



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

WELLNESS TOOLKIT

You Can Quit Using Tobacco for Life! The Free Quit for Life Program Helps You Succeed

Quitting tobacco is the best thing you can do for your health, but it's not easy to do. Most people try to quit more than once before they succeed. The Quit For Life® Program has helped hundreds of thousands of people stop smoking...and it can help you, too.

To begin, you'll create your own, easy-to-follow quitting plan that will show you how to get ready and then take action. The program offers support and tools that increase your chances of success:

- **Quitting Aids:** Get help deciding what type, dose and duration of nicotine substitute or other medication is right for you, and learn how to use it so it really works.
- **Quit Guide:** Receive an easy-to-use workbook that can help you stick with your quitting plan.
- **Quit Coach:** Get expert support whenever you need it over the phone from coaches who specialize in helping people quit tobacco.

With the support of Quit for Life®, you are *eight* times more likely to

Quit For Life teaches people how to quit with four proven strategies:

1 Quit at Your Own Pace: Quit on your terms, but get the help you need, when you need it.

2 Conquer Your Urges to Smoke: Gain the skills you need to control cravings and urges to use tobacco

3 Use Medications So They Really Work: Learn the proper use of nicotine substitutes or medications.

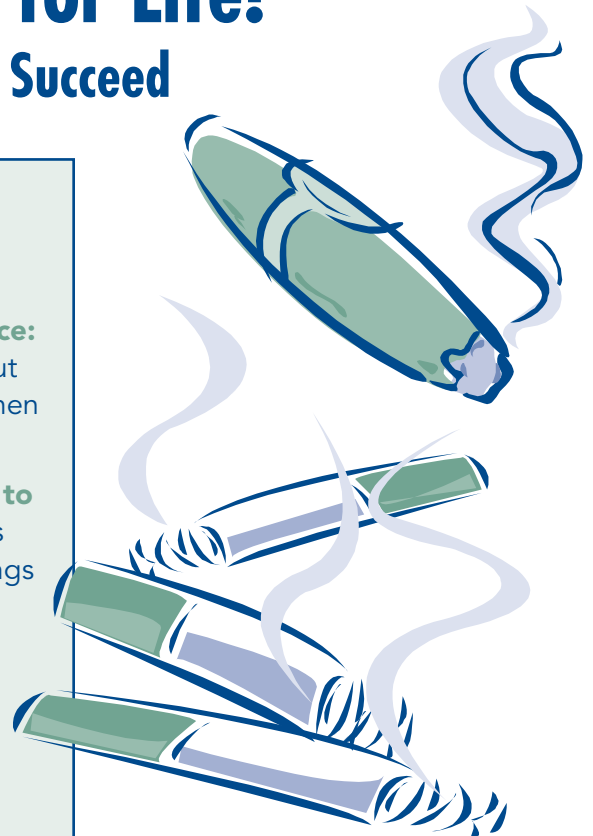
4 Don't Just Quit, Become a Non-Smoker: Once you've stopped, learn how to stay that way.

quit than if you go "cold turkey" or try to kick the habit on your own.

Your Health Trust Benefits

REGENCE MEMBERS:

- For residents of Washington State, the Quit For Life®



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program is offered for free through the Washington State Tobacco Quit Line. Call 1-800-QUIT-NOW (toll-free) to get started.

- Your Health Plan covers prescribed nicotine replacement products. Please refer to your Benefit Booklet or call the number on your Health Plan ID card for details.
- Regence also offers Health Coaches, an online stop smoking program at www.myRegence.com, and covers the services of approved smoking cessation providers.

GROUP HEALTH MEMBERS:

- The Quit For Life® program is offered to Group Health Members at no cost to you. Call 1-800-QUIT-NOW (toll-free) to get started.
- Your Plan covers prescribed nicotine replacement products. Please refer to your Benefit Booklet or call the number on your Health Plan ID card for details.
- Group Health Members also have Web Coach, an interactive web tool that is available 24 hours per day. With Web Coach, members can: interact with Quit Coaches and peers in the discussion forum, build a Quit Plan, manage stress and avoid weight gain, track money saved by reducing tobacco usage and much more.

HEALTH FOCUS

High Cholesterol: A Serious Concern

Take Steps to Lower Your Cholesterol

The Basics About High Cholesterol

High cholesterol affects people of all ages: young, middle-aged and older adults; and both men and women.

WHAT IS IT?	WHAT DOES IT DO?	WHO IS AT RISK?
HDL "good" cholesterol can lower your chance of heart disease. LDL "bad" cholesterol, leads to a build-up in the arteries. Here's what your total cholesterol level means: Normal: Under 200 Borderline High: 200–239 High: 240 or more	When cholesterol builds up, the arteries narrow, cutting the flow of oxygen-carrying blood and raising the risk for many heart diseases.	Your risk is greater if you have a family history of high cholesterol, eat foods that are high in saturated fats, are overweight or are inactive. Cholesterol levels generally rise until 60 to 65 years of age. After the age of 50, women often have higher total cholesterol levels than men of the same age.

The term "high cholesterol" is mentioned so frequently that we might forget how serious it is. While your body needs some cholesterol to work properly, if you have too much, it can stick to the walls of your arteries, narrowing or even blocking them. High cholesterol multiplies your chances for having a heart attack and developing heart disease.

Cholesterol-Lowering Medications

If healthy lifestyle changes are not effective, you may need to take a medicine called a statin. Nearly 22 percent of adults 45 or older take a statin, making this the most commonly prescribed class of medication in the U.S.

Statin are safe for most people. However, they can cause muscle problems. If you

experience aches and pains when taking a statin, contact your doctor right away.

Your doctor will determine which statin is best for you, based on how much you need to lower your cholesterol, other medicines you take and whether you have heart disease or have had a heart attack.

Statin can vary widely in cost—from as little as \$11 per month for generics to more than \$200 for brand-name drugs. Most people who take them must continue to do so for years—perhaps for the rest of their life—so the cost can add up. Be sure to ask your doctor if a generic statin could be the right one for you.

HEALTH TIPS

Men: Get a Regular Tune Up

Preventive Health Care Could Save Your Life

Men don't get routine health care as often as women do; in fact, they're twice as likely to have gone two or more years without seeing a doctor. There are a number of reasons why men don't get regular checkups—but here are four solid reasons why they should.

Reason 1: Preventive care can spot an issue before it becomes serious

"Going to the doctor for routine checkups is something that can keep you running at maximum capacity," Dr. Rambod Rouhbakhsh, a family doctor from Legacy Clinic (OR) says. For example, testicular cancer occurs most often in young men and can be detected in a routine physical exam.

Reason 2: Your daily habits could be killing you

According to a recent poll, men spend nearly 19 hours per week watching TV but less than 5 hours exercising. "Heart disease and diabetes don't happen when you turn 40 or 50," Dr. Rouhbakhsh says. "The processes that lead you to having a heart attack in your 50s or 60s starts in your teens and 20s."

Men should get routine tests to check for high blood pressure and high cholesterol. "Regular doctor visits to check in on your daily routine can successfully help you curb bad habits," he says.

Reason 3: You could have diabetes (or be pre-diabetic) and not even know it

The number one risk factor for heart disease is diabetes. "Once you become a diabetic, your risk of having a heart attack is the same as someone who has already had a heart attack," says Dr. Rouhbakhsh. And that's something that can be prevented with routine health care.

Reason 4: You should treat yourself better (or at least as well) as you do your car

Most men get their cars tuned up, but often they go for years without tuning up themselves. "Your body is so advanced that it can take years of the wrong fuel and still adapt to it," says Dr. Rouhbakhsh. And all of the above are the complications that result from not getting that "tune up" for your body.

Written by Catherine LaCroix for www.myRegence.com; used by permission from Regence.



Your Health Plan Pays 100% for Preventive Care

Covered preventive care services are free for MBA Health Trust participants! You do not have to pay a deductible, copay or coinsurance.

This includes routine pediatric, gynecological and adult annual physicals, routine well-baby care, pediatric and adult immunizations and routine cancer screening. These services are covered in keeping with generally accepted medical standards; refer to your Plan's benefit booklet for details.

REGENCE AND ASURIS NORTHWEST HEALTH MEMBERS

You must choose a Selections, Preferred, Participating or Recognized provider or facility. (Selections Plan members: Recognized providers are not applicable.)

GROUP HEALTH MEMBERS

You must choose a Managed Health Care Network provider.



- 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.

HEALTH FOCUS

Flu Shots: What Your Benefits Cover

Getting your flu vaccine is the best way to avoid the seasonal and the H1N1 flu this year. 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 Asuris Northwest Health Preferred or Participating Provider or Pharmacy with your

medical plan, Regence and Asuris Northwest Health covers 100% of the cost.

GROUP HEALTH MEMBERS

Group Health is offering flu shot clinics at all 26 Group Health

Medical Center facilities Monday through Friday from 8:30 a.m. to 5 p.m. No appointment is needed. Members can walk in directly to the clinic injection room to receive the flu vaccine at no cost. Out-of-network flu shots are covered at the in-network preventive care benefit.

