

In Sound Health

Your Source for How to LiveWell

Become an
empowered patient.

Learn how to take
action inside!

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Health.
Take
Charge.**

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TAKE CHARGE OF YOUR HEALTH

November 2015

Health care is changing and patients are becoming more empowered and informed than ever before. We are learning to come to appointments prepared to ask questions, and make informed decisions about our care. This issue of *In Sound Health* focuses on how you can take charge of your health and ask for what you need.

TAKE YOUR PHA OR HEALTH PROFILE BY DEC. 31, 2015

Earn funding for your 2016 Health Reimbursement Arrangement (HRA) and avoid a higher deductible by completing your Personal Health Assessment (PHA) or Health Profile, and confirming or updating your primary care provider (PCP) and contact information with the Trust before Dec. 31, 2015. The funds in your HRA are used to cover first eligible medical expenses covered by the plan each calendar year. This can include your doctor office visits, lab tests, or other eligible, covered medical expenses.

Depending on the approved health related actions you perform this year, completing your PHA or Health Profile may earn:

- ➔ Up to \$300 of the \$500 in HRA funds available, if you have employee-only coverage
- ➔ Up to \$600 of the \$1,000 in HRA funds available, if you have family coverage

Your PHA results can be a valuable tool when speaking with your doctor. Use the information to help you talk about any health issues you're facing or changes you've noticed. The more information you have, the easier it will be to make informed decisions and take charge of your care.



3 STEPS TO AVOID A HIGHER DEDUCTIBLE

1
Take the PHA or
Health Profile

2
Update or confirm your
contact information and
Primary Care Provider

3
Complete any Health
Related Actions

Both you and your eligible spouse must take the PHA or Health Profile **by Dec. 31, 2015** to receive the incentive.

Visit www.soundhealthwellness.com for details.

CHANGES TO HEALTH CARE PROVIDER BILLING CODES WHAT THIS MEANS FOR YOU

With a new slate of diagnostic codes under the revamped International Classification of Diseases (ICD-10), the codes a doctor's office could potentially enter for billing have increased from 17,000 to more than 154,000. The Trust has worked carefully with provider networks to make sure they're ready for the expanded list of codes, but some may still have work to do.

What does this mean for you?

Providers who aren't quite ready for ICD-10 may submit your claim to us under the old ICD-9 codes. Then, you may receive a bill that doesn't take into account your Trust plan's payment. If you get a statement from your doctor for services you received after Oct. 1 that does not show your plan payment, call them. Ask whether they used the new

ICD-10 codes. And pay attention to the Explanation of Benefits (EOB) sent by the Trust to be sure you are billed the correct amount by your provider.

Have questions?

Call the Trust office at (206) 282-4500 or (800) 225-7620.



OPEN ENROLLMENT TIME IS HERE MAKE CHANGES TO YOUR HEALTH PLAN, OR ENROLL IN A NEW ONE

This year, Open Enrollment for the 2016 plan year takes place **Oct. 19, 2015 through Nov. 30, 2015**. Open Enrollment is only held once a year, so if you miss the Trust's annual Open Enrollment, you will not be able to enroll or remove family members

in the plan or make changes until Open Enrollment next year. Certain exceptions apply for new employees or employees with life changing events, such as the birth of a child.

To complete annual enrollment, visit **www.soundhealthwellness.com** and login or register with the site to get started. You may also request a paper form by calling the Trust by November 25, 2015 at (800) 225-7620. Once the form is completed, you may submit it to the Trust office.

WHEN TO SAY 'WHOA' TO YOUR DOCTOR: BE AN EMPOWERED PATIENT BY ASKING THESE QUESTIONS

Becoming an empowered patient doesn't happen overnight. In fact, for some people it can be really hard to ask questions or request a different approach. But asking questions can help determine if something you're considering is really necessary and what it will mean for your health and your pocketbook.

If your doctor suggests a test or procedure, ask these five questions:

- 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?

Source: Washington Health Alliance

BECOME A SAVVY HEALTH CARE SHOPPER YOU HAVE A CHOICE WHEN IT COMES TO THE COST OF YOUR CARE

The quality and cost of medical services can vary depending on where you go for office visits, imaging services and surgery, including inpatient and outpatient care. The key is to get the best possible care without paying more than you have to, so you're using health care dollars wisely.

So, how can you be sure to get high quality care that doesn't cost more than it should?

Do some research before going to your doctor visit.

Make sure all doctors, clinics and hospitals are in your health plan's network for the best benefits possible.

Use the ER only for emergencies.

Some settings of care are more expensive than others. Visit your primary care provider whenever possible.

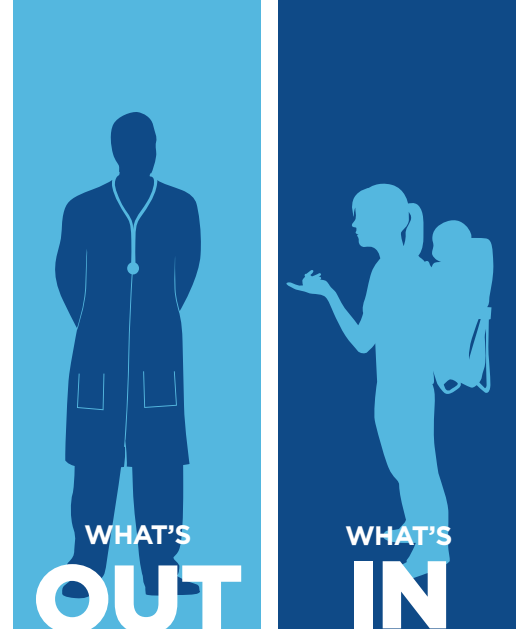
Talk to your doctor and ask questions.

If your provider suggests a test or procedure, ask how much it will cost, about the risks and complications, and whether there are other options, such as exercise or physical therapy.

Ask what it will cost.

If your provider suggests a test or procedure, ask about cost so you can determine next steps.

Source: Washington Health Alliance



NOW TRENDING IN DOCTOR/PATIENT CONVERSATIONS

Ok, doctor,
whatever
you say.

Are there
alternatives?

Let's run another
test, just in case!

How much
will that cost?
Is it really
necessary?

I don't know
anything
about it.

I've read about
my condition
and have some
questions.

Ok, doctor,
whatever
you say.

Are they in my
network? Let's
check first.



SPAGHETTI SQUASH WITH HERBED TOMATOES

Enjoy this healthy pasta alternative.

Ingredients

- 1 spaghetti squash (around 3 1/4 lbs)**
- 1 1/2 cups onions, chopped**
- 1 1/2 tablespoons extra virgin olive oil**
- 5 tablespoons extra virgin olive oil**
- 3 medium zucchini (about 3 cups) sliced into 1/4 inch pieces 1/4 cup fresh basil**
- 2 cloves garlic, minced**
- 3/4 teaspoon salt**
- 1/4 teaspoon fresh ground pepper**
- 1/4 cup grated Parmesan cheese, optional**

Preparation

Preheat oven to 350 degrees.
Line a baking pan with foil.

- 1.** To cook spaghetti squash in the oven: Using the tip of a sharp knife, pierce the squash in several places. Place on baking pan and bake for 1 hour and 15 minutes until tender. To cook the spaghetti squash in the microwave: Pierce the squash in several places with a fork. Place in microwave and cook for about 10 to 12 minutes, until soft. Let stand for 5 minutes or so afterward, to finish steaming.
- 2.** Meanwhile, in a large nonstick pan, cook the onions in olive oil until tender. Add the tomatoes, zucchini, basil, garlic, salt and pepper. Bring to a boil, turn heat down to a simmer, cover and cook for 3 minutes. Uncover and cook for about 6-8 minutes, stirring often or until the zucchini is crisp-tender. Keep warm.
- 3.** Once squash is cooked, cool slightly and carefully slice in half. Remove the seeds and discard. Use a fork to shred the squash into long strands in a bowl.
- 4.** To serve: Place the spaghetti squash on a serving platter or individual plates. Pour the sauce over the squash. Garnish with Parmesan cheese, if desired.

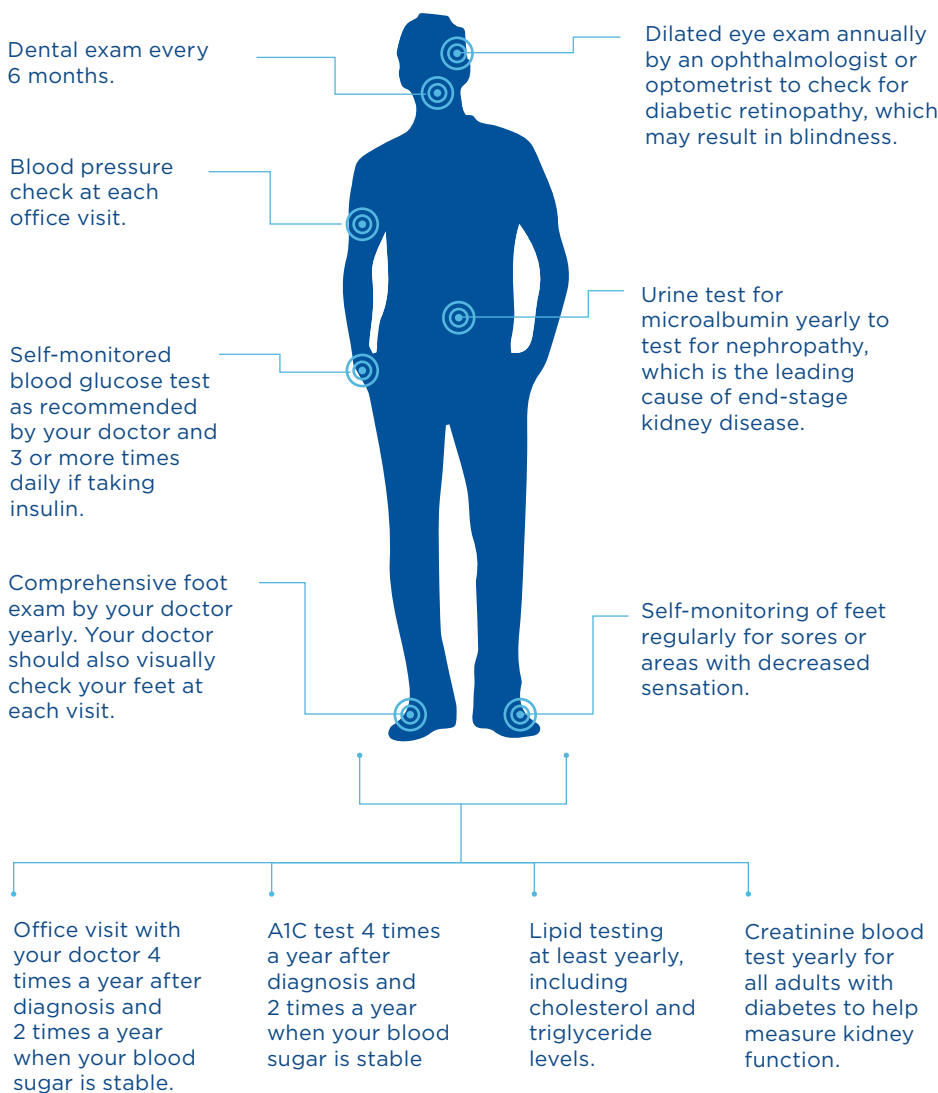
**MAKES ABOUT 8 SERVINGS.
PER SERVING:**

97 calories **3 g fat**
(without cheese) **4 g fiber**
2 g protein **140 mg sodium**
17 g carbohydrates

Source: skinnykitchen.com

MEDICAL CONDITION SPOTLIGHT: DIABETES

An important part of living with diabetes is monitoring your blood sugar regularly and scheduling screenings to prevent complications related to diabetes.



Get more help to live the healthiest life possible while managing diabetes by signing up for the LiveWell Condition Management program if you are invited and a PPO or Retiree participant, or join a Chronic Conditions Workshops if you are covered under Group Health.

Source: American Diabetes Association, Alere Wellbeing



DID YOU KNOW?

Your annual in-network flu shot is covered in full by the Trust. Your annual flu shot will help you stay healthy this cold and flu season, and if you are HRA eligible, you could earn \$100 towards your 2016 HRA.

YEAH, I KNOW THAT! 4 EASY WAYS TO PREVENT ILLNESS

We all have heard it before: eat right, get enough sleep, exercise. But it doesn't always work that way. We're busy, so we think a few sleepless nights or a few weekly salt-packed meals don't really make a difference. The problem is, these things can add up. Sure it's okay to flub a little here and there, but when we make it a habit it can lead to poor health.

Here are four simple tips to keep you feeling your best.

1 Keep Track

It's really easy to lose track of how much we're eating. Weighing your food or keeping a food log—even if just for a week—can help give you a reality check about just how much you're consuming. Or use a fitness tracker or web app!

3 Chill Out

Sleep is crucial to our health, but is often one of the first things we cut when we're busy or stressed. Make sleep a priority by shutting off all screens an hour before bed and creating a nighttime routine to help wind down.

2 Get Some Fresh Air

Research shows that spending time outside can boost overall wellness and improve mood. A short daily walk at lunch, or just after dinner, may help relieve stress and promote better digestion and sleep.

4 Hydrate

Taking a few minutes to slowly drink a glass of water before a meal will help you feel more full and keep you hydrated, and it can also help reduce stress and boost immunity.

Source: Parenting Magazine



Need help creating new healthy habits like getting more exercise, improving your nutrition, or reducing your stress? Try LiveWell Health Coaching, available to all PPO and Retiree participants. This confidential program is fully paid for by the Sound Health & Wellness Trust.

Visit www.soundhealthwellness.com to find out more about LiveWell Health Coaching.



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
Catamaran 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
Weight Watchers®	(800) 767-5154
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

GHO PLAN PARTICIPANTS

Trust Office - Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Group Health - 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
Weight Watchers®	(800) 767-5154
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
Weight Watchers®	(800) 767-5154
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2



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

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**

WARM UP AS IT COOLS DOWN

If it was too hot for you this summer, the cooler weather should be putting the spring back into your step. Download the full list of LiveWell Fit events on the Trust website and sign up today.

If you are eligible and 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 annual Run Scared 5K

DATE		EVENT NAME & DESCRIPTION
NOVEMBER		
7	Kent	In Unity We Run - 26.2 or 13.1 run
8	North Bend	Pineapple Classic - 3.1 mile run/walk
8	Seattle	Mustache Dache Seattle - 3.1 mile run/walk
14	Snoqualmie	Turkey Trot Snoqualmie - 3.1 mile run/walk & kid's 1K
14	Issaquah	Grand Ridge Trail Run - 31, 26.2, 13.1 or 5 mile trail run
14	Redmond	Poultry Predictor - 3.1 mile run/walk
14	Mount Vernon	Fowl Fun Run - 3.1 mile run/walk
21	Bellingham	Turkey Trot Bellingham - 3.1 or 1 mile run/walk
22	Seattle	Greenlake Gobble - 6.3 or 3.1 mile run/walk
26	Bainbridge Island	Turkey Trot Bainbridge - 3.1 or 1 mile run/walk
26	Gig Harbor	Turkey Trot Gig Harbor - 6.2 or 3.1 mile run/walk
26	Tacoma	Turkey Trot - 3.1 or 1 mile run/walk
29	Seattle	Seattle Marathon - 26.2 or 13.1 mile run/walk
DECEMBER		
5	Bellingham	Fairhaven Frosty - 6.2 or 3.1 mile run/walk
5	Port Orchard	Jingle Bell Run Pt. Orchard - 3.1 mile run/walk & kid's run
5	Puyallup	Reindeer Run - 6.2 or 3.1 mile run/walk & kid's dash
5	Spokane	Jingle Bell Run - 3.1 mile run/walk & kid's fun run
5	Whidbey Island	Jingle Trail Run & Walk - 3.1 mile run/walk
6	Renton	K9 Candy Cane - 3.1 mile run or walk