



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

HEALTH FOCUS

When Breathing Isn't Easy Chronic Obstructive Pulmonary Disease (COPD)

About 10 million American adults have COPD – the fourth-leading cause of death in the US. COPD is made up of two main illnesses: chronic bronchitis and emphysema, which block the airflow and cause serious breathing problems.

What do I need to know?

- Many people delay going to the doctor; by the time they get care, they may have permanent damage. If you have any of the symptoms listed above, especially if you smoke, see your doctor.

Who is at risk?

- Smokers have the greatest risk; smoking causes up to 90% of COPD deaths.
- Exposure to air pollution, second-hand smoke and on-the-job pollutants increases your risk.
- People with a history of respiratory infections and certain genetic factors have a higher risk.



What are the symptoms?

- Persistent coughing, for months to years, often with phlegm
- Shortness of breath
- Wheezing
- Frequent throat clearing
- Decreased ability to be active

- The best way prevent or keep COPD from getting worse is to quit smoking. Talk to your doctor about how he/she can help you successfully stop.

For more information about COPD, and to find out about support groups, visit the American Lung Association at www.lungusa.org.

REGENCE MEMBERS

The Regence Disease Management Program helps people with COPD. To find out if this program is right for you, call 866-543-5765 (toll-free).

GROUP HEALTH MEMBERS

Providers work together to help patients manage COPD. You may be eligible for other resources; for details, call Group Health's Resource Line at 800-992-2279 (toll-free).

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Wellness Services for Members

Your Health Plan Helps You Stay Well

“Managing your health” means taking an active role in your own health, instead of only relying on your doctor to tell you what you need to do. Your Health Plan offers programs and resources that help you gain the confidence to take charge and support your commitment to wellness.

REGENCE MEMBERS:

Regence Vitality Wellness Programs

Regence Vitality includes several programs that can help you develop a lifestyle of wellness. All resources are confidential, optional and free for Regence members and their families.

MyRegence.com

This website can help you in all your health care decisions. For example, you can check your claims, enroll in an online wellness program, find a doctor, get prescription information, order ID cards, change your address, calculate future health care costs, or learn about health issues. Visit www.myregence.com and click Register Now to begin.

Health Risk Assessment

Assess your overall health and well-being by completing the Health Risk Assessment on MyRegence.com. You'll receive a personalized report that describes your health risks and suggests practical ideas for healthier living.

Regence Health Coach

You can work with a personal health coach who can help you set and reach goals for a healthier life, and provide support and

educational resources. To get started, call 800-856-8543 (toll-free).

CareEnhance

When you have a health question, call CareEnhance. Registered nurses answer your calls 24/7 and help you make informed decisions. Call 800-267-6729 (toll-free).

Special Beginnings

This program helps ensure a healthy pregnancy and delivery. Moms-to-be receive information resources and phone access to a nurse 24/7. For more information, call 888-JOY-BABY (569-2229) (toll-free).

Regence Advantages

You are eligible for great savings on healthy products, including the Jenny Craig weight loss program, TruVision laser vision corrective surgery, GlobalFit fitness centers, and more. Go to www.myregence.com for details.

Regence Disease Management

If you have diabetes, asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease or depression, Regence helps you learn to manage your condition. Call 866-543-5765 (toll-free) to get started.

GROUP HEALTH MEMBERS:

Find More Minutes

The wellness services listed below can help you make healthy choices that add minutes to your life. They are free for adult Group Health members.

Your Health Profile

Complete this health questionnaire to receive an online report that shows your health risks and suggests ways to improve your health. To access the Health Profile, register with MyGroupHealth for Members.

Lifestyle Coaching

If your Health Profile shows that you may benefit from one-on-one support, a coach will contact you and offer to help. A coach can give you the support and information you need—and help

MONEY MATTERS

Do You Have De

More than ever before, Americans are struggling with paying their bills. Because of the tough economic times and rising cost of living, up to 15 million people suffer from “debt-stress syndrome.”

If you constantly worry about debt, your body is in a continued state of stress. That sets off a series of physical reactions, like an increased heart rate, rising blood pressure and muscle tension. Even worse, long-term stress is linked to many illnesses, like migraines, insomnia and depression.

Follow these three steps if you are feeling debt-related stress:

you stay on track to reach your own health goals.

Online Tools Equip You For Good Health

Go to www.ghc.org then click for more information on the programs listed below.

Healthwise® Knowledgebase

Browse for information by health topics, and learn about medical tests, medications, alternative medicine and support groups. Click Healthwise Knowledgebase.

Quit Tobacco and Weight Management Programs

Group Health offers discounts on Weight Watchers® and other programs that help you meet your health goals. Click Health Products then choose a program.

Consulting Nurse Service

When you need care advice or want to know if you should see a doctor, consulting nurses can help 24/7, by phone or online. Get contact info online: click Doctors & Health Care Services then Consulting Nurse.

Pregnancy Programs

Group Health's maternity programs include midwifery care, specialized obstetrical care, home births and hospital care in your community. Click Doctors & Health Care Services then Maternity Services.

REGENCE MEMBERS

Defining Benefit Terms What is "Deductible Carryover?"

Most of us are familiar with the **annual deductible**, which is the cost of covered medical services that a member pays each calendar year before the Plan pays benefits. Every January, you start over and must meet the deductible for that year.

However, if you pay any part of your deductible in the last three months of the year, the **deductible carryover** applies to the next calendar year. That amount will "carryover" and be applied to the annual deductible for the new calendar year. For example, if you paid \$100 of your deductible in September 2008, and then pay the rest in November 2008, the amount you paid in November will carry over to 2009.

Debt-Stress Syndrome?

- 1. Admit it.** Talk to someone you trust about your financial situation. Sometimes, just discussing it can help you put your problems into perspective and find solutions.
- 2. Take action.** Contact your creditors and arrange for smaller payments you can handle. Cut up your credit cards and make a budget you can live with.
- 3. Get help.** Talk to a financial advisor or a reputable consumer counseling organization. Discuss health issues with your doctor.

you to miss work), it's time to seek help from your doctor or a professional counselor.

- **Ask your employer if your company offers the Employee Assistance Program;** if so, request an EAP brochure. You may receive up to three free counseling sessions per issue per year.
- **Your Medical Plan covers mental health care.** Please see your Benefit Booklet for details. **REGENCE MEMBERS:** Call Regence Customer Service before treatment begins. **GROUP HEALTH MEMBERS:** You receive the best benefit coverage when care is provided or referred by your GHC doctor.

Your Health Trust Helps You

If debt stress interferes with your daily routine (such as causing



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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.

PLAN ADMINISTRATORS

Important News for Employers

Administrative Manual Update

MBA
HEALTH
INSURANCE
TRUST
Administrative Manual

EPK & Associates recently mailed all employers information about Regence's VitalitySM program to add to the MBA Trust Administrative Manual. Please take a moment to update your manual and keep your benefit information current for future reference. If you did not receive this information, please contact EPK.

REMINDER: Minimum Employee Eligibility Requirements

The MBA Health Insurance Trust requires each employer to have a certain percentage of eligible employees enrolled in the Health Plan. The enrollment guidelines are on page 10 of the MBA Trust Administrative Manual.