



# BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

## HEALTH FOCUS

# Understanding Coronary Artery Disease Know Your Risks and Reduce Those You Can

This year, about 1.2 million Americans will have a heart attack. Only 750,000 of them will survive. While you never know if a heart attack is coming, you can reduce your risk.

A heart attack is sometimes the first sign of coronary artery disease (CAD). This is the most common type of heart disease and the leading cause of death in the United States for both men

and women.

Also called coronary heart disease, arteriosclerosis or atherosclerosis, CAD happens when the arteries that supply blood to the heart become hardened and narrowed. This is due to the buildup of cholesterol and other material which allows less blood to flow through the arteries. As a result, the heart can't get the blood or oxygen it

needs, which can lead to a heart attack and other serious health problems.

According to the American Heart Association, certain risk factors significantly increase your risk of developing CAD. And the more risk factors you have, the greater your risk.

### Factors Beyond Your Control

- **Your age:** Your risk increases as you get older.
- **Your gender:** Men have a greater risk of heart attacks earlier in life. After menopause,

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### Heart Attack Warning Signs

Some heart attacks are sudden and intense, but most start slowly, with mild pain or discomfort. Be prepared to save a life—your own or someone else's—by recognizing the warning signs:

- 1. Chest discomfort.** Most heart attack victims feel discomfort in the center of the chest that lasts for more than a few minutes, or goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
  - 2. Discomfort in other areas of the upper body.** This can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
  - 3. Shortness of breath.** This may occur with or without chest discomfort.
  - 4. Other symptoms.** These can include breaking out in a cold sweat, or feeling nauseous or light-headed.
- Call 9-1-1 within five minutes if there is chest discomfort, especially with one or more of the other signs. The faster you get help, the more likely medical treatment can reduce the risk of death or permanent damage.

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## HEALTHY REMINDER

# Make Sure Your Records Are Up-to-Date

If you recently married or divorced, please be sure to contact your company's benefits representative to update your personal information, including:

- **Marital status:** Report changes within 31 days of marriage or divorce.
- **Beneficiary choices:** You may change your beneficiary for your Basic Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance coverage at any time.
- **Name changes:** Keeping your name current helps ensure timely claim processing.
- **Current address:** Your correct address is required for benefit statements and other communication.

Please contact your company's benefits representative to update your information.



UNDERSTANDING CORONARY ARTERY DISEASE,  
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the risk of heart disease increases in women.

- **Your family:** If your parents had CAD, you have an increased risk. Heart disease risk is also higher among African Americans, Mexican Americans, American Indians, native Hawaiians and some Asian Americans.

## Factors You Can Control

- **Not smoking tobacco:** If you're a smoker, your risk is 2–4 times higher than a nonsmoker.
- **Keeping your cholesterol down:** As blood cholesterol rises, so does your risk of CAD. When other risk factors (such as high blood pressure and use of tobacco) are present, your risk increases even more.
- **Managing high blood pressure:** Hypertension increases the heart's workload, causing the heart to thicken and lose flexibility. With other risk factors (obesity, smoking, high blood cholesterol or diabetes), your risk of heart attack increases several times.
- **Being active:** Regular, moderate-to-vigorous physical activity helps prevent heart disease.
- **Losing weight, if you are overweight:** Excess body fat, especially at the waist, increases your risk of CAD, even if there are no other risk factors. Losing just 10 pounds can lower this risk.
- **Managing diabetes:** Even when managed well, diabetes increases the risk of CAD; the risk is greater if blood sugar is not controlled.

## REGENCE MEMBERS

The Regence Disease Management Program helps

people with diabetes, CAD, congestive heart failure, asthma, chronic obstructive pulmonary disease (COPD), depression or anxiety. To find out if this program can help you, call 866-543-5765 (toll-free).

## GROUP HEALTH MEMBERS

Providers work together to help patients manage CAD and other chronic conditions. You may be eligible to work with a Lifestyle Coach and/or attend workshops. For details, talk to your doctor, call Group Health's Resource Line at 800-992-2279 (toll-free) or go to [www.ghc.org](http://www.ghc.org).

## REGENCE MEMBERS

# Benefit Changes Health Plan Modification

## GROUP HEALTH MEMBERS

**Plan Modifications:** Benefit modifications are described in the employee communications provided by your employer.

## REGENCE PPO/TRADITIONAL PLANS (EXCLUDING HEALTH SAVINGS ACCOUNT/HSA PLANS) Retail and Mail-Order

**Prescription:** If you choose a brand-name drug when an exact generic equivalent is available, you are responsible to pay the difference between the cost of the brand-name drug and the generic, plus the brand-name copay. (However, you never pay more than the brand-name cost.) Here are two examples:

HEALTH TIPS

# Make Exercise Fun Again

## Tips to Stay Active on a Budget



Most of us are finding ways to stretch our dollars these days... and for some of us, that means giving up expensive health club memberships. But don't let that be an excuse to give up regular exercise! Regular activity, 30–60 minutes a day, most days of the week, is essential to good health.

Many great ways to stay fit are free or very low cost. And with the right attitude, you just might have a whole lot of fun and enjoy some

new activities! Here are five ideas to help you get started.

- 1. Take advantage of the crisp, cool days of fall.** This is the perfect time to get out and move—why not do something you haven't done in a while? Drag your bike, golf clubs or hiking boots out of the garage and dust them off.
- 2. Look around your neighborhood.** Most cities and counties offer residents free or low-

cost use of swimming pools, basketball and tennis courts, golf courses, and walking and biking trails. Or take a fitness class through your recreation center. Visit your city or county websites to learn what's right under your nose.

- 3. Join a team or club.** People just like you are getting together to play kickball, volleyball and soccer, or do aerobic exercises, kickboxing or ballroom dancing. Look in your neighborhood newspaper for announcements or check out a networking website (like craigslist.org) and get in the swing of things.

- 4. Just start jumping.** Jumping rope is one of the best exercises around: you get a great cardio workout, it's inexpensive and you can do it in your own backyard. This total body activity incorporates all the muscles, improves balance and coordination, and strengthens legs, knees, ankles and feet. Give it a try—it's a whole lot of fun!

- 5. Go for a walk.** Putting one foot in front of the other is still free, and it's one of the best ways to get exercise. It's easy to squeeze in a few 15-minute walks during the day, and 4 of them add up to a whole hour of fitness. For extra motivation, sign up to walk for a good cause and let your feet do some good for others, too.

Just remember, it doesn't cost anything to keep moving. Whatever gets you going can be great for your health—and your budget!

# for the New Plan Year

## Effective September 1, 2008

Brand-name formulary drug	\$35
Generic equivalent copay	-10
Difference	=\$25
Total you pay	\$35

Brand-name non-formulary drug is \$100 (you pay 50% of non-formulary drug)	\$50
Generic equivalent copay	-10
Difference	=\$40
Total you pay	\$50

An exact generic equivalent has the same chemical structure and effectiveness as the higher cost brand-name drug. (Prescription copays have not changed.)

- Outpatient Rehabilitative Services:** Annual maximum increased to \$5,000 per calendar year (it was \$1,500).

- Emergency Room:** Copay increased to \$200 per visit (it was \$150). Copay is waived if admitted as an inpatient.
- Chemical Dependency:** Annual maximum increased to \$14,000 every two calendar years, per state mandate (it was \$13,500).
- Transplant Services Waiting Period:** Reduced to 6 months (it had been 12 months).
- Growth Hormones:** Made a covered prescription drug benefit (they were not covered before).

### REGENCE SELECTIONS PLAN

Benefit modifications are described in the employee communications provided by your employer.



EPK & Associates  
15375 SE 30th Place, #380  
Bellevue, WA 98007

*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.

## DEFINING BENEFIT TERMS

# Your Expenses

## Understanding Terms Helps You Use Your Plan Wisely

According to a recent study, nearly half of us are confused about health insurance terms. However, when you learn the lingo, you can use your Health Plan better. Your administrator, EPK & Associates, has broken down the following terms to make them easier to understand.

For example, there are a number of expenses that you pay for your health care. This includes the following.

- The **PREMIUM** is the amount paid for your coverage.
- The **DEDUCTIBLE** is the amount of covered medical expenses that you pay each year before the Plan pays benefits (if your Plan requires a deductible).
- The **COPAY** is the set dollar amount you pay each time you visit the doctor or use medical services, regardless of the cost of the procedure. Please note: Regence plans waive the office copay for services billed as preventive care.
- **COINSURANCE** is the percentage you pay of the covered medical expense (this amount varies by Plan).
- The **ANNUAL OUT-OF-POCKET AMOUNT** or **STOPLOSS** is the total amount of coinsurance you pay each year for covered medical expenses. After that the Plan pays most benefits at 100% of the allowed amount for the remainder of the calendar year.

