buildup can be dangerous. A snow shovel helps you keep walkways, driveways, and porches clear and safe.

## Comfort Items

Include things that bring a sense of comfort or joy like cards, books, snacks, or small games to help pass the time and reduce stress, especially if you have kids.

Source: [weather.org](https://www.weather.org)

# Don't Let Heat Turn Hazardous

When temperatures drop, space heaters come out—but using them safely is key to avoiding fire hazards.

## Stay safe and cozy with these tips:



Never leave a space heater unattended or running while you sleep.



Plug directly into a wall outlet—never use extension cords, power strips, or damaged plugs.



Place on flat, level surfaces at least 3 feet away from anything flammable (including furniture, carpets, and rugs).



Source: esfi.org

## 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
WellDyneRx—for Prescription Coverage	(888) 479-2000
MCC Nurses—for Hospitalization/Health Conditions	(877) 362-9969 Option 2
MCC Nurses—for Behavioral Health	(206) 308-5632
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit Tobacco Coaching	(877) 362-9969 Option 4
LiveWell Fit	(800) 225-7620 Option 2, then 5

### Kaiser Plan Participants

Trust Office—Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Kaiser Permanente—Benefits, Claims Status	(888) 901-4636
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
WellDyneRx—for Prescription Coverage	(800) 373-1568
Consulting Nurse Helpline	(800) 297-6877
Quit for Life® Tobacco Cessation	(800) 462-5327
LiveWell Fit	(800) 225-7620 Option 2, then 5
Chronic Conditions Workshops	(800) 992-2279

### 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 Trust 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 healthcare coverage.***



**SOUND HEALTH**  
& WELLNESS TRUST

11724 NE 195th St. Suite 300  
Bothell, WA 98011-3145

# Leaf It All on the Trail

Fall is the perfect time to crunch some leaves under your sneakers and jump into fitness!

Whether you're running, walking, or cycling, LiveWell Fit events can help you stay active and earn HRA funding. The Trust reimburses registration fees for up to four approved events per year, and when you bring an eligible Trust participant to their first event, you'll both be entered to win a \$300 VISA gift card.



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

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.

DATE	EVENT NAME & DESCRIPTION
<b>SEPTEMBER</b>	
20	Anacortes <b>Anacortes Half Marathon &amp; 5k</b> — 13.1 or 3.1 mile run/walk
20	Grand Coulee <b>Run the Dam</b> — 13.1, 6.2 or 3.1 mile run/walk
20	Redmond <b>Get Your Rear in Gear</b> — 3.1 mile run/walk
20	Black Diamond <b>Mud Mountain Dam Half Marathon &amp; 5k</b> — 13.1 or 3.1 mile run/walk
20	Maple Valley <b>Be the Hope XOXO Walk</b> — 1.8 mile walk
20-21	Seattle <b>Orca Half Marathon &amp; 8-Miler</b> — 13 or 7.9 mile run/walk
21	Richland <b>Ironman 70.3 Washington</b> — 13.1 mile run, 56 mile bike, 1.2 mile swim
21	Redmond <b>The Retro Run</b> — 4.97, 3.1 or 2 mile run/walk and kids dash
21	Bellingham <b>Bellingham Bay Marathon</b> — 26.2, 13.1, 6.2 or 3.1 mile run/walk
21	Seattle <b>Run of Hope</b> — 3.1 or 1.8 mile run/walk and kids dash
21	Quilcene <b>Quilcene Oyster Races</b> — 13.1, 6.2 or 3.1 mile run/walk and kids run
27	Puyallup <b>Puyallup Valley Half Marathon, 10k &amp; 5k</b> — 13.1, 6.2 or 3.1 mile run/walk
27	Port Angeles <b>The Big Hurt</b> — Multi-sport: mountain bike, kayak, road bike and 6.2 mile trail run
27	Seattle <b>Dragonslayer Fantasy Dash and Strut</b> — 3.1 mile run/walk
27	Seattle <b>Komen More Than Pink Walk</b> — Varies, 2.5 mile walk is encouraged
27	Tacoma <b>Beat Beethoven 5k</b> — 3.1 mile walk/run
27	Anacortes <b>Fidalgo Trail Run</b> — 26.2, 13.1 or 5 mile trail run/walk
28	Seattle <b>Base 2 Space</b> — 832 steps stair climb
28	Woodinville <b>Run or Wine 5k Series</b> — 6.2 or 3.1 mile run/walk