



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

WELLNESS TOOLKIT

Stay Healthy with Preventive Care Benefits

Reduce Your Health Risks—and Save Money!

Are you and your family taking full advantage of your Health Plan’s preventive care benefits? You can significantly reduce your health risks for many diseases and health conditions by getting regular checkups and routine tests. Plus, staying well means saving money that you don’t have to spend on

additional health care services.

Your Health Plan covers routine care in keeping with generally accepted medical standards, shown in the chart below.

These are guidelines only; please refer to your Plan’s benefit booklet for specific coverage information.

DEFINING BENEFIT TERMS

Annual Coinsurance Maximum or Out-of-Pocket Limit

The Annual Coinsurance Maximum (Regence/Asuris Northwest Health) or Out-of-Pocket Limit (Group Health) is the most you’ll pay in coinsurance and other covered expenses, as described in your benefit booklet, in a calendar year. Your expenses are applied to either the in-network or the out-of-network limit.

Even if you or a family member has a catastrophic illness or serious accident, you are protected financially from being responsible for health care bills for covered services that exceed the Annual Coinsurance Maximum or Out-of-Pocket Limit.

Preventive Care Guidelines

General Health	Physical exams based on age: <ul style="list-style-type: none"> • Under age 40, once every 5 years • Age 40-49, once every 2 years • Age 50 and older, once a year <p>Cholesterol test, every 5 years beginning at age 35 for men and age 45 for women</p> <p>Test for colorectal cancer, periodically (depending on test) beginning at age 50</p> <p>Immunizations and flu shots, as needed</p> <p>Hearing test, as needed and periodically beginning at age 65</p>
Men	PSA test (for prostate cancer), every year after age 50
Women	Mammogram, every 1-2 years beginning at age 40
	Pap test (for cervical cancer), every 1-3 years, ages 18-65
Children	Newborn screenings and well-baby care up to age 2
	Well-child checkups, as recommended by your doctor, up to age 18
	Immunizations, as needed
Dental	Checkup and cleaning, one or two times per year
Vision	Vision exams, as needed up to age 65 and regularly after that

Compiled from resources provided by the Agency for Healthcare Research and Quality

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HEALTH FOCUS



Two Influenzas (Flus), Two Vaccines

Get Vaccinated and Reduce Your Risk

Who Should Get Vaccinated?

Who Should Get Vaccinated?	High Risk for Seasonal Flu Complications	Initial Target Groups for H1N1 Flu Vaccine
People of Certain Ages		
6 months–24 years old		✓
6 months–19 years old	✓	
50 years and older	✓	
People with Medical Conditions		
25–64 years old with certain conditions*		✓
All ages with chronic medical conditions	✓	
Pregnant women	✓	✓
People in Contact with High-Risk Persons		
People who are in close contact with anyone in a high-risk group	✓	
Health care workers	✓	✓
People who live in a nursing home or other chronic-care housing facility	✓	

*For more information about who should (and shouldn't) receive flu vaccinations, visit the Centers for Disease Control at www.cdc.gov; then choose Flu.

Getting your flu vaccine (flu shot or nasal spray) is the best way to avoid the seasonal and the H1N1 flu. Remember that the two flus require separate vaccinations.

The Centers for Disease Control recommends that everyone (except those who have a medical reason not to*) should get flu vaccinations. However, certain groups are a priority (see chart above):

- The CDC strongly recommends the seasonal flu vaccine for people who have a higher risk for serious health complications if they get the flu.
- People in the initial target groups for receiving the H1N1 flu vaccine will be given priority as the H1N1 flu vaccine

becomes available.

In general, the CDC recommends that everyone should get a seasonal flu vaccination now and the H1N1 vaccination when it becomes widely available.

For up-to-date, reliable information about the flu, including finding flu vaccination locations, please visit www.flu.gov.

Flu Shots: What Your Benefits Cover

Seasonal flu vaccinations are covered as a preventive care benefit.

REGENCE AND ASURIS NORTHWEST HEALTH MEMBERS

When you get a flu vaccination from a Regence or an Asuris Northwest Health Preferred or Participating Provider with your

medical plan, Regence and Asuris Northwest Health covers 100% of the cost. If you are on the Selections Plan, your flu vaccination will be covered at 100% only if you receive the vaccine from your Primary Care Provider (PCP). Participating Pharmacy Providers are not covered. Please continue to monitor your local media for flu vaccine availability.

GROUP HEALTH MEMBERS

If you receive the seasonal flu vaccine:

- At your physician's office, it will be subject to the office visit copay and applicable preventive care benefit
- At a Group Health Facility Flu Shot Clinic, the office visit copay is waived
- Outside of Group Health, such as at a local pharmacy, Group Health will reimburse at the in-network benefit (you may have to pay the full amount and submit a claim for reimbursement)

Group Health will fully cover the cost of receiving the H1N1 flu vaccine for members. If you receive the H1N1 vaccine in a medical center or from a contracted provider, you will not be charged a copay, coinsurance or deductible. If you receive the H1N1 vaccine in a community setting, Group Health will reimburse the cost up to the allowed amount.

WHAT'S NEW

Good Health in Any Language

Helping Non-English Speaking Patients Get Quality Care

It's estimated that about 20 million people (1 in 15) in the U.S. speak and understand little or no English. Unfortunately, language has a significant impact on the quality of health care.

Patients in the U.S. who speak little or no English are less likely to receive all recommended health care services than English-speaking patients. That's why many hospitals and health care providers are working to provide greater access to trained interpreters to improve the quality of health care for all patients.

REGENCE AND ASURIS NORTHWEST HEALTH: CONSEJEROS LATINOS

Regence BlueShield is reaching across language barriers in the Latino community with the Consejeros Latinos service. This program goes beyond interpretation to provide bicultural and bilingual services that present relevant and accurate information in a culturally sensitive way.

Consejeros are available to respond to any question Latino members may have about their health care needs. This includes contacting other departments and providers to retrieve information, access records or enlist the services available needed to make the experience a success. The Consejeros can be reached by calling 866-218-8520 (toll-free) and are available Monday–Friday, 9 a.m.–5 p.m., Pacific time.

GROUP HEALTH: INTERPRETIVE SERVICES

Group Health provides professional interpreters in any language, free of charge. Staff members are trained to recognize when an interpreter is needed, how to communicate the option for an interpreter, and how to make an interpreter available.

Interpreters also are available to those with sight, speech and hearing impairments. Group Health provides free professional sign language and tactile

interpreters for those with speech and hearing impairments, as well as Braille translations of certain print materials.

The Resource Line offers some member information materials in languages other than English. Additionally, many of Group Health's providers are bilingual.

For more information about Group Health's interpretive services, please contact Customer Services at 888-901-4636 (toll-free).

USING YOUR BENEFITS WISELY

Sound Advice is Just a Phone Call Away

You and Your Covered Dependents Can Ask a Nurse a Question 24/7

Have you ever found yourself in one of these situations...

- It's 2 a.m. and your child has a fever...you wish there was someone you could call to ask for advice about what to do.
- Your spouse is sick and you're not sure whether you should take him/her to the emergency room right away or wait until the next day and call the doctor's office.
- You've been experiencing unusual health symptoms and want to ask someone knowledgeable if it is serious—

and whether you should call your doctor.

- You just want some basic information about a health topic and don't know where to turn.

Your Health Plan benefits include a free, 24-hour/7 days a week, nurse consultation phone line for you and your covered dependents. When you call, a registered nurse can help you determine the appropriate level of care for your situation: emergency room, urgent care, your doctor's office or home treatment.

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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.

SOUND ADVICE, continued from page 3

You've Got Connections!

REGENCE AND ASURIS NORTHWEST HEALTH MEMBERS

The CareEnhance program puts you in contact with registered nurses; simply call 800-267-6729 (toll-free).

GROUP HEALTH MEMBERS

The Consulting Nurse Service gives you access by phone or online. You can talk with a nurse by calling 206-901-2244 (in the Seattle area) or 800-297-6877 (toll-free for all areas in Washington state and northern Idaho).

You can also contact the Consulting Nurse Service through the "E-Mail Your Health Care Team" feature at www.ghc.org. A nurse generally will respond within one business day, sending a message to your MyGroupHealth inbox. To use this feature, you must be registered with MyGroupHealth for Members to receive access for secured online services.



The nurse can also give you general health information and resources for additional information, home treatment suggestions and help you find answers to your health questions. Although nurses may not diagnose conditions, prescribe medications or offer medical advice, they can refer you to a doctor if necessary.