

In Sound Health

Your Source for How to LiveWell

The deadline to fully fund your HRA is Dec. 31.

Turn the page for details.

Time is Running Out to Fully Fund Your 2017 HRA.

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MAKE 2016 COUNT

November 2016

Don't let the end of 2016 sneak up on you. The time period to complete the Personal Health Assessment and Health Profile has closed, but there are still some things left to do before the end of the year to make the most of your benefits.

Before Dec. 31, 2016:

- ➔ Complete Health Related Actions to earn maximum funding toward your Jan. 1, 2017 Health Reimbursement Arrangement (HRA) and avoid a higher deductible, and
- ➔ Get your annual flu shot (and earn HRA funding at the same time).

TIME IS RUNNING OUT TO FULLY FUND YOUR 2017 HRA AND AVOID A HIGHER DEDUCTIBLE COMPLETE YOUR HEALTH RELATED ACTIONS BY DEC. 31, 2016

Maybe you've already completed your Personal Health Assessment or Health Profile and updated your primary care provider and contact information with the Trust. If so, you are on your way to fully funding your 2017 Health Reimbursement Arrangement (HRA) and avoiding a higher deductible in 2017. But don't stop now! You still have until Dec. 31, 2016 to earn the remainder of your Jan. 1, 2017 HRA funding by completing certain Health Related Actions.



What Health Related Actions can I choose?

Visit www.soundhealthwellness.com, select your plan (GHO or PPO), and then click "Benefits" and "Health Reimbursement Arrangement" to see the full list. Many options are available to you: getting a flu shot; successfully completing a LiveWell program like Quit for Life®, Coaching or Weight Watchers®; or getting your annual physical. You can even help fund your HRA by tracking your activity with a fitness tracker. Remember, all Health Related Actions must be completed by Dec. 31, 2016 to count toward your 2017 HRA.



How much can I earn in HRA funding annually?

Eligible plan participants can earn funding up to \$500 for employee-only coverage and up to \$1,000 for family coverage by completing a variety of Health Related Actions each year.



How does funding my HRA benefit me?

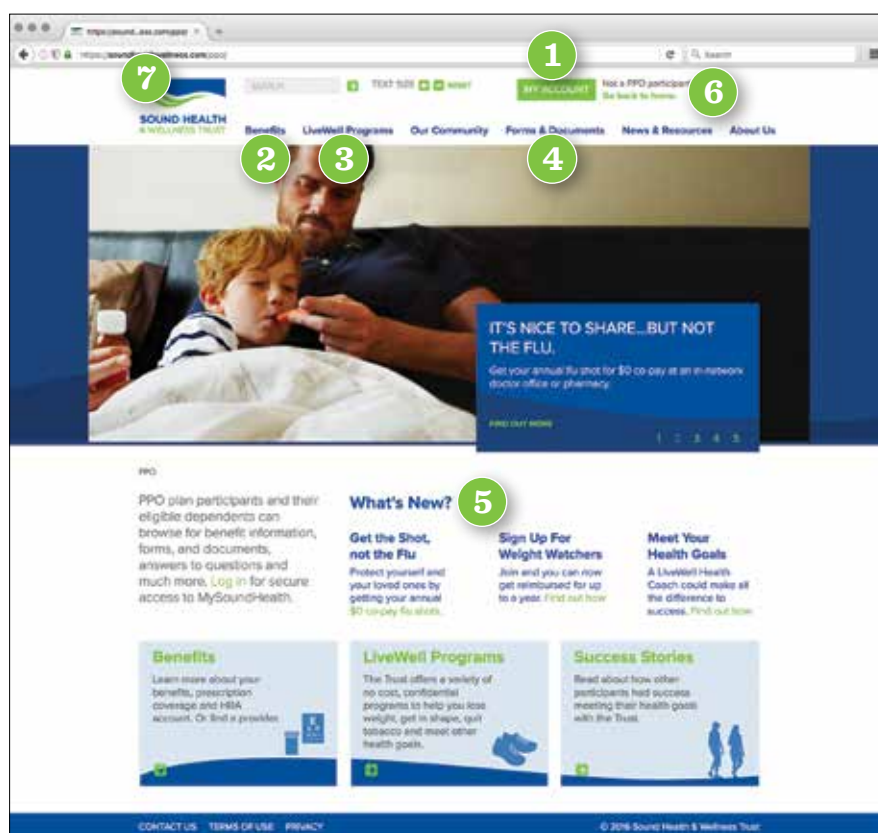
Your HRA helps you avoid a higher deductible since HRA funds are used to cover the first eligible medical expenses covered by the plan each calendar year. This can include your eligible doctor office visits, lab tests, or other eligible, covered medical expenses. Not until you have used all of your HRA funds will you have to pay your deductible, which can potentially offset medical expenses. Also, any unused funds roll over to the next year.

FINDING INFORMATION ON THE TRUST WEBSITE HOW TO GET THE MOST FROM WWW.SOUNDHEALTHWELLNESS.COM

The Sound Health & Wellness Trust website is a valuable tool for plan participants, offering secure online access to your personalized benefits information. There is also a wealth of information to browse – including detailed explanations of your health benefits, information on finding a provider or pharmacy, resources to help with your health goals, and claim forms and other useful documents available to download.

To start, visit www.soundhealthwellness.com and select your plan: PPO, GHO, or RETIREE. You can see which plan you have by checking your ID card.

- 1 Access personalized information by logging into or registering for the secure site. *Tip: Here is where you can check on how you are doing toward funding your 2017 HRA.*
- 2 Find a provider, and learn more about your medical, dental and prescription and other benefits, including your HRA.
- 3 Find information on LiveWell wellness programs, from tobacco cessation to weight management to management of your chronic condition.
- 4 View and download claim forms, plan policies, and many other documents.
- 5 See highlights of current Trust news.
- 6 Accidentally chose the wrong plan? Don't worry, you can go back.
- 7 Click the Trust logo at any time to return to the home page.



RECEIVE A TAXABLE INCENTIVE? WATCH FOR YOUR W-2



If you participated in Weight Watchers® or LiveWell Fit, the reimbursement you receive from the Trust is a taxable incentive. The Trust will pay the required FICA (Social Security and Medicare) taxes on your behalf and you will be responsible for any federal income taxes that may be due. Other incentives may also be considered taxable, such as Wellness Volunteer raffle prizes and LiveWell Fit rewards. If you received a taxable incentive, the Trust will send you a W-2 each January that you should include with your annual tax filing.

ARE ANTIBIOTICS REALLY WHAT YOU NEED?

TIME IS USUALLY THE BEST TREATMENT FOR A COLD OR FLU.

If you have a sore throat, cough, or sinus pain, you might expect your doctor to prescribe antibiotics. After all, you feel bad, and you want to get better fast. But antibiotics don't help most respiratory infections, and they can even be harmful. Here's why:

1. Antibiotics kill bacteria, not viruses.

Antibiotics fight infections caused by bacteria. But most respiratory infections are caused by viruses. Antibiotics can't cure a virus.

Viruses cause:

- All colds and flu.
- Almost all sinus infections.
- Most bronchitis (chest colds).
- Most sore throats, especially with a cough, runny nose, hoarse voice, or mouth sores.

2. Antibiotics have risks.

Antibiotics can upset the body's natural balance of good and bad bacteria. Antibiotics can cause nausea, vomiting, and severe diarrhea, among other, more severe side effects.

3. Overuse of antibiotics is a serious problem.

Wide use of antibiotics breeds "superbugs." These are bacteria that become resistant to antibiotics. They can cause drug-resistant infections, even disability or death. The resistant bacteria—the superbugs—can also spread to family members and others.

4. Overuse of antibiotics leads to high costs.

Drug-resistant infections usually require costlier drugs and extra medical care. And sometimes you need a hospital stay. In the U.S., this costs us over \$20 billion a year.

Source: © 2015 Consumer Reports.



GET THE SHOT, NOT THE FLU

The Centers for Disease Control and Prevention recommend everyone six months and older receive an annual flu vaccine. It takes about two weeks after vaccination for your body to develop full protection against the flu, so don't wait until the flu starts going around at work or school.

➔ **PPO Plan participants** — visit a Trust Custom Network pharmacy or your in-network doctor for your \$0 co-pay flu shot. Find a list of in-network pharmacies locations at www.soundhealthwellness.com.

➔ **Group Health Plan participants** — visit any Group Health Medical Center. Find a location near you at www.ghc.org.

IS IT JUST WINTER, OR IS IT DEPRESSION? WHAT TO DO IF YOU'VE GOT THE BLUES.

Long winter days have you down? Shorter days and less light can take the spring out of anyone's step. But do you know when you need to take a deeper look at your symptoms?

DEPRESSION SHOWS ITSELF IN DIFFERENT WAYS. COMMON SYMPTOMS ARE:

- Depressed mood, sadness, an "empty" feeling, or appearing sad or tearful to others
- Loss of interest or pleasure in activities you once enjoyed
- Significant weight loss when not dieting, or significant weight gain
- Inability to sleep or excessive sleeping
- Fatigue or loss of energy
- Restlessness or irritation (irritable mood may be a symptom in children or adolescents too), or feelings of "dragging"
- Feelings of worthlessness, or excessive or inappropriate guilt
- Difficulty thinking or concentrating, or indecisiveness
- Recurrent thoughts of death or suicide without a specific plan, or a suicide attempt or specific plan for committing suicide

If you have five or more of these symptoms for most of the day, nearly every day, for at least two weeks, and the symptoms are severe enough to interfere with your daily activities, you may have major depression.

Seasonal Affective Disorder (SAD) is a kind of depression that happens at the same time each year. It is most commonly tied to lower winter lights, but it can also happen at other times. Some people even get SAD in the summer! Symptoms for what some call "seasonal depression" are similar as for major depression: low mood, disinterest in activities you usually find enjoyable, changes in sleeping habits, etc. The difference in the case of SAD is that you get these symptoms at the same time of year.

What You Can Do

For depression and SAD, your primary care doctor is a good place to start. Your doctor can screen you for depression, and help you manage and treat your symptoms and help you feel better. For both depression and SAD, the best treatment is the one that gets you back to enjoying life again as quickly as possible. Keep in mind that you may need to try a couple of treatments, including medications, before you find the best fit for you.

Sources: Mayo Clinic, Web MD, Psych Central, National Institutes of Health



BEEF AND BEAN CHILE VERDE

A make-ahead meal for colder winter weather.

INGREDIENTS

- 1** pound 93 percent lean ground beef
- 1** large red bell pepper, chopped
- 1** large onion, chopped
- 6** cloves garlic, chopped
- 1** tablespoon chili powder
- 2** teaspoons ground cumin
- 1/4** teaspoon cayenne pepper, or to taste
- 1** 16-ounce jar green salsa, green enchilada sauce or taco sauce
- 1/4** cup water
- 1** 15-ounce can pinto or kidney beans, rinsed

PREPARATION

1. Cook beef, bell pepper and onion in a large saucepan over medium heat, crumbling the meat with a wooden spoon until the meat is browned, 8 to 10 minutes.
2. Add garlic, chili powder, cumin and cayenne. Cook until fragrant, about 15 seconds. Stir in salsa or sauce and water. Bring to a simmer. Reduce heat to medium-low, cover and cook, stirring occasionally, until vegetables are tender, 10 to 15 minutes. Stir in beans and cook until heated through, about 1 minute.

MAKES 4 SERVINGS.
PER SERVING:

309 calories **7 g** fiber
27 g protein **500 mg** sodium
29 g carbohydrate
8 g fat

TAKE CARE

HEALTH COACH HELPS TRUST PARTICIPANT CREATE NEW HEALTHY ROUTINES



For many of us, the hard part about making a change is creating a new routine. For Trust participant Peter Gemma, 57, a health coach served as a guide for him to make lasting changes to his life.

Peter's coach helped him recognize his personal challenges and put in place new ways of approaching them. "What I realized is 'I don't feel like it' isn't a valid excuse," he said.

For Peter, working with a health coach helped him add in more exercise and better food choices and encouraged him to go to routine medical appointments so he can stay on top of health concerns. His coach helped him stay focused on how to stay well, stop any health issues before they become problems, and adopt new, healthier habits.

Today, Peter says he notices right away if he loses focus, and has seen that variations in his routine can make staying on top of his diet and exercise plan a challenge.

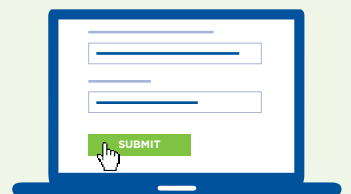
"I just got back from a family wedding and I wasn't perfect," he laughs. "But I feel better if I stay on top of things. My advice to others: don't ignore the signs that you need to make a change."



If you are looking to make healthy changes to your routines, the Trust is here to help. Call **(877) 362-9969** and select **option 3** to find out more, or sign up for LiveWell Health Coaching. You'll receive personalized telephone support and encouragement as you work toward your health goals.

WHAT HAPPENS AFTER YOU TAKE THE PHA OR HEALTH PROFILE

If you are a PPO Plan participant and you've recently taken your Personal Health Assessment (PHA), or a Group Health Options Plan participant and have completed your Health Profile, congratulations! You're developing a better understanding of your health challenges and any risks you may face.



➔ For PPO Plan participants

Now that your PHA has been submitted, you may receive a call from one of the Trust's independent service providers, inviting you to participate in a LiveWell wellness program—such as LiveWell Health Coaching, Quit for Life® or Condition Management. Participating in a LiveWell program can help you build habits and behaviors to feel your best and improve your health over the long term. It also can help you earn funding toward your annual HRA if you meet participation requirements.

➔ For Group Health Options Plan participants

Your Health Profile asked you questions that are normally part of a thorough medical history. The responses are made available to your care team (only Group Health medical providers and nursing staff) through your private Group Health medical record. When you complete a Health Profile, clinicians are able to review a summary of your health-related behaviors, chronic conditions, and preventive care needs. This means that during an office visit, your care team is able to spend less time gathering and entering data, and more time focused on discussing your health concerns and questions. They can also let you know about wellness programs and other solutions that are available to you as a Group Health participant.

Remember, your PHA and Health Profile results are completely confidential. Your health information is protected by federal law, and cannot be shared with the Trustees, your union or your employer. Visit www.soundhealthwellness.com to learn more.

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

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

SOUND HEALTH & WELLNESS TRUST

For more information, visit the Trust website at www.soundhealthwellness.com



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

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GET INVOLVED

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.

BEAT THE WINTER BLAHS WITH LIVEWELL FIT

When the weather is gray and dreary, the best way to beat the winter blahs is to get together with friends or family for some exercise. Check out the list of events available for reimbursement through the Trust's LiveWell Fit program.

You can download this season's full list of LiveWell Fit events at www.soundhealthwellness.com.

Eligible Trust participants and covered family members can get reimbursed for registration fees for up to four approved events per calendar year.



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



Trust participants at the Refuse to Abuse 5K, including Trustee Todd Crosby and family.

DATE	EVENT NAME & DESCRIPTION
DECEMBER	
3	Bellingham Fairhaven Frosty - 6.2 or 3.1 mile run/walk
3	Port Orchard Jingle Bell Run Pt. Orchard - 3.1 mile run/walk and kid's run
3	Puyallup Reindeer Run - 6.2 or 3.1 mile run/walk and kid's dash
3	Spokane Jingle Bell Run - 3.1 mile run/walk and kid's run
3	Redmond Ugly Sweater Run - 3.1 mile run/walk
10	Bellingham Jingle Bell Run Bellingham - 3.1 mile run/walk
10	Tacoma Santa Runs Tacoma - 13.1, 6.2 or 3.1 mile run/walk and kid's run
10	Kent Christmas Rush - 6.2 or 3.1 mile run/walk
11	Seattle Jingle Bell Run Seattle - 3.1 mile run/walk
18	Kirkland 12ks Of Christmas - 7.5 or 3.1 mile run/walk
JANUARY	
1	Seattle Resolution Run 5k - 3.1 mile run/walk
7	Bothell Worst Day Of The Year Run - 6.2 or 3.1 mile run/walk
8	Bellingham Annual Lake Samish Runs - 13.1 or 6.5 mile run/walk
14	Olympia Elvis Dash - 6.2 or 3.1 mile run/walk
14	Seattle MLK Weekend Run - 9.3, 6.2 or 3.1 run/walk
21	Woodinville Stinky Spoke Poker Ride - 18 mile bike ride
21	Redmond Rain Run - 13.1 mile run/walk
28	Tukwila Tukwila To Alki - 13.1 mile run/walk
28	Puyallup No Sun Fun Run - 3.1 or 1 mile run/walk