



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

USING YOUR BENEFITS WISELY

When You Travel, Your Benefits Go With You Don't Leave Home Without Your Card

Whether you're taking a summer vacation or "on business," your Health Plan keeps you covered while traveling anywhere in the world. Follow these tips to get the best benefit coverage when you travel:

1. Always carry your Health Plan ID card with you.
2. If you have a life-threatening emergency, call 911 or go to the nearest hospital. Then, be sure to call the number on your card within 24 hours.
3. For urgent care (in situations that are not life-threatening, such as a sprained ankle or ear infection), call the number on your card to locate a provider and understand your benefit coverage.

In most cases, you will not have to pay upfront, other than the usual out-of-pocket expenses for non-covered services, deductibles, copays and coinsurance. If you are travelling out of the country and have an emergency, you may be required to pay when you receive



care and then send in a claim form for reimbursement based on Plan benefits.

REGENCE MEMBERS:

The BlueCard Program connects you to thousands of providers worldwide. To locate a preferred or participating Blue provider outside your service area, call the number on the back of your Regence ID card.

GROUP HEALTH MEMBERS:

- Options Plan members may see any licensed provider in the U.S. but may save money by choosing a provider in the Beech Street network.
- G12 Plan members do not have out-of-area benefits, except for emergency care.

Group Health's Travel Service Hotline provides information about immunizations for specific destinations, preparing an adequate supply of needed prescription maintenance medications, and what to do if you contract an illness during travel. Visit Group Health's website at www.ghc.org for more information.

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HEALTH FOCUS

Breathe Easy Get Allergies Under Control

For millions of Americans, springtime means allergy time. If you suffer from allergies or “hay fever”—and about 1 in 4 of us do—there is no cure, but there is hope. Your doctor can help you control your allergies with medications and you can take steps to help prevent symptoms.

- Seasonal allergies, or hay fever, are caused by tree, grass and weed pollen and other irritants (like dust mites and pet dander) that you breathe in.
- People can also have allergies to foods, drugs, insects, fragrances and other things.
- If either of your parents has allergies, you are much more likely to have them, too.

What are the symptoms of seasonal allergies?

- Frequent sneezing
- Runny or stuffy nose
- Postnasal drip with coughing
- Itchy nose and throat
- Itchy, watery and burning eyes

What can you do?

- Stay indoors from 5 a.m. to 10 a.m. (when pollen levels peak) and on dry, windy days.

- Shower and wash your hair every night to rinse off pollen and mold spores.
- Put pillows and mattresses in washable covers; clean bed linen often.
- Ask your pharmacist about over-the-counter medications for your symptoms.
- Talk with your doctor about allergy testing, prescription medications and allergy shots.

What does your Health Plan cover?

- Physician office visits
- Laboratory testing for most common allergies. Check your coverage before getting tested.
- Most prescription medications and allergy shots. (Over-the-counter allergy medications, even if you need a prescription to buy them, are not covered.)

For more information about allergies, contact the Asthma and Allergy Foundation of America at 800-727-8462 toll-free or visit www.aafa.org or www.breatherville.org.

Good News about Antihistamines

If you dread taking antihistamines because they make you drowsy, here’s good news.

Four newer antihistamines are now available that don’t cause the drowsiness that older antihistamines like Benadryl Allergy and Dimetapp Allergy do. That’s important, because drowsiness has been linked to a higher risk for accidents and on-the-job injuries.

Of the four, three require a doctor’s prescription. One of them, loratadine, is available as a generic medication in over-the-counter Claritin, Alavert and Tavist ND. In addition to being just as effective as the other antihistamines, loratadine is reasonably priced.

It’s important to treat allergy symptoms to reduce your risk of developing a sinus infection or asthma, or damaging your respiratory system. Talk with your doctor about which antihistamine or treatment is right for you.



BENEFIT Q & A

What's Your Health Plan IQ?

Take the Quiz and Find Out!

Almost half of us are uncomfortable explaining basic health insurance terms and many don't really "get" how typical health plans work. So, here's your chance to test your knowledge—and maybe learn a few new terms along the way!

What's a network?

- A. That's another word for varicose veins.
- B. Those are the shower cap thingies that doctors wear in surgery.
- C. A network is a group of physicians, hospitals and providers that agree to offer health services to members at a discounted rate.

When do you pay the deductible?

- A. Only in months with an R, unless it's a leap year.
- B. You don't pay it, silly...it's a discount.
- C. The deductible is the amount you pay for covered services during a calendar year before the Plan begins to pay benefits.

What's a copay?

- A. Oops, that looks like a typo—did you mean copy?
- B. That's when you share a medical service with someone else.
- C. The copay is the amount you pay when you receive a service, for example, when you go to the doctor's office.

What's the out-of-pocket maximum?

- A. It's how much you have to pay to see a doctor.
- B. That's when your front pockets are pulled inside out for a whole day and you don't realize it.
- C. The out-of-pocket maximum is the most you pay in covered

services in a calendar year, after which the Plan pays 100% for most covered services.

If you chose "C" as the correct answer for each of the questions above, congratulations on your outstanding Health Plan IQ! Keep reading this *Benefits Toolbox* newsletter every quarter to learn more about your benefits and how to make the most of them.

YOUR BENEFITS

What Health Care Reform Means for You

Understanding the Patient Protection and Affordable Care Act

Our nation's health care reform efforts will help extend access to health care coverage to more Americans. While it is a long process—implementing the Patient Protection and Affordable Care Act will take place over much of the next decade—changes will take effect with the next annual Open Enrollment, starting on October 1, 2010.

Your MBA Health Trust benefits are provided through EPK Benefits, an organization that provides group insurance programs to building industry-related companies throughout the Pacific Northwest. Stay informed about health care reform efforts, including a timeline of the major changes and when they must be implemented, on the EPK Benefits website at www.epkbenefits.com (click on Health Care Reform).





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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.

WELLNESS TOOLKIT

Why You Should Have a Personal Health Record

Write It Down and Sum It Up

A Personal Health Record is a summary of a person's health history. Your Personal Health Record or Health Profile should list your health conditions and your parents' health history; your immunizations, allergies and medications; pregnancies, surgeries and previous conditions; as well as your doctors' names and other personal information.

Once you create a Personal Health Record or Health Profile for yourself or your spouse or child, you can update it regularly

and simply print or copy it every time you need to give this vital information to a new doctor.

The information you provide is secure in accordance with HIPAA and is not used by your health plan, shared with health care providers or other third parties—the information is yours to keep or share.

REGENCE MEMBERS:

Here's how to create a Personal Health Record:

- Go to www.myRegence.com and sign in.

- Click on My Health, choose Personal Health Record, and click on Get Started.
- Enter your information and select a password to protect your security.

You'll earn 1,000 Rewards points for starting your Personal Health Record and 5,000 points every year when you update it!

GROUP HEALTH MEMBERS:

To complete a Health Profile and view your online medical records:

- Go to www.ghc.org and sign in to MyGroupHealth.
- You may access your medical records, including after-visit summaries, lab and X-ray results, immunizations and more.