

Are you on the  
right track?

# In Sound Health

Your Source for How to LiveWell

Take time to reflect and  
focus on your health this Fall.

## Making the Most of Your Health Benefits

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## ARE YOU ON THE RIGHT TRACK?

**September 2019**

Fall is a natural time to reflect on the past year, celebrate your achievements, and refocus your energies on what matters most. Before the busy holiday season, now is a great time to review the goals you set in the beginning of the year and recommit to seeing them through.

In this issue of *In Sound Health*, we share programs and resources provided by the Trust to help you stay on track to reach your health goals and make the most of the benefits available to you. Whether it's getting medical advice when you are sick, completing your PHA or Health Profile to avoid a higher deductible in 2020, or learning how to bounce back from a serious illness, the Trust offers many ways to find the support you need to feel your best.

## LAST CHANCE TO FULLY FUND YOUR HRA THE DEADLINE TO AVOID A HIGHER DEDUCTIBLE IN 2020 IS APPROACHING FAST!

If you are Health Reimbursement Arrangement (HRA) eligible\*, you and your covered spouse, if married, need to complete your Personal Health Assessment (for PPO Plan participants) or Health Profile (for Kaiser Plan participants) between July 1 and Sept. 30, 2019 to earn part of your HRA funding and avoid a higher deductible in 2020.

### Why is this important?

The funds in your HRA save you money by paying for first eligible medical expenses, like office visits and lab tests. By completing certain health related activities, such as completing your PHA or Health Profile before the deadline, you will avoid a higher deductible in 2020. You can also improve your overall wellbeing.

### How do I take it?

It's easy! Visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com), select your plan (PPO or Kaiser) and click on the ad on the homepage to log in and get started. Just follow the prompts until the end, including confirming or selecting a Primary Care Physician, and updating or confirming your contact information. It's quick and should take you around 15 minutes to complete!



THE DEADLINE IS:  
**SEPTEMBER 30, 2019**



If you and your spouse complete your annual PHA or Health Profile you could earn:

- ➔ Up to \$300\* of the \$500 maximum HRA funding, for employee-only coverage
- ➔ Up to \$600\* of the \$1,000 maximum HRA funding, for family coverage.

\*Final earned amount depends on the other Health Related Actions you perform this year. Must be HRA eligible on January 1, 2020.



## BENEFITS AVAILABLE WHEN YOU ARE DISABLED: TAKE ADVANTAGE OF THIS IMPORTANT BENEFIT WHEN YOU CANNOT WORK

If you are the employee participant, have worked for your employer for more than 12 months and are unable to work due to total disability (for your own non work-related illness or injury), you may qualify for weekly disability benefits provided by the Trust for up to 26 weeks. Receiving this weekly disability benefit may also extend the health plan coverage you had prior to your disability for up to three months under the premium waiver provision of your plan. Without this benefit, you may not continue to qualify for your health plan coverage during your inability to work.

To qualify for benefits, you must 1) be under the continuous care and treatment of a physician or certain covered providers on or after the date of the disability and 2) your disability must be supported by medical evidence. The benefit amount ranges from \$180 to \$300 per week and is based on 80 or more hours of employment and total gross monthly wages in the two months before you become totally disabled and stopped active work. (For example, if you're totally disabled in July, the weekly benefit is based on employment hours in May.)

### IMPORTANT NOTE:

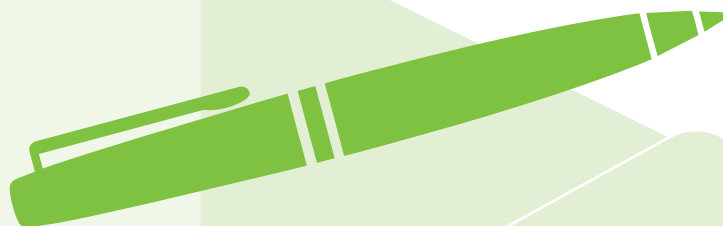
Once you return to work, you need to be sure to notify the Trust Office at **(206) 282-4500** or **(800) 225-7620**.



### TO SUBMIT A CLAIM:

- 1 Obtain a weekly disability (time loss) claim form online at **[www.soundhealthwellness.com](http://www.soundhealthwellness.com)** or by calling the Trust Office (number below).
- 2 Complete part 1 of the form in its entirety and remember to sign and date the form.
- 3 Have your physician completely fill out, sign and date part 2 of the form (if you are seeing multiple physicians for your condition, each one should fill out a separate form).
- 4 Have your employer completely fill out, sign and date part 3 of the form.
- 5 Mail the fully completed form to the address at the top of the form or fax both sides of the completed form to (206) 285-4437.

Please refer to the **Employee Weekly Disability (Time Loss) Benefit** and the **Eligibility While Disabled ("Premium Waivers")** sections of your Summary Plan Description (SPD) for full details. If you have questions about these benefits, please call the Trust Office at **(206) 282-4500** or **(800) 225-7620 option 2 then option 1**.



## GET BACK ON YOUR FEET KNOW YOUR OUTPATIENT MEDICAL REHAB BENEFITS



If you suffer an injury, need therapy after a surgery or have a major illness such as a heart attack or stroke, you can get better faster with outpatient rehabilitation services. Outpatient

rehabilitation and therapy benefits are available to both PPO and Kaiser Plan participants for qualifying conditions. These benefits from the Trust are here to help you heal and get back on your feet – and back to your everyday life. Both Plans cover rehabilitation therapies to restore or significantly improve functions that were lost or diminished following an illness, injury or surgery. This can include physical, occupational, speech, cardiac or pulmonary therapies.

If your doctor prescribes therapy for you, the duration of treatment will be based on medical guidelines that are designed to facilitate quality care. This ensures you are getting the right amount of treatment. If your provider's prescribed treatment plan exceeds the guidelines, your provider should contact either the Trust Office for PPO participants or Kaiser Member Services for Kaiser Plan participants so that a review for additional benefits can be done.

It's important to note that outpatient rehabilitation coverage is limited to a maximum of 45 outpatient visits per condition per calendar year for all types of therapy combined.

For more information log in to [www.soundhealthwellness.com](http://www.soundhealthwellness.com) and click Forms & Documents -> Plan Booklets and Summaries to download a copy of your Plan Booklet.



### ROASTED CHICKEN SAUSAGE & ROOT VEGETABLES

This sheet pan method of roasting makes prep and clean up easy.

#### INGREDIENTS

- 1** tablespoons olive oil, divided
- 1** package low-fat chicken sausages
- 1/2** sweet potato, chopped
- 1** cup brussels sprouts, chopped
- 2** medium-sized beets, chopped
- 1** red pepper, chopped
- 2** cloves garlic, minced
- 1** teaspoon dried rosemary
- 1/2** teaspoon salt
- 1/2** teaspoon pepper

#### INSTRUCTIONS

- 1.** Preheat oven to 450 F. Heat 1 tablespoon olive oil over medium heat in a large skillet. Add turkey sausages and cook for 7-8 minutes until browned but not quite cooked in the middle.
- 2.** Meanwhile, add vegetables to a large baking sheet and toss with olive oil, garlic, rosemary, salt and pepper. Bake in the oven for 15 minutes until vegetables are tender.
- 3.** Remove from oven and add turkey sausage, cooking another 5 minutes. Remove from oven, serve and enjoy!

MAKES 4 SERVINGS  
(SERVING SIZE: 1.5 CUP)

<b>309</b> calories	<b>20 g</b> carbs
<b>18 g</b> fat	<b>4 g</b> fiber
<b>4 g</b> saturated fat	<b>20 g</b> protein

Source: modified from [www.thegirlonbloor.com](http://www.thegirlonbloor.com)

## VIRTUAL HEALTH CARE CORNER

### SEASONAL TIPS FOR MAKING THE MOST OF YOUR VIRTUAL CARE OPTIONS

Autumn brings us back inside and back-to-school – making these locations petri dishes for germs. Once cold and flu bugs start circulating, they can make even the strongest among us sick and are potentially dangerous for people with compromised immune systems and the elderly.

Get a doctor's opinion any time, day or night, with virtual care options available to Sound Health & Wellness Trust participants. Whether you're a PPO Plan participant or a Kaiser Plan participant, you can get convenient, confidential virtual care – fully paid for by the Trust.

Virtual Care providers can diagnose, recommend treatment, and prescribe medication if appropriate for any of the following:



#### BACK-TO-SCHOOL SNIFFLES

Wondering if that bug is just a cold or something more serious? Find out with a quick virtual care consultation with a physician and get the relief you need – including any prescription medications if necessary.



#### PINK EYE

Pink eye is a highly contagious and common eye infection that often occurs in children and their caretakers. The four main causes of pink eye are viruses, bacteria, allergens and irritants such as chlorine. Virtual care physicians can help determine what's going on during a video consultation from your PC, tablet or smart phone – all from the convenience of your home.

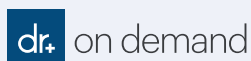


#### RASHES AND SPOTS

Chickenpox is a childhood virus that covers the body in itchy, red spots. Not as common today, chickenpox still appears in school-age children who have not been vaccinated against it. In addition to its telltale red splotches, chickenpox also can cause fever and body aches. A virtual care physician will go over symptoms with you and help determine what care is needed for you to feel better, faster.

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 exam with your Primary Care Physician.

## HOW TO GET VIRTUAL CARE



#### For PPO Plan participants and eligible family members:

Visit [www.soundhealthandwellness.com/ppo/benefits/](http://www.soundhealthandwellness.com/ppo/benefits/) and click on "A Few Easy Steps Gets You Started" for more information.



#### For Kaiser Permanente Plan participants and eligible family members:

Visit Kaiser at [www.kp.org/wa](http://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.*

# HEALTHY HABITS IN THE DIGITAL AGE

## WHEN SOCIAL MEDIA MAKES YOU FEEL LESS THAN SOCIAL

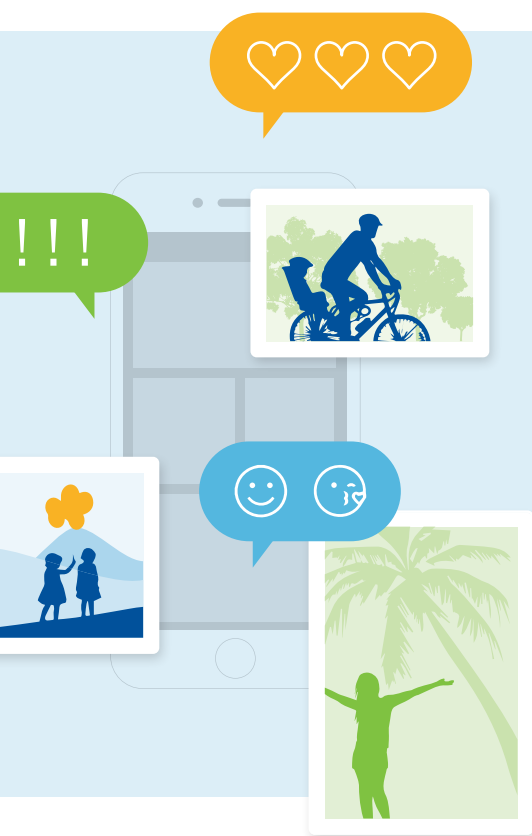
Perhaps you've heard the acronym FOMO before. It stands for the Fear Of Missing Out, and refers to the feeling of anxiety we experience when an interesting event may be happening that we are not part of, and is often aroused by posts seen on social media. Even if you haven't heard of FOMO before, you may have felt it.

We've all used social media to distract ourselves when we're bored or in an uncomfortable social setting. We often use social media to feel connected to others and "not alone" in those moments. But when we unplug, that feeling of connection can quickly go away, leaving us feeling more disconnected than before, and worse about ourselves or our lives.

Social interaction (online and off) can be vital to our mental health. Whether it's a positive or negative impact is determined by how you use the platforms. Here are some tips on how you can find balance and develop healthy habits around your social media use.

### OUR FOUR-PART SERIES:

- ✓ **March:** Screen Time Rules: Not Just for Kids
- ✓ **June:** Is Your Device Hurting You?
- ✓ **September:** When Social Media Makes You Feel Less than Social
- **December:** Managing Your Personal Digital Data



- 1 Set boundaries.** Easier said than done but set some limits to how often you check social media and when you use it. Try putting your phone away from time to time to be fully present with family and friends, and not looking at your phone before you go to sleep or when you first wake up.
- 2 Be intentional.** Know why you are logging on (to check the time of the party, to see a friend's vacation photos, to answer a text, to pass the time while waiting) and stick to that intention.
- 3 Don't compare.** Seeing other people broadcast their successes and post magazine-perfect moments of their lives might make your daily life pale in comparison. Remember that these moments aren't representative of someone's whole life, and the person posting them is probably struggling with a lot of the same things you are. Instead of comparing lives, look for ways you can get inspired by others.
- 4 Take care of you.** If you're feeling down, or catch yourself aimlessly scrolling away, ask: Does this feel good? If no, set your phone aside. If getting notifications is stressing you out, try disabling them so you only see alerts when you sign in manually.

If your online interactions are causing you stress, don't wait to get help. Your doctor can help you find resources to reduce your stress.

PPO plan participants can also take advantage of phone-based Health Coaching. Visit [www.soundhealthwellness.com](http://www.soundhealthwellness.com) to learn more.

#### Sources:

<https://www.psychologytoday.com/us/blog/modern-mentality/201810/is-social-media-making-you-lonely>  
<https://www.mindwise.org/blog/mental-health/how-to-have-a-healthy-relationship-with-social-media/>



## IMPORTANT NUMBERS TO KNOW

### PPO PLAN PARTICIPANTS

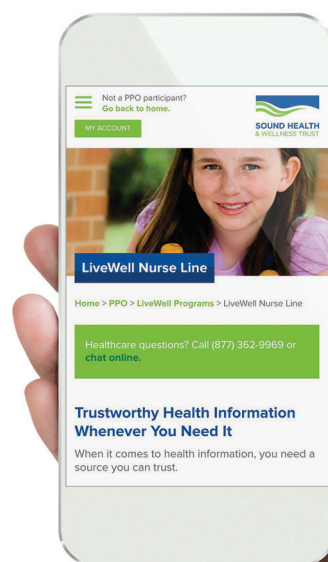
Trust Office – Benefits, Eligibility, HRA	(206) 282-4500 or (800) 225-7620
Delta Dental PPO & Schedule Plan	(800) 554-1907
DeltaCare	(800) 650-1583
VSP (Vision Service Plan)	(800) 877-7195
WellDyneRx—for Prescription Coverage	(888) 479-2000
Nurse Line	(877) 362-9969 Option 1
Health Coaching	(877) 362-9969 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](http://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.***

**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.

## EVERYONE'S A WINNER!

Next time you're on the Sound Health & Wellness Trust website, check out the new and improved LiveWell Fit photo gallery, featuring the winning smiles of LiveWell Fit participants from across the state.

Download the current list of LiveWell Fit events at [www.soundhealthwellness.com](http://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 participants Yumin and Jianwei

DATE	EVENT NAME & DESCRIPTION	
SEPTEMBER		
14	Vashon Island	<b>Passport 2 Pain</b> – 80, 50, 30 or 12 mile bike ride
14	Enumclaw	<b>Black Diamond Triathlon</b> – Super, Olympic and Sprint Relay
14	Omak	<b>Omak Warrior Stampede</b> – 4 mile obstacle course
14	Lake Sammamish	<b>Ragnar Sunset Seattle</b> – 3.95 mile relay
15	North Bend	<b>Tunnel Light Marathon</b> – 26.2 mile run/walk
15	Gig Harbor	<b>Race for a Soldier</b> – 10 or 3.1 mile run/walk
15	Bainbridge Island	<b>Bike for Pie</b> – 32 or 9 mile bike ride
21	Maple Valley	<b>Tails 'n Trails 5K</b> – 3.1 mile run/walk and Kid's run
21	Grand Coulee	<b>Run the Dam</b> – 13.1, 6.2 or 3.1 mile run/walk
21	Spokane	<b>Happy Girls Run Spokane</b> – 13.1, 6.2 or 3.1 mile run/walk
21	Carnation	<b>Warrior Dash</b> – 6.2, 3.1 or 1 mile obstacle course
21	Bonney Lake	<b>Tehaleh Trail Run</b> – 13.1, 6.2 or 3.1 mile run/walk and kid's race
21	Redmond	<b>Get Your Rear in Gear</b> – 3.1 mile run/walk and kids run
21-22	Black Diamond	<b>Tough Mudder</b> – 3.1 mile obstacle course
22	Tukwila	<b>Seattle Sounders FC Rave Green Run</b> – 3.1 mile run/walk
22	Kitsap	<b>Kitsap Color Classic</b> – 57, 39 or 25 mile bike ride
28	Seattle	<b>Night Nation Run</b> – 3.1 mile run/walk
28	Arlington	<b>Friendship Walk 5k Run</b> – 3.1 or 1 mile run/walk