

AUGUST 2004

# BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

## Is it Urgent or Life-Threatening?

### Know When to Call Your Doctor or Go to the Emergency Room



What should you do when an urgent, but not *life-threatening*, event occurs? Most of us rush to the emergency room without a second thought, but there is another—and often, better—option.

Urgent care for broken bones or sprains, cuts that require stitches, dislocated joints and many serious illnesses may be available at your own doctor's office, where a physician knows your medical history and can often see you without delay. (Plus, you won't have to pay the emergency room copay when you receive care in your doctor's office.)

Be prepared when urgent care is required:

- Keep your family's doctors' phone numbers with you, in your wallet or purse. If possible, when care is needed, call the doctor to ask for advice.
- Know what types of services can be performed in your doctor's office, and what hours the office is open.

- Locate an in-network urgent care facility in your area that you can use when your doctor is not available.

### Emergency Care

In a life-threatening situation, call 9-1-1 for emergency assistance or take the injured person to the nearest hospital emergency room. Warning signs of a medical emergency include loss of consciousness, difficulty breathing, sudden pain, suspected poisoning or overdose and major trauma or bleeding.



### Your Emergency Room Benefits

#### Regence Members

- You pay a \$150 copay for each visit to a hospital emergency room.
- Refer to your benefit booklet for your plan's emergency room/hospital benefits.

#### Group Health Members

- You pay a \$75 copay for each emergency visit to a Managed Health Care Network facility.
- Refer to your Certificate of Coverage summary booklet for your plan's emergency room/hospital benefits.

## Review Your Dependent Coverage

The benefit selections you make during August's Open Enrollment period will take effect on September 1, 2004. However, you have until September 15th to add or cancel dependents retroactively to September 1st. Contact your company's HR representative to request:

- An application to add eligible dependent(s).
- A change transmittal to cancel your ineligible dependent(s).

## For MBA Trust Employers

*Benefits Toolbox* contains important information to help employees understand and use their benefits wisely. Please make copies and distribute to all employees.

Need forms? Contact EPK & Associates to request forms for adding or canceling dependents.



MASTER BUILDERS  
ASSOCIATION  
of King and Snohomish Counties

## Defining Benefit Terms

**MEDICALLY NECESSARY:** Your benefit coverage applies only to **medically necessary** services, which are required for the diagnosis, care or treatment of a medical condition (such as a disease, illness or injury). Services that are not medically necessary (such as cosmetic surgery or services for the convenience of the patient or provider) are not covered. Medical necessity is determined by Regence or Group Health.



**MEDICAL EMERGENCY:** A **medical emergency** is defined as “the sudden and unexpected onset of a condition, or worsening of an existing condition, requiring medically necessary care to safeguard your life or limb immediately after the onset of the emergency.” For benefit coverage, Regence or Group Health will determine whether a specific situation is a medical emergency.

# Driven to Distraction

## Stay Focused on the Road to Prevent Accidents

*Did you know that 90% of the 6.3 million motor vehicle crashes reported in the US in 2002 were preventable?*



The National Safety Council reports that this high rate of needless accidents is caused by drivers with unsafe behaviors—and up to half of all accidents happen when the driver’s attention is distracted from the road.

Three simple habits will help you keep distractions to a minimum:

- **Keep both hands on the wheel.** Make adjustments to vehicle controls—radios, air conditioning, mirrors—before you start driving.
- **Keep your eyes on the road.** Wait until the car is stopped to reach for objects, read maps, search for CDs or tapes, apply makeup or shave, eat food or use electronic devices.
- **Keep your mind focused on driving.** Drive only when you are alert, be aware of other vehicles

around you, avoid distracting conversations and watch for hazards.

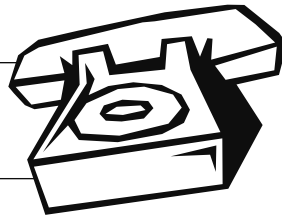
### Is it Safe to Talk and Drive?

Nearly 60% of us use cell phones when driving. Surprisingly, studies show that it’s the conversation that distracts the driver, not the phone. Therefore, the safest time to use a cell phone is when your vehicle is stopped. However, if you must use a cell phone while driving:

- Do not answer, dial or talk on the phone while driving in congested traffic, through a work zone, while changing lanes or when conditions are hazardous.
- Be very familiar with how to use your phone. Use the speed dial feature.
- Use a “hands-free” device, such as a microphone mounted on the sun visor.

## Key Contacts

For questions about...	Contact...
<ul style="list-style-type: none"> <li>• The MBA Health Insurance Trust (eligibility, coverage, etc.)</li> <li>• Assistance in working with insurance companies</li> </ul>	EPK & Associates, Inc. (425) 641-7762 1-800-545-7011, ext. 5 <a href="http://www.epkbenefits.com">www.epkbenefits.com</a>
<ul style="list-style-type: none"> <li>• Medical benefits and claims for Regence BlueShield members</li> <li>• Vision and dental benefits and claims</li> <li>• Locating a provider</li> </ul>	Regence BlueShield (206) 389-6731 or 1-800-330-7206 <a href="http://www.wa.regence.com">www.wa.regence.com</a> <a href="http://www.bluecares.com">www.bluecares.com</a> , (nationwide provider directory)
<ul style="list-style-type: none"> <li>• Medical benefits and claims for Group Health members</li> </ul>	Group Health Cooperative/Options Customer Service (206) 901-6200 or 1-800-542- 9172 • <a href="http://www.ghc.org/web">www.ghc.org/web</a>
<ul style="list-style-type: none"> <li>• The Employee Assistance Program (if your company offers this program)</li> </ul>	Magellan Behavioral Health 1-800-523-5668 • <a href="http://www.magellanhealth.com">www.magellanhealth.com</a>



*Benefits Toolbox* provides general information about MBA Health Insurance Trust benefits. For more information, please refer to your benefit booklet. In the event of conflicting information, the plan documents and insurance contracts will govern.