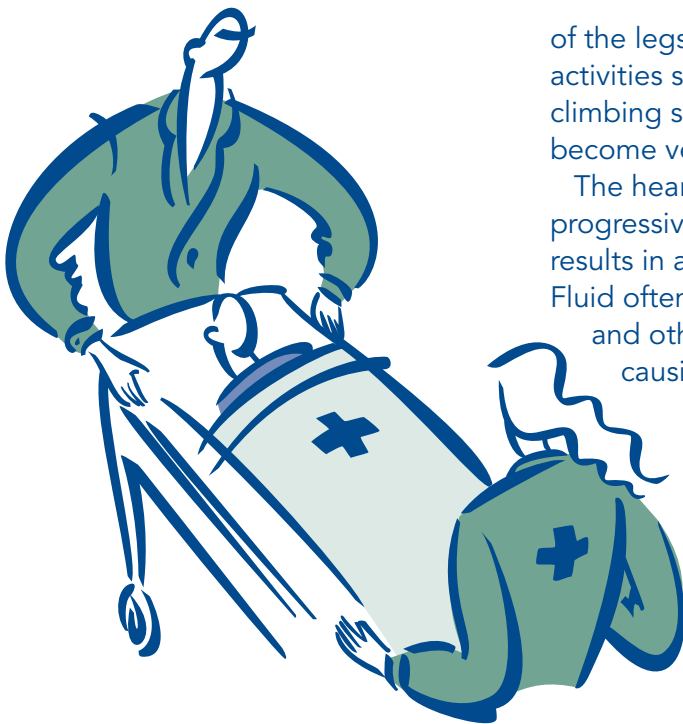


BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

HEALTH FOCUS

Heart Failure: What Everyone Should Know When the Heart Begins to Lose the Beat



Your heart is a powerful muscle that beats without stopping throughout your lifetime. Every day, your heart beats about 100,000 times and pumps the equivalent of 2,000 gallons of blood!

If the heart muscle weakens and can't pump as much blood as the body needs, heart failure occurs. "Failure" doesn't mean the heart has stopped; it means that it is not pumping as well as it should.

People with heart failure generally experience shortness of breath, tiredness, and swelling

of the legs and feet. Everyday activities such as walking, climbing stairs or work tasks can become very difficult.

The heart muscle gets progressively weaker and usually results in an enlarged heart. Fluid often builds up in the lungs and other parts of the body, causing congestion.

There is no cure for heart failure; it is a serious condition that doesn't go away. Around five million people in the U.S. have heart failure, but many of them have learned to live a full

life with the right treatment and healthy lifestyle habits.

Know Your Risk

Anything that damages your heart or how well it pumps can lead to heart failure. Common causes are coronary artery disease, a previous heart attack or high blood pressure.

These conditions increase your risk:

- Diabetes
- Diseases of the heart muscle, valves or sac around the heart

- A slow, fast or uneven heart rhythm
- A heart problem that you were born with
- Long-term alcohol abuse

Talk with your doctor about your risk and how to reduce it. If you have heart failure, lifestyle changes—like eating right, losing weight and getting regular exercise—can help slow down the heart's weakening. Your doctor can help you learn to manage your symptoms and make lifestyle changes so that you feel better.

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HEALTH TIPS

What Are Your Vital Signs?

Why You Should Know Your Numbers

Your vital signs tell you whether you have an increased risk for a health issue, like heart disease, diabetes or a stroke. The most common signs are listed in the chart below.

Are Your Vital Signs in the Danger Zone?

When you know your vital signs, you can take action for your own good health, whether that's to maintain a normal range or



VITAL SIGN	NORMAL RANGE	DANGER ZONE
<p>Blood Pressure*</p> <p>An arm cuff measures blood pressure. Look for self-service cuffs in pharmacies or check with your local fire department, many offer free testing.</p>	Normal blood pressure is 120/80 or lower	Between 120/80 and 140/90 means you have pre-hypertension or an increased risk for hypertension, which is when your pressure is 140/90 or higher.
<p>Blood Glucose*</p> <p>Requires a blood test. Your doctor may want to repeat the test on a different day to confirm your level.</p>	A normal test result is below 110 mg/dL	110 mg/dL to 125 mg/dL suggest pre-diabetes, or a high risk for type 2 diabetes, which is when your blood glucose is higher than 125 mg/dL.
<p>Total Cholesterol</p> <p>A lipoprotein profile measures HDL, LDL and triglycerides; however, your doctor may only measure your total and HDL cholesterol.</p>	A normal level is less than 200	200 to 239 is borderline high; 240 or more means you have an increased risk for heart disease.
<p>LDL Cholesterol</p> <p>Low-density lipoprotein (LDL), also known as "bad" cholesterol, is the main source of cholesterol buildup.</p>	An optimal level is less than 100 mg/dL	130–159 mg/dL is borderline high; 160–189 mg/dL is high; and 190 mg/dL and above is very high. If your level is above 130 mg/dL (or you're on medicine to treat high cholesterol), you have an increased risk for heart disease.
<p>HDL Cholesterol*</p> <p>High-density lipoprotein (HDL), also known as "good" cholesterol, carries cholesterol away from the arteries.</p>	A good level is 40 mg/dL or more (the higher, the better)	Less than 40 mg/dL (or being on medicine to treat low HDL) is a major risk factor for heart disease.
<p>Triglycerides*</p> <p>This type of fat is found in the bloodstream and fat tissue.</p>	Normal levels are below 150 mg/dL	150–199 mg/dL is borderline high; 200 mg/dL or more is high, and raises your risk for heart disease or stroke.
<p>Body Mass Index (BMI)</p> <p>BMI uses your weight and height to measure body fat. Use the online BMI calculator at the Centers for Disease Control at www.cdc.gov (choose BMI from the A-Z Index).</p>	A healthy BMI range is within 18.5 to 24.9	BMI between 25 and 29.9 is considered overweight and BMI of 30 or higher is considered obese. These weight categories could lead to serious health problems.
<p>Waist Circumference*</p> <p>Measure your waist at the smallest spot under your rib cage and above your belly button.</p>	Less than 40" for men and 35" for women	More than the normal range is too high. Body fat that accumulates in the stomach area is more of a health risk than body fat that builds up in the hips and thighs.

*These are the five risk factors for metabolic syndrome (more information on page three).

improve your score. However, you might not realize that your vital signs could be giving you strong warning signals:

1. If you are in any danger zone, you have an opportunity to return to a normal range. For example, if you have pre-diabetes, you may be able to return to a normal range with healthier habits.
2. If you are in two or more danger zones at once, or if you have lifestyle habits that aren't good for you (such as smoking or not getting enough exercise), you significantly increase your health risks.
3. You have metabolic syndrome when you are in the danger zone for the five vital signs marked with an asterisk in the chart. That means your body's normal functions are at risk and you have an increased chance of developing heart disease or diabetes or having a stroke. One in four U.S. adults has metabolic syndrome—and they are twice as likely to develop heart disease and five times as likely to develop diabetes as those without it.

You can improve **all** of your vital signs when you eat a heart-healthy diet, get regular physical activity, maintain a healthy weight, limit alcohol and quit smoking.

Talk with your doctor about your vital signs and your health risks based on your age, health and family history and health habits. Your Health Plan covers many health-screening tests—see your Plan Booklet for details.

USING YOUR BENEFITS WISELY

Coaching Can Help You Succeed Get the Support You Need to Reach Your Health Goals

If you're like most Americans, you know the value of healthy choices. You've made resolutions, joined a gym, started diets, vowed to quit unhealthy habits...but sooner or later, many of you find yourself back where you started.

A wellness coach can help you succeed this time by giving you helpful information and encouragement. For example, a coach can help you lower your cholesterol or blood pressure, or make positive changes in your eating habits, physical activity, tobacco use, or how you cope with stress.

Your Health Plan gives you access to coaches who have professional training in helping people make lasting behavior changes. Through ongoing phone conversations, a coach can help you stay on track and reach your health goals. It's easy to get started:

Step One

Complete an online health questionnaire. You'll receive a personalized report that describes your health risks and suggests practical ideas for healthier living.

REGENCE MEMBERS: Use the Health Risk Assessment on MyRegence.com.

GROUP HEALTH MEMBERS: Complete the Health Profile after you register with MyGroupHealth for Members. You can also email your physician directly to address specific risk concerns, report monitored blood pressure readings, access your last visit physician notes/instructions, obtain lab results, and access wellness tools and information at MyGroupHealth.com.

Step Two

Begin working with a coach, who can help you set and reach goals for a healthier life, and provide support and educational resources.

REGENCE MEMBERS: Contact a Regence Health Coach at 800-856-8543 (toll-free).

GROUP HEALTH MEMBERS: If your Health Profile shows that you may benefit with one-on-one support, a coach will contact you and offer help.

Discover for yourself the benefits of working with a wellness coach—and succeed this time!



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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.

MONEY SAVING TIPS

Know Your Coverage and Save Money

Follow These Tips to Keep Your Costs Down

You can limit unexpected doctor bills when you know what the Health Plan covers *before* you receive services. Follow these tips to keep your costs down:



1. Use Your Plan's Network

Providers: Even if your doctor refers you to a specialist or lab, it's up to you to make sure it is in the network before you receive services.

2. Use a Participating Pharmacy:

You only pay your coinsurance or copay. At a non-network pharmacy, you pay the full cost yourself and then turn in a claim for reimbursement.

3. Get Approved if Required:

The Plan will only cover certain services, such as hospitalization, when you

obtain preadmission approval (Regence) or preauthorization (Group Health) in advance. See a complete list of services that require this step in your Plan Booklet.

Remember that you pay for services that the Plan doesn't cover and/or the amount that is more than what the Plan pays. If you're not sure about your benefit coverage, please call your Plan's customer service number (printed on the back of your Health Plan ID card).