

In Sound Health

Your Source for How to LiveWell

Improving your nutrition is one of the simplest things you can do today to increase your overall health. Turn the page to learn more.

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GOOD NUTRITION

January 2015

Getting good nutrition isn't about sacrifice. It's about eating a variety of foods from many different sources to support a healthy body and mind. In this issue of *In Sound Health*, you'll learn more about how to get the nutrition you need to get and stay healthy in the new year – and beyond. It's all here to help support you in your journey toward good health.

HEALTHY LIVING, HEALTHY WALLET HOW YOUR HRA FUNDS ARE USED

Eligible plan participants use their Sound Health & Wellness Trust Health Reimbursement Arrangement (HRA) to pay for first eligible medical expenses covered by the plan each calendar year. These expenses can include doctor office visits, lab tests, or other eligible, covered medical expenses.

If you have been putting off medical services, now may be a good time to make an appointment. If you have employee-only coverage, up to \$500 (if you fully funded your HRA) of your first eligible expenses will be covered by your HRA. If you have family coverage, up to \$1,000 (if you fully funded your HRA) of these expenses will be covered by your HRA. You will not be responsible to pay your deductible until your HRA funds have been exhausted.

When you receive medical services, the bill is submitted by your healthcare provider to the Trust.



HRA-eligible expenses go directly to your HRA for automatic payment. The Trust handles all paperwork affiliated with your HRA.



If your HRA did not cover all expenses, you will receive a bill from your provider for any amount owed.



At any time, you can check your HRA account online to see your balance and what has been covered by your HRA. Unused funds in a calendar year are rolled over into the next year as long as you maintain your benefit eligibility status. Visit www.soundhealthwellness.com and log on to your account.

YOU'VE TAKEN YOUR PHA, NOW WHAT? WELLNESS PROGRAMS OFFERED TO YOU



As a PPO participant, if you completed your annual Personal Health Assessment (PHA), your results may qualify you for coaching and other services offered by the Trust. These Trust-sponsored wellness programs help you manage any health challenges you may face – and are all fully paid for by the Trust.

Taking that first step is always the hardest. To help inspire you, here are some examples of how the programs offered by the Trust have worked for participants.

LiveWell Health Coaching



Theresa knew she needed to exercise more, but with her busy schedule she was having trouble working it into her daily routine. With LiveWell Health Coaching, she was able to get into the habit of walking every day. Over the course of six months, Theresa's personal Health Coach talked with her on the phone three times to help her stay on task, offering encouragement and tips. Sign up for LiveWell Health Coaching by calling **(877) 362-9969, option 3**.

Condition Management



Terry has had asthma since he was a kid but hasn't always been able to manage it as well as he would like. When he got a call inviting him to sign up for LiveWell Condition Management, he was eager to get some tips and tools to better control his condition. He received helpful information in the mail and worked one-on-one with a personal nurse advocate who helped him determine his course of action. Now he's confident that he'll be breathing well. If you're interested in having this same confidential support for you and your chronic condition, say yes when you receive the call, and get started.

NEW EXTENDED WEIGHT WATCHERS REIMBURSEMENT

As you're probably aware, you and your covered spouse 18 years of age or older can join Weight Watchers for a special monthly rate under the Sound Health & Wellness Trust. The Trust even covers half the cost of your monthly membership for a limited time. And check out this new reason to sign up: for participants who enroll Sept. 1, 2014, and after, the Trust will now reimburse you for up to 12 months if you meet participation requirements. That's three months more than before!

Call Weight Watchers at **(800) 767-5154** to enroll. Be sure to have your health plan ID card ready and tell them you are a Sound Health & Wellness Trust Participant. You can choose to attend Weight Watchers meetings with a Monthly Pass or manage your weight loss online with the Online subscription.

For details visit www.soundhealthwellness.com. You can find Weight Watchers under the LiveWell Programs tab.



Details coming soon about how these activities will count toward your 2016 HRA.

ARE YOU EXPECTING A LIVEWELL FIT REIMBURSEMENT CHECK?

If you are a covered participant who 1) Pre-registered for a LiveWell Fit event with the event organizer, 2) Notified the Trust at least one week before the event and 3) Signed a reimbursement form at the event, you will receive a fee reimbursement check in the mail for up to four events per calendar year. The fee reimbursement check will come in an envelope that says "Important Plan Information"

with an explanation of benefits (EOB), the same as your medical claims. There will be a second page included with your EOB, and your check will be on the bottom of the second page. So, if you are expecting a reimbursement check for a LiveWell Fit event, be sure and double-check your envelope so you don't accidentally discard your fee reimbursement!

VITAMIN D AND YOU ARE YOU GETTING ALL YOU NEED?

Vitamin D is a fat-soluble vitamin that plays a role in many important body functions. It is best known for working with calcium in your body to help build and maintain strong bones. Vitamin D is also involved in regulating the immune system and cells, where it may help prevent cancer.

Your body stores vitamin D and can make it when your skin is exposed to sunlight. Vitamin D is also found in some foods, mostly ones like milk products that have been fortified with vitamin D.

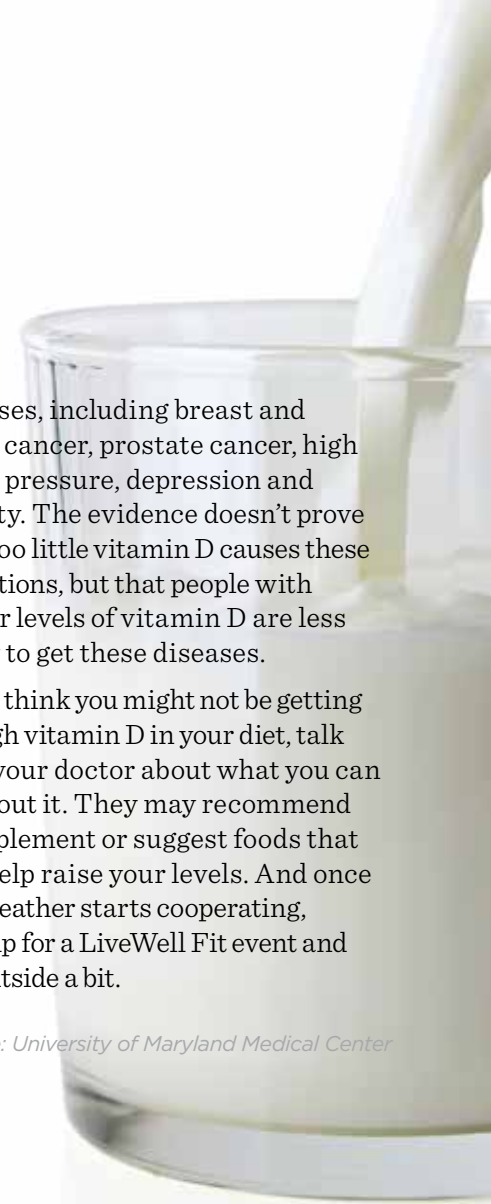
In children, a vitamin D deficiency can cause rickets, a disease that results in soft, weak bones. Many adults may not be getting enough vitamin D, especially those who live in northern areas (like the Puget Sound region) and the elderly. People with dark skin do not absorb sunlight as easily as those with light skin, so their risk of low vitamin D is even higher. One study of childbearing women in the Northern U.S. found that 54 percent of African-American women and 42 percent of white women had low levels of vitamin D.

That's important because researchers are beginning to find that low levels of vitamin D may be linked to other

diseases, including breast and colon cancer, prostate cancer, high blood pressure, depression and obesity. The evidence doesn't prove that too little vitamin D causes these conditions, but that people with higher levels of vitamin D are less likely to get these diseases.

If you think you might not be getting enough vitamin D in your diet, talk with your doctor about what you can do about it. They may recommend a supplement or suggest foods that can help raise your levels. And once the weather starts cooperating, sign up for a LiveWell Fit event and get outside a bit.

Source: University of Maryland Medical Center



READ THE LABEL AND SHOP SMARTER

Serving Size: The amount of the item that makes up a single portion, listed in a standard measurement.

Servings per container: The number of servings in the entire package.

What it means: Use the serving size to check how much you are actually eating. 2x the serving size = 2x the calories, fat and other nutrients you consume.

Nutrients: At a minimum, the product must list the total fat, saturated fat, trans fat, cholesterol, sodium, total carbohydrate, dietary fiber, sugars, protein, vitamins A & C, calcium and iron in one serving. These numbers can help you track whether you're getting all the nutrients you need in a day (see items in blue)—or if you need to limit your intake (see items in orange).

Nutrition Facts	
Serving Size 2/3 cup (55g)	
Servings Per Container About 8	
Amount Per Serving	
Calories 230	Calories from Fat 40
% Daily Value*	
Total Fat 8g	12%
Saturated Fat 1g	5%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 160mg	7%
Total Carbohydrate 37g	12%
Dietary Fiber 4g	16%
Sugars 1g	
Protein 3g	
Vitamin A	10%
Vitamin C	8%
Calcium	20%
Iron	45%

* Percent Daily Values are based on a 2,000 calorie diet. Your daily value may be higher or lower depending on your calorie needs.

	Calories: 2,000	2,500
Total Fat	Less than 65g	80g
Sat Fat	Less than 20g	25g
Cholesterol	Less than 300mg	300mg
Sodium	Less than 2,400mg	2,400mg
Total Carbohydrate	300g	375g
Dietary Fiber	25g	30g

Calories: The number of calories in one serving and how many calories come from fat in one serving.

Percent Daily Values: This number is based on a 2,000 calorie per day diet. Many people, including women, older adults or those trying to lose weight, may need less than 2,000 calories, while others may need more than 2,500. See your primary care provider if you have questions about how many calories you should be consuming per day.

Content based on "Nutrition Facts: An interactive guide to food labels" by the Mayo Clinic Staff; www.mayoclinic.org

PORK, WHITE BEAN AND KALE SOUP

Ingredients

- 1 tablespoon extra-virgin olive oil
- 1 pound pork tenderloin, trimmed and cut into 1-inch pieces
- 3/4 teaspoon salt
- 1 medium onion, finely chopped
- 4 cloves garlic, minced
- 2 teaspoons paprika, preferably smoked
- 1/4 teaspoon crushed red pepper, or to taste (optional)
- 1 cup white wine
- 4 plum tomatoes, chopped
- 4 cups reduced-sodium chicken broth
- 1 bunch kale, ribs removed, chopped (about 8 cups lightly packed)
- 1 15-ounce can white beans, rinsed

Preparation

1. Heat oil in a large soup pot over medium-high heat. Add pork, sprinkle with salt and cook until no longer pink on the outside, about 2 minutes. Transfer to a plate, leaving juices in the pot.
2. Add onion to the pot and cook, stirring often, until just beginning to brown, 2 to 3 minutes. Add garlic, paprika and crushed red pepper (if using) and cook, stirring constantly, until fragrant, about 30 seconds. Add wine and tomatoes, increase heat to high and stir to scrape up any browned bits. Add broth and bring to a boil.
3. Add kale and stir until it wilts. Reduce heat to maintain a simmer and cook, stirring occasionally, until the kale is just tender, about 4 minutes. Stir in beans, the reserved pork and any juices; simmer until the beans and pork are heated through, about 2 minutes.

**MAKES ABOUT 6 SERVINGS.
PER SERVING:**

262 calories **6 g fat**
25 g protein **7 g fiber**
26 g carbohydrates **627 mg sodium**

Source: Eatingwell.com

HEALTHY LIVING WITHOUT CALORIE COUNTING

Eating well and getting the proper nutrition doesn't have to be a calorie-counting numbers game. Sticking to realistic, healthy strategies can be just as effective as counting calories and far less stressful.

→ **The first thing to remember: don't ban any foods.**

You are much more likely to crave foods that you label "off limits" and are therefore more likely to give in and overindulge. Eat reasonable portions of these less-than-healthy foods, and be sure to eat them in moderation.

→ **The second thing to remember: take time to eat your meals.**

Focus on actually eating and chewing during your meal, not on work or the TV. You are far less likely to be overweight if you eat slowly and give your brain the time to let you feel your "I'm full" signals.

→ **A third easy strategy: eat a little bit, often, rather than skipping meals.**

Eat a small meal or snack every few hours so that you avoid major hunger pangs and overeating. Put the calculator away and incorporate these easy strategies into your daily routine for a healthier, happier lifestyle.

Adapted from "Quit Counting Calories" by Sara Reistad-Long, www.realsimple.com



START THE NEW YEAR RIGHT BY GOING TOBACCO-FREE



LiveWell Quit for Life can help, with tools and support for all Sound Health & Wellness Trust participants and their eligible spouse 18 years of age or older. Call **1.866.QUIT.4.LIFE (866.784.8454)** or enroll online from the Trust website.

ARE YOU SAD? GETTING HELP FOR SEASONAL DEPRESSION

Seasonal Affective Disorder (SAD) is a type of depression that's related to changes in seasons — SAD begins and ends at about the same times every year. If you're like most people with SAD, your symptoms start in the fall and continue into the winter months, sapping your energy and making you feel moody. Less often, SAD causes depression in the spring or early summer.

Treatment for SAD may include light therapy (phototherapy), psychotherapy and medications.

Don't brush off that yearly feeling as simply a case of the "winter blues" or a seasonal funk that you have to tough out on your own. Take steps to keep your mood and motivation steady throughout the year.

If you're one of the millions of people each year who suffer from seasonal forms of depression, know that you

are not alone. And as you look for relief, your benefits with the Trust are here to help. Talk to your doctor to find out what's right for you.

Source: Mayo Clinic

TOP 5 FOODS TO LOWER CHOLESTEROL

A few simple tweaks to your diet — like these, along with exercise and other heart-healthy habits — may be helpful in lowering your cholesterol.

1 Oatmeal, oat bran & high-fiber foods



Oatmeal contains soluble fiber, which reduces your "bad" cholesterol (low-density lipoprotein). Soluble fiber is also found in such foods as kidney beans, apples, pears, and prunes. 1½ cups of cooked oatmeal provides 6 grams of fiber, and adding fruit will add about 4 more grams of fiber.

2 Fish and omega-3 fatty acids



Eating fatty fish can be heart healthy because of its high levels of omega-3 fatty acids, which can reduce your blood pressure and risk of developing

blood clots. If you don't like fish, you can also get small amounts of omega-3 fatty acids from foods like ground flaxseed or canola oil.

3 Walnuts, almonds and other nuts



Walnuts, almonds and other nuts can reduce blood cholesterol. Rich in polyunsaturated fatty acids, walnuts also help keep blood vessels healthy. A handful a day (1.5 ounces) of most nuts such as almonds, hazelnuts, peanuts, pecans, some pine nuts, pistachio nuts and walnuts, may reduce your risk of heart disease.

4 Olive oil



Olive oil contains a potent mix of antioxidants that can lower your "bad" (LDL) cholesterol but leave your "good" (HDL) cholesterol untouched. Try using about 2 tablespoons of olive oil, especially

extra-virgin olive oil (less processed, more antioxidants) a day in place of other fats in your diet to get its heart-healthy benefits. You can sauté vegetables in it, add it to a marinade or mix it with vinegar as a salad dressing.

5 Foods with added plant sterols or stanols



Foods are now available that have been fortified with sterols or stanols — substances found in plants that help block the absorption of cholesterol. Margarines, orange juice and yogurt drinks with added plant sterols can help reduce LDL cholesterol by more than 10 percent.

Content modified from "Cholesterol: Top 5 foods to lower your numbers" by the Mayo Clinic Staff, www.mayoclinic.org

TRUST SPONSORED WELLNESS PROGRAMS



Trust participants at the start of the Skagit Spring Classic.

The confidential LiveWell wellness programs are available to all eligible Sound Health & Wellness Trust participants and your eligible spouse, 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.

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 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 and 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 12 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 for four events per calendar year. Go online for a complete listing of this season's 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

FIND YOUR GET UP AND GO, EVEN WHEN IT'S COLD OUT.

While weather in the northwest isn't always ideal this time of year, signing up for a fun run or walk can help make the long winter bearable. Don a sweater and join family members and friends for a neighborhood event and shake off the winter doldrums. See the full list of events on the Trust website.

If you are eligible and your family members are covered, you can get reimbursed for registration fees for up to four approved events the first year. Visit the LiveWell Fit page at www.soundhealthwellness.com for a full list of upcoming events.



Details coming soon about how these activities will count toward your 2016 HRA.



Trust participants join in the fun of the Ugly Sweater Run in Seattle.

LiveWell Fit Calendar

DATE	CITY	EVENT NAME & DESCRIPTION
JANUARY		
1/11	Bellingham	38th Annual Lake Samish Runs - 13.1 mile or 6.5 run/walk
1/17	Mount Vernon	Nookachamps Winter Runs - 13.1, 6.2, or 3.1 mile run/walk
1/17	Puyallup	No Sun Fun Run - 3.1 or 1 mile run/walk
1/17	Woodinville	Stinky Spoke Poker Ride - 18 mile bike ride
1/17	Olympia	Elvis Dash - 6.2 or 3.1 mile run/walk
1/24	Redmond	Rain Run - 13.1 mile run/walk
1/24	Tukwila	Tukwila to Alki - 13.1 mile run/walk
1/31	Olympia	Geoduck Gallop - 13.1 or 6.2 mile run/walk
FEBRUARY		
2/1	Mill Creek	Mill Creek Puddle Run - 6.2, 3.1 or 1 mile run/walk
2/14	Seattle	Love 'em or Leave 'em Valentines Day Run - 3.1 mile run/walk and kid's dash
2/14	Olympia	Valentines Day 5k - 3.1 mile run/walk
2/15	Bellingham	Zombies Have Hearts Too 5k - 3.1 mile run/walk
2/15	Blaine	Birch Bay International Marathon - 26.2 mile run
2/21	Bellingham	Fragrance Lake Half 10k - 13.1 or 6.2 mile run/walk
2/22	Olympia	ROAD-odend-RUN - 6 mile run/walk or relay, and 1.5 or .5 mile kid's run
MARCH		
3/1	Seattle	Hot Chocolate Run - 9.3 or 6.2 mile run/walk
3/7	Redmond	Lake Sammamish Half Marathon - 13.1 mile run/walk
3/14	Tacoma	St. Paddy's Day Run - 13.1, 6.2 or 3.1 mile run/walk and kid's run
3/14	Burlington	Shamrock Shuffle Fun Run/Walk - 3.1 mile run/walk
3/14	Bellingham	Runnin' O' the Green - 4.9 or 3.1 mile run/walk
3/15	Olympia	Friendship 5k - 6.2 or 3.1 mile run/walk and kid's run
3/15	Burien	Cove to Clover - 3.1 mile run/walk and kid's run