

In Sound Health

Your Source for How to LiveWell

Look inside for how
to avoid a higher
deductible in 2020.

**A little planning
today can have a big
impact on your
health all year long.**

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HRA Funding Plan**
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PLANTING THE SEEDS FOR A HEALTHIER YOU

March 2019

Spring is a natural time to contemplate healthier habits. By taking advantage of this natural energy, we can take actions now to plant the seeds for a healthier year.


In this issue of *In Sound Health*, we're kicking off a four-part series on the ways our digital devices are impacting our health and happiness – for better and worse. Learn ways to avoid unnecessary screen time, while still taking advantage of the latest technical advances in virtual care for you and your family.





GET A JUMP ON YOUR 2020 HRA FUNDING PLAN MAKE TIME FOR YOUR HEALTH AND WELLNESS IN 2019


With all of the opportunities the Sound Health & Wellness Trust offers participants and eligible spouses to earn Health Reimbursement Arrangement (HRA) funding, you can improve your health today, and avoid a higher deductible next year.

You can earn your HRA funding throughout the year by completing health related actions. Get a jump on funding your HRA by beginning a LiveWell wellness program, having active gym attendance, tracking your fitness activity, or scheduling a preventative visit. You can also take advantage of these seasonal events to maximize your annual HRA funding opportunities:

 **Spring:** Participate in a LiveWell Fit sponsored event. Find the list of events on the Trust's website at www.soundhealthwellness.com.

 **Summer:** Complete your PPO Personal Health Assessment (PHA) or Kaiser Health Profile to earn the maximum HRA funding for 2020.

 **Fall:** Sign up for the LiveWell Health Coaching program (PPO) to get help managing high blood pressure, back pain, stress, or setting exercise and nutrition goals. Finish three calls with your coach by December 31, 2019 to earn HRA funding.

 **Winter:** Boost your health and your HRA funding by getting a covered flu shot or certain adult immunizations.

Use the chart on the right to create your plan for actions to take in 2019! You can also download a version just for PPO Participants or for Kaiser Participants at www.soundhealthwellness.com.

MY HRA FUNDING PLAN

- ☐ **Complete the PHA or Health Profile, update your information and confirm your PCP when offered in the summer of 2019.**
- ☐ **Get a Covered Flu Shot**
- Earn up to \$200 towards your maximum amount by choosing All Health Related Actions must be completed between Jan. 1 and Dec. 31, 2019.**
- ☐ **Choose one of these options:**
 - Well-Adult Annual Physical
 - Preventive Mammogram, Pap Smear, or Prostate Exam
 - Certain Adult Immunizations
 - Biometric Screening
 - Preventive Colon Cancer Screening
- ☐ **Participate in Health Coaching (PPO only)**
Complete three calls with your coach.
- ☐ **Participate in a Weight Loss Program**
Actively participate in Weight Watchers®, Jenny Craig®, NutriSystem®, 3010 Weight Loss for Life®, or 2020 Lifestyles® for at least three consecutive months.
- ☐ **Join Quit For Life®**
Complete five calls with your Quit Coach.
- ☐ **Participate in LiveWell Fit**
Choose from a list of approved events.
- ☐ **Have Active Gym Attendance**
Have 20 or more visits within a consecutive 3-month period. Or 40 visits in a consecutive 6-month period.
- ☐ **Track Your Fitness Activity**
Wear your fitness or activity tracker and complete 10,000 steps per day or 5 miles of running/walking for 30 or more days in consecutive 3-month period. Or 60 or more days in a consecutive 6-month period.
- ☐ **Join the Wellness Volunteer Network**
Complete an orientation, meet with your Wellness Coordinator once annually, and meet other participation requirements.
- ☐ **Participate in Chronic Conditions Workshops (KP only)**
Complete one of the Living Well six-week courses offered by Kaiser Permanente on topics like diabetes or chronic pain.
- Earn up to \$300 towards your maximum amount, when you complete all actions.**
- ☐ **Participate in Condition Management (PPO only)**
Actively participate or graduate from the program in 2019. For participants who have been diagnosed with diabetes, heart disease, asthma, and other pulmonary chronic diseases, and are invited to the program.

The maximum you can earn in 2020 HRA funding is \$500 for must be completed between **Jan. 1 and Dec. 31, 2019** to earn receive 2020 HRA funding.

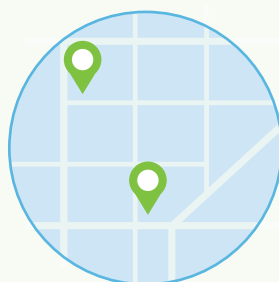


DISPOSING OF MEDICATION THE RIGHT WAY KEEP THEM OUT OF THE WRONG HANDS

If you are like most people, you might have some leftover, unopened, or unused medications in the house. Promptly disposing of unneeded medications can help prevent accidental exposure of family members – even the furry kind – to harm.

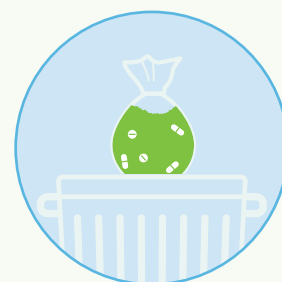
Nearly 60,000 children in the United States are accidentally poisoned by medicines each year. At the same time, more than 4 in 10 teens who have misused or abused a prescription drug took it from their parent's medicine cabinet at least once.

If you need to get rid of expired, unused or dangerous medication, follow one of these methods to keep your family and community safe.



DROP IT OFF

This is the safest and best way to ensure that medications will be disposed of properly, and not end up in our water sources or soil. You can easily find a secure drop-off location near you at www.takebackyourmeds.org. Drop-boxes are located throughout Washington at participating retail pharmacies, hospital and clinic pharmacies, and law enforcement offices. You can also ask your pharmacy if they take back unused medications. Most prescription and over-the-counter medicines are accepted unless specified, though not all pharmacies accept controlled substances such as pain medications.



BAG IT UP

If a drop off location is not available to you, mix medicines (do not crush tablets or capsules) with an unpalatable substance such as dirt, cat litter or used coffee grounds. Place the mixture in a container, such as a sealed plastic bag, and put it in your household trash. Remove all personal information on prescription labels, then dispose of the container.

For a complete list visit www.fda.gov/Drugs/ResourcesForYou/Consumers/.

Sources: Food and Drug Administration, Washington Poison Control, SafeKids.org, Washington Health Alliance

Funding Amount	Amount Earned	
	Employee	Spouse
\$300		
\$100		
Funding from the following Health Related Actions. Jan. 1 and Dec. 31, 2019		
\$100	Not to exceed \$200	
\$150		
\$150 for a consecutive 3-month period Add an additional \$50 for a consecutive 6-month period		
\$150		
\$50, \$100 or \$150 depending on the event		
\$150 for a consecutive 3-month period Add an additional \$50 for a consecutive 6-month period		
\$150 for a consecutive 3-month period Add an additional \$50 for a consecutive 6-month period		
\$100		
\$200		
you:		
\$300		
MY TOTAL:		
HRA funding not to exceed annually:	\$500	\$500

employee-only coverage and \$1,000 for family coverage. All steps HRA funding in 2020. You must be eligible on Jan. 1, 2020 to

DO YOU KNOW YOUR HEALTH NUMBERS? KNOWING – AND TRACKING – THESE FOUR NUMBERS CAN IMPROVE YOUR HEALTH.

Key markers of health like cholesterol, blood pressure, blood sugar and body mass index (BMI) can tell you and your doctor about your risk for many illnesses, including heart attack, stroke, kidney disease, and diabetes.

Here are the healthy numbers to strive for:



**TOTAL CHOLESTEROL =
200 OR LESS**

Cholesterol levels help indicate heart health.

It is recommended to start having your cholesterol checked every five years, beginning at age 20. If an elevated level is detected, it should be checked more frequently.

- ➔ **HDL (good cholesterol) should be above 60**
- ➔ **LDL (bad cholesterol) should be below 130**



**BLOOD PRESSURE =
LESS THAN 120 OVER 80**

Blood pressure is another indicator of heart health.

It is recommended to get your blood pressure checked at least once a year.

- ➔ **Hypertension, or high blood pressure, is a condition where resting blood pressure is consistently measured at 140 over 90 or greater.**



**BLOOD SUGAR =
BELOW 100**

Glucose is sugar that is stored in the blood as our main source of energy.

It is recommended to get your blood sugar tested every 3 years, unless you have pre-diabetes, in which case it should be checked yearly.

- ➔ **Hyperglycemia - when glucose levels are too high, you can develop diabetes.**
- ➔ **Hypoglycemia - when glucose levels are too low, you can develop diabetes.**



**BODY MASS INDEX (BMI) =
BETWEEN 18.5 AND 24.9**

BMI is regarded as the most useful tool to determine and classify obesity – it measures body fat.

This information can be used to assess your risk for a number of conditions.

- ➔ **BMI under 18.5 – classified as underweight**
- ➔ **BMI over 25 – classified as overweight**
- ➔ **BMI over 30 – classified as obese**

Source: American Heart Association



HOW TO USE YOUR NUMBERS

Having these numbers on file helps your doctor better understand your health, monitor your progress and advise you on treatment and lifestyle changes. Knowing your levels can help you choose specific health goals (like lowering your cholesterol) and can be a motivating factor in making new healthier habits.

In addition, these numbers can help you earn Health Reimbursement Arrangement (HRA) funding. This summer, when you and your covered spouse are asked by the Trust to complete your annual PPO Personal Health Assessment (PHA) or Kaiser Health Profile, knowing your numbers will help you get better results, and direction on what wellness sponsored programs (like Health Coaching for PPO or Quit For Life®) might be good for you. And just for completing your PHA you can earn up to \$300 toward your annual HRA and avoid a higher deductible in 2020.



PARMESAN YOGURT CHICKEN

Creamy, delicious and low fat too.

INGREDIENTS

- 4** chicken breasts approx. 5 ounces each
- 1** container (5 ounce) plain Greek Yogurt
- 1/2** cup freshly grated Parmesan cheese
- 1** tsp. seasoning salt
- 1** tsp. garlic powder
- 1/2** tsp. ground black pepper

INSTRUCTIONS

- 1.** Preheat oven to 375° F. Spray baking dish with non-stick cooking spray.
- 2.** Combine yogurt, Parmesan cheese, and seasonings.
- 3.** Spread over chicken breasts. Bake for 45 minutes, or until chicken is cooked through and topping is browned. Serve immediately.

MAKES 4 SERVINGS
(SERVING SIZE:
1 CHICKEN BREAST)

280 calories **3 g** carbs
10 g fat **0 g** fiber
4.5 g saturated fat **46 g** protein

Source: <https://www.tablespoon.com/>

VIRTUAL CARE CORNER

SEASONAL TIPS FOR MAKING THE MOST OF YOUR VIRTUAL CARE OPTIONS

Spring brings a host of seasonal illnesses from allergies and insect bites to more serious conditions like sinus infections and asthma – all of which can be addressed virtually. Whether you're a PPO Plan participant or a Kaiser Permanente Plan participant, you can get convenient, confidential virtual care – fully paid for by the Trust, without any co-insurance costs for your visit.



For PPO Plan participants and eligible family members:

The Trust has partnered with Doctor On Demand™ to provide convenient and confidential virtual medical care services right from your computer or smart phone. Visit www.soundhealthandwellness.com/benefits/ for more information.



For Kaiser Permanente Plan participants and eligible family members:

When you can't see your Primary Care Physician, Kaiser Permanente's Online Visit gives you access to quick online care for many common conditions. Visit Kaiser at www.kp.org/wa, sign in and then select "Get Care From Home" in the lower right corner.

Please remember: If the issue is life threatening, call 911 or visit your local emergency room.



Help Identifying Allergies

Not sure if that persistent snuffle is a cold or allergies? It can be hard to tell the difference, especially if you or a family member have never experienced allergies before. Through a quick virtual care consultation, a physician can answer your questions, and help you get the relief you need – including prescribing medications if necessary.



Bug Bites and Skin Rashes

Warmer weather and longer days mean increased time outside – and exposure to bugs like spiders and ticks, and plants like poison oak. Virtual care physicians can help identify common bites and rashes through pictures and video consultation from your PC, tablet or smart phone – all from the convenience of your home.



Sinus Infections

Allergies and spring colds can sometimes turn into more serious conditions like a sinus infection. Some sinus infections clear up on their own, but often antibiotics are necessary. How do you know if you need antibiotics? A virtual care physician will go over your symptoms with you, help determine if antibiotics are needed, and call in the prescription to your local pharmacy.

These are just a few examples of how you can use Doctor On Demand™ (PPO) or Online Visits (Kaiser) for convenience and peace of mind. If needed, schedule a follow-up with your Primary Care Physician at a later date.

HEALTHY HABITS IN THE DIGITAL AGE

SCREEN TIME RULES: NOT JUST FOR KIDS

In this first article in a four-part series, we'll take a look at managing screen time for adults, and how to step away from your devices. In future issues we'll dig into the physical ailments that come from overusing our devices, tips on how to deal with the anxiety, depression and FOMO (Fear of Missing Out) that can accompany social media, and ways to manage your personal digital data.

There's a lot of information online about how much screen time a child should have every day. But what about adults? With so many of us tied to technology at work and at home, is it even possible to limit? Should we bother?

Experts believe that we should limit our screen time, but don't offer a standardized number of hours for adults because it can vary widely depending on profession. But, if you're like most people in the U.S., there's a lot of room for cutting back.

TIPS FOR REDUCING YOUR SCREEN TIME

It's easy to see how we can easily lose track of time – one quick check on our device can result in hours of lost time. Digital devices are addictive. We get a dopamine release in our brains when we feel connected, and this false form of connection can lead us to reach for our devices over and over. But there is hope. With a little discipline and practice, it's possible to better manage daily screen time.



Take a break – stretch or walk away from screens now and then.



Use the technology – download apps that can help limit screen time, like Offtime, Moment, or Freedom, or set your phone alarm or a reminder to help you remember to step away.



Stand up – moving while using your device is better than being sedentary.



Don't eat in front of screens – we all do it, but try to limit this to a few times a week instead of everyday.



Make it routine – try not checking your phone after you've brushed your teeth at night, and before you brush them in the morning.

Putting a few healthy habits in place can help keep your screen time in check, while improving your health and productivity.

AMERICAN SCREEN TIME BY THE NUMBERS

11

the number hours an adult spends looking at a screen each day. That's the equivalent of nearly two full time jobs a week!

10

the average adult checks their phone every 10 minutes.

80%

the percentage of adults who use digital screens in the hours before bed.

26%

the percentage of adults who are online "almost constantly".

90%

the number of U.S. households that have at least one of these devices: smartphone, desktop/laptop computer, tablet or streaming media device. The typical American household has five of these!

Source: Centers for Disease Control and Protection (CDC) and Pew Research Center

IMPORTANT NUMBERS TO KNOW

PPO PLAN PARTICIPANTS

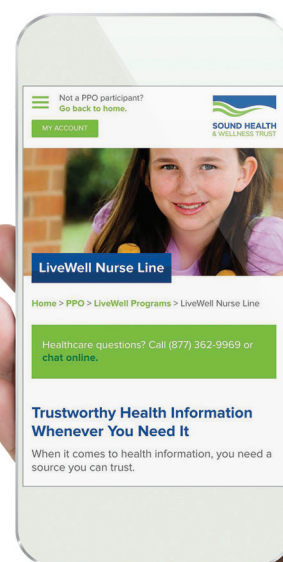
Trust Office – Benefits, Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
VSP (Vision Service Plan)	(800) 877-7195
Optum Rx—for Prescription Coverage	(877) 629-3126
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 Option 3
Quit For Life®	(877) 362-9969 Option 4
LiveWell Fit	(800) 225-7620 Option 2, then 5
Condition Management	(877) 362-9969 Option 2

KAISER PLAN PARTICIPANTS

Trust Office – Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Kaiser Permanente – 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
LiveWell Fit	(800) 225-7620 Option 2, then 5
Chronic Conditions Workshops	(800) 992-2279

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 healthcare 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.

THE OUTDOORS IS FOR EVERYBODY

March is a great month to try something new. With more than 10 events that are three miles or less, you can take the first step towards a new hobby, and LiveWell Fit will reimburse your registration fees for your first four eligible events.

Download the current list of LiveWell Fit events at www.soundhealthwellness.com, and check back often for newly added events.

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 participant, Rose Tyler at the Resolution Run 5K / Polar Bear Drive on January 1, 2019.

DATE	EVENT NAME & DESCRIPTION
MARCH	
2 Redmond	Lake Sammamish Half Marathon – 13.1 mile run
2 Olympia	Mtn. Marathon & Hillbilly Half – 26.2, 13.1 or 3.1 mile run/walk
2 Wawawai Landing	Snake River Canyon Half – 13.1 mile run/walk
2 Gold Bar	Wallace Falls Trail Run – 31, 22.4 or 13.1 mile trail run
2 Seattle	Mardi Gras Mayhem 5k – 3.1 mile run/walk and kids dash
3 Seattle	Hot Chocolate Run – 9.3 or 3.1 mile run/walk
9 Lake Stevens	C-Trail 5k & 10k – 6.2 or 3.1 mile run/walk and kids run
9 Poulsbo	St. Paddy's Day Poulsbo Beer Run – 4 miles
16 Leavenworth	O'Grady's St. Paddy's 5k – 3.1 mile run/walk
16 Bellingham	Runnin' O' the Green – 5 or 3.1 mile run/walk
16 Tacoma	St. Paddy's Day Run Tacoma – 13.1 run/relay, 6.2 or 3.1 mile run/walk and kids dash
17 Olympia	Donut Dash – 3.1 mile run/walk and kid's dash
17 Seattle	Seattle St. Patrick's Day Dash – 3.1 mile run/walk and kids dash
23 Federal Way	Dash Point Trail Run – 13.1 or 6.2 mile run/walk
23 Snohomish	Run to Pieces 5k/10k – 6.2 or 3.1 mile run/walk
23 Seattle	Spring Into Action – 9.3, 6.2 or 3.1 mile run/walk or duathlon and kids dash
23 Steilacoom	Ft. Steilacoom Resolution Run 20 mi/20k/5k – 20, 12.4 or 3.5 mile run/walk
23 Woodinville	Run or Wine – 3.1 mile run/walk