

In Sound Health

Your Source for How to LiveWell

Taking care of yourself now
can help you stay healthy
in the long run.

Look inside for tips!

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Healthy.
Stay
Healthy.**

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to Earn HRA
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PREVENTION

July 2015

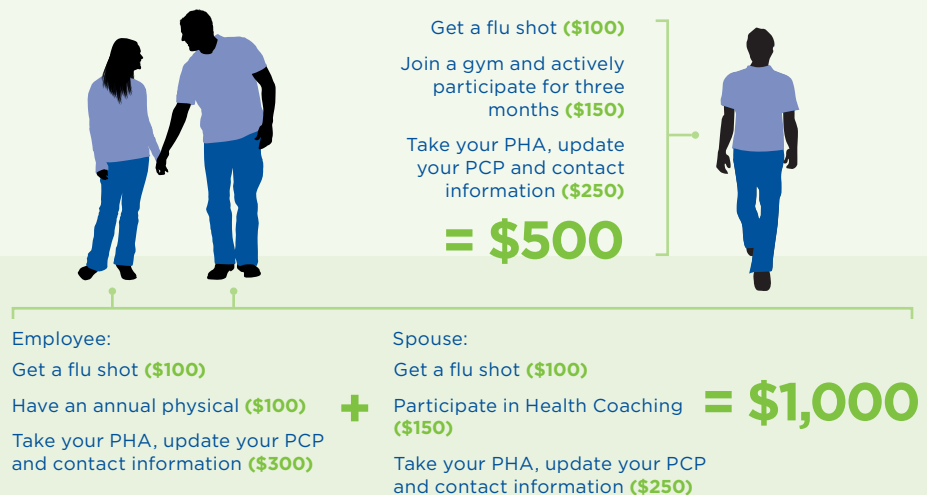
You can take steps today to prevent illness tomorrow. How? By getting the support you need to manage your health, getting the treatment and tests you need to prevent and detect illness and by taking action at home to care for yourself and your family. This issue of *In Sound Health* focuses on ways you can take charge of your health and stay at your best, by using your benefits from the Sound Health & Wellness Trust.

THE DEADLINE WILL BE HERE BEFORE YOU KNOW IT EARN JAN. 1, 2016, HEALTH REIMBURSEMENT ARRANGEMENT FUNDS TODAY

You only have until Dec. 31 to complete health related actions and earn up to \$500 (for employee-only coverage) or \$1,000 (for family coverage) toward your Jan. 1, 2016 Health Reimbursement Arrangement (HRA). Completing health related actions and earning funds toward your HRA helps you save on your out-of-pocket medical costs, including doctor visits.

Download the list of actions you can complete to fund your HRA at www.soundhealthwellness.com.

Examples of how individual or family coverage can earn 2016 HRA funds.



NOTICE: DEPENDENT ELIGIBILITY VERIFICATION IS UNDER WAY

If you are enrolled in a Trust plan that also covers a spouse, domestic partner and/or child(ren): The Trust is conducting a Dependent Eligibility review to make sure all dependents enrolled in your health plan with the Sound Health & Wellness Trust are eligible for coverage. All participants with dependents enrolled in plan coverage are required to provide certain documentation to confirm their enrolled dependent's eligibility status.

The Trust has contracted the services of Secova, Inc. to manage the project. Secova has more than 24 years of experience administering dependent eligibility verifications and will provide participants with confidential support and resources throughout the process. The mailing you received from Secova has instructions and an FAQ on how to submit the required information and confirm your dependent's eligibility status under the plan. All required documentation must be submitted to Secova by Sept. 3, 2015. If proper documentation is not provided by the deadline, your dependent's coverage will be terminated. If you have questions about the project, please call Secova at 1-888-926-5688. Representatives are available Monday through Friday from 6 a.m. to 9 p.m. PDT.

YOUR HEALTH BENEFITS

Q I scheduled an appointment with my doctor for an annual preventive exam but my Sound Health plan did not pay for it in full and I received a bill from my doctor. Shouldn't my preventive exam have been covered in full?

A If you discuss or ask questions about medical problems such as back pain, diabetes, or high blood pressure during your preventive exam, your doctor may submit your claim as a medical condition in addition to a preventive visit, and you could be charged for an extra office visit. If this happens, some or all of the services may be subject to your plan deductible and co-insurance. To avoid this, please talk to your doctor to see how their office handles billing your claim if you discuss medical problems during your preventive visit.

WHAT'S COVERED? KNOW WHAT PREVENTIVE CARE BENEFITS ARE AVAILABLE TO YOU.

To keep you and your loved ones healthy, your covered eligible in-network preventive care is paid in full by the Trust—with no deductibles, co-insurance or co-pays. This includes covered well-adult and well-child physicals, immunizations and flu shots.

| PREVENTIVE SCREENING | PPO PLAN COVERED BY PREVENTION @ 100%* | GROUP HEALTH OPTIONS PLAN COVERED BY PREVENTION @ 100%* |
|---|---|---|
| Well-adult physicals, including blood pressure, height, weight and cholesterol | One exam per calendar year. Includes laboratory and X-ray services when ordered by a physician | One exam per calendar year, includes laboratory and X-ray services when ordered by a physician |
| Mammograms | Once every two calendar years, under age 40 Once every calendar year, age 40 and over | Once every two calendar years, under age 40 Once every calendar year, age 40 and over |
| Routine Pap and pelvic exam | One exam per calendar year | One exam every 3 years |
| Routine prostate exam | One exam per calendar year | One exam per calendar year |
| Prostate specific antigen (PSA) screening | One exam per calendar year | One exam per calendar year |
| Prostate cancer screening | Once every calendar year, age 50 and over | Once every calendar year, age 50 and over |
| Heart scan, bone density testing | Covered if physician considers tests reasonable and medically necessary, and if not normally performed in a covered doctor's office or as part of a routine physical exam | Covered if physician considers tests reasonable and medically necessary, and if not normally performed in a covered doctor's office or as part of a routine physical exam |
| Routine colon/rectal exam | Once every two calendar years, under age 50 Once every calendar year, age 50 and over | Once every five calendar years, under age 50 Once every calendar year, age 50 and over |
| Colonoscopy | Every 10 years | Every 10 years |
| Colorectal cancer screening | Once every calendar year, age 50 and over | Once every 3–5 years, age 50 and older |
| Immunizations | As needed or prescribed | As needed or prescribed |
| Flu shots | Once every calendar year | Once every calendar year |

*Prevention is covered at 100% when you visit an eligible Provider.

Certain guidelines may apply and coverage may vary. Please refer to your Summary Plan Description booklet for full details.

GETTING THE MOST OUT OF YOUR DOCTOR'S APPOINTMENT

WHAT TO DO BEFORE, DURING AND AFTER YOU SEE YOUR DOCTOR

Ever feel pressed for time in the doctor's office, end up leaving without asking all your questions, or feel like you don't understand the next steps? A little preparation can go a long way to getting the most out of your appointment.

➔ Before Your Appointment

- Build a family health history that you can print out, and learn about risks for conditions that can run in families with My Family Health Portrait.
- Create a printable list of questions you can take with you to your appointment with Question Builder.

Both of these tools are available at www.soundhealthwellness.com. Just click "News & Resources" and select "Resources."

➔ During Your Appointment

- Share your symptoms, relevant health history, and the list of medications that you take. Don't forget about your emotional health, too.
- Listen to your doctor and repeat back what you hear in your own words.
- Be sure you understand and ask for clarification if you need it.

➔ Before Leaving Your Appointment:

- Ask if you need to watch for certain warning signs for your condition and how to reach the doctor if you're concerned.
- If you received a new prescription, be sure you understand how to use it.
- Schedule a follow-up appointment if necessary.



ZUCCHINI OVEN CHIPS

Healthy, easy and sure to be a hit at your next barbecue.

Ingredients

- 1/4 cup dry breadcrumbs**
- 1/4 cup (1 ounce) grated fresh Parmesan cheese**
- 1/4 teaspoon seasoned salt**
- 1/4 teaspoon garlic powder**
- 1/8 teaspoon freshly ground black pepper**
- 2 tablespoons fat-free milk**
- 2 1/2 cups (1/4-inch-thick) slices zucchini (about 2 small)**
- Cooking spray**

Preparation

Preheat oven to 425°

1. Combine first five ingredients in a medium bowl and stir with a whisk.
2. Place milk in a shallow bowl. Dip zucchini slices in milk, and dredge in breadcrumb mixture.
3. Place coated slices on an ovenproof wire rack coated with cooking spray; place rack on a baking sheet.
4. Bake for 30 minutes or until browned and crisp. Serve immediately.

**MAKES ABOUT 4 SERVINGS.
PER SERVING:**

| | |
|----------------------------|----------------------|
| 61 calories | 1.9 g fat |
| 3.8 g protein | 1 g fiber |
| 7.6 g carbohydrates | 380 mg sodium |

Source: *Cooking Light*

TIPS

1. Make a list of the medications you are taking (or bring in the bottles) including the doses and frequency of prescription and over-the-counter drugs. Don't forget herbs, supplements and vitamins. Find a handy medication tracker under "Resources" at the Trust website.
2. Bring a notebook and pen and take notes. Or if you know you might be receiving a diagnosis or important information, bring someone to your appointment to help you listen.

Source: Center for Advancing Health,
Washington Health Alliance



RESOURCES FOR CHRONIC CONDITIONS MANAGING DIABETES, ASTHMA AND OTHER CONDITIONS

If you've been diagnosed with a chronic condition, you know that it's not always easy to manage your symptoms, make changes or stay motivated. But the good news is that there is Condition Management support available to PPO plan participants and covered spouses, 18 years of age and older, diagnosed with asthma, diabetes, coronary artery disease (CAD), chronic obstructive disease (COPD), and heart failure.

For all programs, participants work with a registered nurse. Sessions are held over the phone, at a time convenient for you. The programs are fully paid for by the Sound Health & Wellness Trust, are completely confidential, and could help you earn Health Reimbursement Funds (if HRA eligible) just for participating.

Asthma

Around 18 million adults and seven million children have asthma in America, with symptoms ranging from bothersome to life threatening. The good news is that asthma can be controlled, and it doesn't have to change the quality of your life.

Your nurse will work with you one-on-one to identify the right treatment plan for you. You'll learn how to recognize and avoid triggers and to

keep your symptoms in check. You'll set goals that will make asthma care a natural part of your everyday life.

Diabetes

Ninety-five percent of people with diabetes have type 2 diabetes, and the other 5 percent have type 1 diabetes. While it is a common chronic condition, treatment options for diabetes can vary from person to person. This program will help you understand your condition and work with your doctor to create a plan you can stick with. Managing your diabetes doesn't have to change your quality of life!

Coronary Artery Disease (CAD)

Living a healthier lifestyle is always important with a chronic condition, but can be the key to keeping CAD in check. Your nurse will educate you about CAD and help you make a plan of action to cut your risk of future heart problems.

Chronic Obstructive Pulmonary Disease (COPD)

COPD can make it harder to carry out daily tasks and routines. Your nurse will help you identify steps you can take to make life easier, treatments available to you, and can help you stick to your doctor's treatment plan.

Heart Failure

Heart failure doesn't mean that the heart has failed, but that it is not as strong as it used to be. Your heart works harder to pump blood through your body, but you can still keep your condition in check and enjoy life by taking certain steps. This program helps you overcome the challenges you face and make small changes that can make a big difference. Your nurse will work with your doctor to help you make –and keep– a treatment plan to improve your health.

To find out if you qualify for any of the above Condition Management programs call **(877) 362-9969 Option 2**. You may also be contacted directly for enrollment in the program if you qualify.

Not a PPO Plan or Retiree Participant?

There are resources for Group Health participants too! See **page 7** to learn more about Chronic Conditions Workshops from Group Health.



Take Advantage of Your Benefits Join and the Trust Will Pay Part of Your Cost



To feel and stay well, sometimes we need to make a change. Trust participants and their covered spouses 18 years of age or older can join Weight Watchers® and the Trust will cover half of the cost of your monthly membership– and even reimburse you for up to 12 months if you meet certain participation requirements.

Visit **www.soundhealthwellness.com** or see **page 7** for more information.

GET YOUR ZZZZs MISSED SLEEP DOESN'T JUST MESS UP YOUR DAY, IT CAN IMPACT YOUR HEALTH

Did you know lack of sleep can affect your immune system? Studies show that people who don't get quality sleep or enough sleep are more likely to get sick after being exposed to a virus, such as a common cold virus. Lack of sleep can also affect how fast you recover if you do get sick.

During sleep, your immune system releases proteins called cytokines, some of which help promote sleep. Certain cytokines need to increase when you have an infection or inflammation, or when you're under stress. Sleep deprivation may decrease production of these protective cytokines. In addition, infection-

fighting antibodies and cells are reduced during periods when you don't get enough sleep.

Long-term lack of sleep also increases your risk of obesity, diabetes, and heart and cardiovascular disease.

How much sleep do you need to bolster your immune system? The optimal amount of sleep for most adults is seven to eight hours of good sleep each night. Teenagers need nine to 10 hours of sleep. School-aged children may need 10 or more hours of sleep.

But more sleep isn't always better. For adults, sleeping more than nine to 10 hours a night may result in a poor quality of sleep, such as difficulty falling or staying asleep.

Source: Mayo Clinic



Your LiveWell Program Incentives

While most of the LiveWell wellness programs provided to you are considered to be a health benefit being paid for medical care, some benefits are subject to taxation. The following incentives will be considered taxable income to you in 2015:

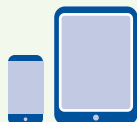
- LiveWell Fit Registration Fee Reimbursement
- LiveWell Fit Mile Marker 4 Rewards – Shoes, iPod Nano, Nike Fuel Band, GPS Sports Watch
- LiveWell Fit Annual Bring a Buddy Gift Card Prize
- Any Other Gift Card Prizes
- Weight Watchers - 1/2 Registration Fee Paid by the Trusts
- Weight Watchers - Participant Fee Reimbursement
- Quit for Life Incentive Checks (Retirees only)
- Health Coaching Incentive Checks (Retirees only)
- Condition Management Incentive Checks (Retirees only)

When you receive any of the above taxable incentives, the Trusts will pay the required FICA (Social Security and Medicare) taxes on your behalf. You will be responsible for any federal income tax payment that may be due at the time of your annual tax filing. At the end of each January you will receive one or more W-2's from the Trust, depending on whether you received any taxable incentives that you should include with your annual tax filing.

If you have any questions, please call the Trust Office at (206) 282-4500 or (800) 225-7620, select option 2, then option 1.

5 TIPS FOR A GOOD NIGHT'S SLEEP

- 1 Avoid caffeine, alcohol, nicotine and other chemicals



- 3 Establish a calming nighttime routine that includes turning all screens off and lowering lights



- 2 Turn your bedroom into a sleep-inducing environment—don't eat or watch TV in bed



- 4 Keep a consistent sleep schedule and avoid napping

- 5 Lighten up on evening meals, and eat several hours before bed



TRUST SPONSORED WELLNESS PROGRAMS



Trust participants at the Heroes Half Marathon in Everett

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 in one event per season. 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 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 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

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

SOMETHING FOR EVERYONE WITH LIVEWELL FIT

No matter your fitness level or aspirations, there's something for everyone with LiveWell Fit. Get started with an organized walk, sign up for your first 5K run or bike race, or even a marathon. You'll get some quality time outdoors with your family and friends and a little cardio too.

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



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



Trust participants at the Fire and Ice Run

LiveWell Fit Calendar

| DATE | CITY | EVENT NAME & DESCRIPTION |
|---------------|-------------------|---|
| AUGUST | | |
| 8/1 | Anacortes | Anacortes Art Dash - 13.1, 6.2, or 3.1 mile run/walk |
| 8/1 | Enumclaw | Win Me 5k - 3.1 mile run/walk |
| 8/1 | Sequim | Tour de Lavender - 71 or 34 mile bike ride |
| 8/1 | Snoqualmie | Courage Classic - 61.5, 56.8 or 59.9 mile bike ride |
| 8/2 | Arlington | Oso Strong 5k Run/Walk - 3.1 mile run/walk |
| 8/2 | Tacoma | Unleashed at Stadium Bowl - Stair climb |
| 8/8 | Everett | Run with Heart 5k - 3.1 mile run/walk |
| 8/8 | Port Orchard | Miracle Run 5k - 3.1 or 1 mile run/walk & kid's dash |
| 8/8 | Monroe | Lake Tye Triathlon - Sprint or olympic triathlon |
| 8/9 | Seattle | Lake Union 10k - 6.2 mile run/walk |
| 8/9 | Bainbridge Island | Bike for Pie - 32 or 8 mile bike ride |
| 8/9 | Kirkland | Sounders FC Rave Green Run - 6.2 or 3.1 mile run/walk |
| 8/9 | Tacoma | The Color Run - 3.1 mile run/walk |
| 8/14 | Seattle | RSVP - 188 mile bike ride |
| 8/15 | Seattle | Color Me Rad - 3.1 mile run/walk |
| 8/15 | Steilacoom | Rally Round 4 UltraSound - 13.1, 6.2 or 3.1 mile run/walk & kid's run |
| 8/15 | Snoqualmie | Snoqualmie Railroad Days - 6.2 or 3.1 mile run/walk |
| 8/16 | Bellingham | The Color Run - 3.1 mile run/walk |
| 8/20 | Tacoma | Thirsty Summer Nights - 3.1 mile run/walk |
| 8/22 | Everett | Bubble Run - 3.1 mile run/walk |
| 8/22 | Seattle | Seattle Marathon 10k - 6.2 mile run/walk |
| 8/22 | Sequim | Valley of the Trolls - 13.1, 6.2 or 3.1 mile run/walk |
| 8/23 | Seattle | Iron Girl Sprint Triathlon - 1/2 mile swim, 12 mile bike, 3.1 mile run |
| 8/23 | Seattle | Alki Beach 5k - 3.1 miles run/walk |
| 8/29 | Mukilteo | Run A Muk - 6.2 or 3.1 mile run/walk |
| 8/29 | Bellingham | Muds to Suds - 3.1 mile obstacle course |