In Sound Health
Your Source for How to LiveWell

The Many Ways To Fund Your 2013 HRA

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Now Available
Weight Watchers® for Trust participants. See page 7 for more details.
THE VALUE OF YOUR HRA

The Sound Health & Wellness Trust offers eligible participants and their covered spouse or same-sex domestic partner (SSDP) an innovative benefit: the LiveWell Health Reimbursement Arrangement (HRA).

The funds in your HRA help you avoid a higher deductible and are used to cover qualified health expenses throughout the year — including your doctor office visits, lab tests, or other eligible, covered medical expenses.

Even though 2013 is a year away, you and your spouse/SSDP can take actions all year long to earn HRA funding. You’ll avoid a higher deductible by building up your HRA, all while improving your health.

To earn up to $150 in HRA funding for 2013, choose from the list below, and complete the actions by November 30, 2012. Each of these health related actions count toward $50, $100 or $150 in HRA funding. You may earn a total maximum of $150 in HRA funding by completing these actions, but you are welcome to participate in as many as you like.

The health related actions that qualify to help you earn up to $150 for 2013 HRA funding include:

**Prevent Illness**
- Annual physical
- Preventive mammogram, Pap smear, or prostate exam
- Flu shot
- Pneumonia shot
- Biometric screening
- Preventive colonoscopy

**Stay Active**
- LiveWell Fit events
- Active gym attendance

**Make Healthy Changes**
- Health/Lifestyle Coaching
- Weight Watchers®
- Quit For Life®

**Manage Your Medical Conditions**
- Condition Management (PPO)
- Chronic Conditions Workshops (GHO)
- Personal Care Team (PPO)

**Get Involved**
- Wellness Volunteer Network

You may download a chart of these activities and their qualification requirements online at www.soundhealthwellness.com.

To earn $350 in HRA funding for 2013, you will need to complete all of the following actions by November 30, 2012. You may complete the actions at separate times, but all of them must be completed to earn the $350.

The three bundled actions to earn you $350 for 2013 HRA funding include:

**Assess Your Health**
Complete your Personal Health Assessment or Health Profile when it is offered — you will be notified when it is available.

**Keep Your Information Updated**
Update or confirm your contact information with the Trust when you complete your PHA or Health Profile.

**Health Partner in Care**
Either select a Primary Care Physician (PCP) online by November 30, 2012 or maintain the PCP you have already reported to the Trust.

You will receive notification when to complete these actions. All three actions can be completed by logging in at www.soundhealthwellness.com.

Look for the “This Counts” icons throughout the year to see what counts towards 2013 HRA Funding.
YOUR PRIMARY CARE PHYSICIAN IS YOUR PARTNER IN HEALTH

Selecting a Primary Care Physician (PCP) is an important part of providing the best care for participants, at the most reasonable cost. We think it’s so important that we made it part of funding your 2012 and 2013 HRA accounts (see page 2). We have also teamed up with the nonprofit Puget Sound Health Alliance to present a campaign called Own Your Health to empower consumers to become active participants in their own health and health care. Throughout the year, we’ll cover why you should have a PCP, and how to work with your PCP to get the highest quality care.

What does a primary care physician do?
> Your primary care physician is trained to care for you as a whole person throughout your life.
> Because your primary care physician sees you the most often, he or she develops a complete picture of your needs and concerns, monitors your health challenges over time, and learns how to best help you.
> Your primary care physician will diagnose and treat illnesses, including chronic conditions such as asthma, depression, diabetes and heart disease.
> He or she also focuses on keeping you healthy and improving your health by providing screenings, vaccinations, and helpful advice and resources on lifestyle changes and wellness.
> Your primary care physician works with you to prevent illnesses and conditions before they develop.
> He or she will help coordinate your care if you have surgery, are hospitalized, or receive care from specialists.

Why have a primary care physician?

Relationship: The ongoing relationship between you and your primary care physician means your doctor knows your personal health history, your life circumstances, and how best to share information with you. With something as personal as your health, it’s important to have a strong relationship with a primary care physician you trust.

Coordination: You may find yourself dealing with several doctors or other health care professionals for special issues or surgery. If that happens, your primary care physician will be the person who has the whole picture of all your treatments and medications and can help coordinate your treatment.

Prevention: Prevention is the best way for you to stay as healthy as you can. Your primary care physician helps you with lifestyle changes that may reduce your health risks. He or she focuses on prevention through screenings, inoculations, and early detection of potential problems.

How does having a primary care physician help you?
>
> Research shows that people who have an ongoing relationship with a primary care physician have better overall health outcomes and lower death rates than those people without a primary care physician.
> Research also shows that those with a primary care physician save money in the long run. One reason for that savings is the primary care doctor’s focus on prevention.
> When you have a primary care physician, you’re never on your own with your health care.

Our health and the health care system can be full of challenges. Building a strong relationship with a caring and skilled primary care physician can make your life better in many ways.

Visit www.soundhealthwellness.com and log in to select your primary care physician and to find out more information about the Own Your Health campaign, located under “LiveWell Programs”.

YOUR HEALTH BENEFITS: ACUPUNCTURE VISITS

Did you know that some acupuncture treatments are covered under your plan? Up to eight acupuncture visits per calendar year (subject to your annual deductible) are included in your benefits* with the following coverage:

**SOUND PLAN PARTICIPANTS**

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO</td>
<td>80%</td>
<td>60%</td>
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**SOUNDPLUS PLAN PARTICIPANTS**

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<thead>
<tr>
<th>Plan</th>
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<th>Out of Network</th>
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<tbody>
<tr>
<td>PPO</td>
<td>85%</td>
<td>60%</td>
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In-network visits beyond the maximum available when approved by GHO

*Please note that service must be performed by an acupuncturist licensed in the state where services are performed and practicing within the scope of their license for medically appropriate care of a medical condition.

CALL THE NURSE LINE 24/7: PPO (877) 362-9969 GHO (800) 297-6877
FEELING ANXIOUS? CERTAIN FOODS CAN HELP YOUR ANXIETY, OR MAKE IT WORSE

Coping with anxiety can be a challenge and often requires making lifestyle changes. There aren’t any diet changes that can cure anxiety, but watching what you eat may help. Try these steps:

Eat a breakfast that includes some protein. This will help energize you throughout the day.

Eat complex carbohydrates. Carbohydrates are thought to increase the amount of serotonin in your brain, which has a calming effect. Eat foods rich in complex carbohydrates, such as whole grains. Steer clear of foods that contain simple carbohydrates, such as sugary foods and drinks.

Drink plenty of water. Even mild dehydration can affect your mood.

Limit or avoid alcohol. The immediate effect of alcohol may be calming. But as alcohol is processed by your body it can make you edgy. Alcohol can also interfere with sleep.

Limit or avoid caffeine. Avoid caffeinated beverages. They can make you feel jittery and nervous and can interfere with sleep.

Pay attention to food sensitivities. In some people, certain foods or food additives can cause unpleasant physical reactions. In certain people, these physical reactions may lead to shifts in mood, including irritability or anxiety.

Try to eat healthy, balanced meals. This is important for overall physical and mental health. Eat lots of fresh fruit and vegetables, and don’t overeat. It may also help to eat fish high in omega-3 fatty acids, such as salmon, on a regular basis.

Changes to your diet may make some difference to your general mood or sense of well-being but are not a substitute for treatment. If your anxiety is severe or interferes with your day-to-day activities or enjoyment of life, you may need medication, counseling (psychotherapy) or other treatment.

Source: Daniel K. Hall-Flavin, M.D. for the Mayo Clinic, www.mayoclinic.com

See page 7 to learn more about behavioral health services available to you as a Trust participant.

RECIPE: TANGY ROASTED BEET & WALNUT SALAD

FOR THE SALAD

2 lbs. beets
2 bunches arugula or spinach (about 4 cups)
2 oranges, peeled and cut into sections
1 fennel bulb, thinly sliced
1/2 cup California walnut halves, toasted

In medium bowl, whisk together orange juice, vinegar, maple syrup, salt, pepper, and olive oil. Set aside.

Place beets in 8-inch square baking dish. Bake in 375° F oven about 1 hour, or until beets are tender (will depend on the size of the beets). Let cool. Peel and slice over foil to avoid staining surfaces. Toss with 2 tablespoons of dressing.

In large bowl, gently toss the greens, oranges, fennel, and walnuts. Divide over 4 plates. Top salad with beets and drizzle with remaining dressing.

SERVES 4.

PER SERVING:

385 calories
8 g protein
40 g carbohydrate
24 g fat (3 g saturated fat)
11 g fiber
505 mg sodium

Source: California Walnut Commission

PREVENTION: THE KEY TO STAYING WELL

With LiveWell Prevention @ 100%, your covered in-network preventative services are paid for 100%, with no deductibles, co-insurance or co-pays.

See page 7 to learn more.
FUELING UP TO WORKOUT
EATING BEFORE & AFTER EXERCISE

You don’t want to have a full stomach when you work out, but you don’t want to be hungry either. If you eat a large meal just before exercise, you may experience nausea, feel sluggish or end up with muscle cramps. This happens because your body needs energy to digest the foods you eat. Blood flow to your digestive system is increased just when your muscles need it the most.

Exercising on an empty stomach isn’t good either. Skipping meals before exercising can cause low blood sugar levels, which can make you feel weak and light-headed.

Eating Before Exercise
Eating a light snack before exercise may actually increase your fat-burning potential. Choose a small snack like piece of fruit, some yogurt with berries, half a piece of toast with peanut or almond butter, or a small bowl of a high-fiber cereal.

If you eat a large meal, wait about four hours before you exercise. If you eat a regular meal, you only have to wait about two hours to work out. Your body prefers to use carbohydrates as fuel, so your pre-workout meal should include plenty of complex carbohydrates from whole grains, and plenty of fruits and vegetables. You don’t need to avoid protein and fat, however, don’t choose large portions of meats and fatty foods if you will be exercising in an hour or two.

Eating After Exercise
Eating after exercise is important as well. Your muscles need the raw materials to recuperate after a heavy work out. Plan your workout around meals, and don’t use your workout as an excuse to overeat. A light meal or snack within 2 hours after exercise is perfect. This post-work out meal should contain some protein, some complex carbohydrates and some healthy fats too.

What About Water?
Hydration is very important and even mild dehydration can sap your energy. Exercise will cause a depletion of water when you sweat. Drink a glass of water an hour or so before your workout and again after your workout. If you can, sip water throughout your workout as well—especially if it is particularly strenuous or in a warm or heated room.

LOSE TOBACCO...GAIN HEALTH:

When you quit tobacco you gain much more than you give up. But while gaining health, it is possible that you could also gain a few pounds. To help minimize weight gain and not let it stop you from making this important change, here are some tips from the National Cancer Institute’s Cancer Information Service:

- Substitute low calorie foods for tobacco. Raw vegetables, plain crackers, bread sticks, popcorn, sugarless hard candies and chewing gum are good substitutes.
- Avoid eating too much sugar. Maintaining a stable blood sugar level helps prevent fatigue and depression, which often accompany quitting tobacco.
- Make a list of healthy food choices before shopping. Don’t go grocery shopping when you are hungry.
- Don’t watch television or read when you are eating. Concentrate on eating. It helps to break the association of eating with doing other things.
- Drink a glass of water before you eat—it will make your stomach feel more full.

Eat slowly and put your fork down between bites so you can taste and enjoy each mouthful.

If tempted to eat more, wait 20 minutes. It usually takes that long for the stomach to tell the brain you are full.

Most importantly, don’t panic if you gain a few pounds after quitting since this is normal for most people. For all the health benefits that you do gain, you can make good choices about what to eat and manage the weight gain.

Source: Alere.com – Quit For Life®

Quit For Life® is paid for by the Trust and can help you quit for good - see page 7 to learn more.

With LiveWell Fit the Trust will pay your entrance fees into many local exercise events – see page 7 to learn more.

CALL THE NURSE LINE 24/7: PPO (877) 362-9969 GHO (800) 297-6877
A healthy diet and lifestyle are the best weapons you have to fight heart disease. Many people make it harder than it is. It is important to remember that it is the overall pattern of the choices you make that counts. As you make daily food choices, read nutrition labels and base your eating pattern on these recommendations:

- Choose lean meats and poultry without skin and prepare them without added saturated and trans fat.
- Select fat-free, 1% fat, and low-fat dairy products.
- Cut back on foods containing partially hydrogenated vegetable oils to reduce trans fat in your diet.
- Cut back on foods high in dietary cholesterol. Aim to eat less than 300 mg of cholesterol each day.

Physical activity in your daily life is also an important step to preventing heart disease. It’s easy to take a few simple steps at home, at work, and at play to increase the amount of physical activity in your life.

Your keys to success?

Joseph Carreriho is a Head Clerk at Safeway and has been a Trust participant for eight years. He enrolled in the Trust’s LiveWell Quit for Life® program to help kick his 20-year tobacco habit.

How did you hear about the program?
My wife told me about the program after she took the Personal Health Assessment last year.

What motivated you to enroll?
I needed someone I can talk to, so for me the coaches themselves made a big difference. My wife would be there for me, but she had never had a single cigarette in her whole life. I might as well be talking about aliens with her because she didn’t know the pain I was going through. To me, the coaches felt like professional peers. It was almost like having a friend who is a doctor. They had the knowledge about all the statistics on why I should quit, yet they understood what I was going through and how difficult it is.

Talking to the coaches was like talking to a former smoker. They talked to you like they’ve also fallen and picked themselves back up and they know how humiliating it is. I looked at it like the coaches knew the types of temptations I faced, and yet they agreed that what I’m trying to do is major. It was like talking to a friend, but with no judgment. It’s not a small thing to be able to talk to someone who knows what you’re going through. I like the personal input you get from a coach.

Any advice for others considering Quit for Life?
If you have Sound Health & Wellness Trust coverage, what can it hurt? The hardest part - trust a guy who has smoked for a long time - is the first step. The Trust is willing to take your hand and help you through that first step. It’s a good thing...no, it’s a great thing.
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.

TRUST SPONSORED WELLNESS PROGRAMS

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:
(877) 362-9969 (Option 2)

Custom-tailored condition management services are available for participants who have been diagnosed with conditions such as asthma, COPD, congestive heart issues and diabetes. 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.

Behavioral Health
PPO & Retiree
(877) 362-9969 (Option 6)

If you need help managing stress, help with depression or substance abuse, or help selecting a provider, call anytime day or night to be connected to a behavioral health professional.

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 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.
If you are looking for an opportunity to be more active, try LiveWell Fit. Choose from walks, runs, bike rides and stair climbs at www.soundhealthwellness.com. Click on LiveWell Fit under the LiveWell Programs drop down menu where you can search the list of covered events each season.

If you don't see your favorite event listed, talk to your store's Wellness Volunteer or to your regional Wellness Coordinator. They can organize teams for additional events, including yours! The Trust will reimburse plan participants and covered family members' registration fees for one event per season.

Once you have registered for an event, call Sarah at the Trust office (800) 225-7620 (option 2, then option 5) and she will make sure you get a reimbursement form at your event.

Renew your commitment to your New Year’s resolution by getting involved this season!

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**LiveWell Fit Calendar**

<table>
<thead>
<tr>
<th>DATE</th>
<th>CITY</th>
<th>EVENT NAME &amp; DESCRIPTION</th>
<th>COST</th>
</tr>
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<tbody>
<tr>
<td>FEBRUARY</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2/11</td>
<td>Seattle</td>
<td>Valentine's Day Dash 3.1 mile walk or run</td>
<td>$30</td>
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<tr>
<td>2/18</td>
<td>Gig Harbor</td>
<td>You Knock My Socks Off 3.1 mile walk or run and 1 mile free kids run</td>
<td>$20-$30</td>
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<tr>
<td>2/19</td>
<td>Blaine</td>
<td>Birch Bay International Marathon (half &amp; 10k) 26.2 mile, 13.1 mile, 16 mile or 6.2 mile run</td>
<td>$21-$71</td>
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<tr>
<td>2/25</td>
<td>La Conner</td>
<td>Smelt Run 6.2 mile run, 3.1 mile run, 2 mile walk, kids run</td>
<td>$45</td>
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<tr>
<td>2/26</td>
<td>Olympia</td>
<td>Road-odend-Run 2 runners x 1.5 miles x 2 legs = 6 miles</td>
<td>$20-$30</td>
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<tr>
<td>2/26</td>
<td>Bainbridge</td>
<td>Chilly Hilly 33 mile bike ride</td>
<td>$23</td>
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<th>MARCH</th>
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<tr>
<td>3/3</td>
<td>Seattle</td>
<td>Streets &amp; Beets 60 mile bike ride</td>
<td>$25</td>
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<tr>
<td>3/3</td>
<td>Olympia</td>
<td>Mountain Marathon &amp; Hillbilly 1/2 26.2 mile, 13.1 mile run</td>
<td>$65-$80</td>
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<tr>
<td>3/10</td>
<td>Orting</td>
<td>Foothills Dash 6.2 miles and 3.1 miles walk or run</td>
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<td>3/10</td>
<td>Redmond</td>
<td>Lake Sammamish Half Marathon 13.1 mile run</td>
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<td>3/17</td>
<td>Tacoma</td>
<td>St. Patty's Day Run 3.1 mile, kids 0.64 mile walk or run</td>
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<td>3/17</td>
<td>Arlington</td>
<td>McClinchy Mile 27, 34 or 47 mile bike ride</td>
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<td>3/17</td>
<td>Bellingham</td>
<td>Runnin' 'o' the Green 2 mile walk or run, 5 mile race</td>
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<td>3/17</td>
<td>Snoqualmie</td>
<td>Finaghty's St. Patty's Day Race on Snoqualmie Ridge 3.1 mile run, 0.64 mile kids run</td>
<td>$25</td>
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<td>3/25</td>
<td>Mercer Island</td>
<td>Mercer Island Rotary Half Marathon 13.1 mile run, 6.2 mile &amp; 3.1 mile walk or run</td>
<td>$25-$75</td>
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<td>3/25</td>
<td>Seattle</td>
<td>Big Climb Seattle 69 flights of stairs</td>
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