



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

USING YOUR BENEFITS WISELY

Five Ways to Cut Health Care Costs

Use Your Benefits Wisely to Save Money in 2010

Your Health Plan provides outstanding benefits—and when you know how to make the most of them, you can keep costs down for yourself and your family. Try these practical strategies to cut expenses this year:

1 Choose Network Providers

Choose providers—doctors, specialists, hospitals, and lab and test facilities in your Health Plan’s network. The Plan pays less if you use a non-network provider and you pay more.

REGENCE MEMBERS: You’ll receive the highest benefit coverage when you choose and use a Primary Care Provider (Selections); or a Preferred or Participating Provider (Preferred or HSA).

GROUP HEALTH MEMBERS: You have the highest benefit coverage when you choose a provider in Group Health’s defined network.

2 Choose Generic Drugs

Generic drugs are lower-cost drugs that must meet the Food and Drug Administration’s quality standards, the same as brand-name drugs. Ask your

doctor if there is a generic for the prescriptions you use. You’ll save money because you always pay the lowest copay for generic prescriptions.

3 Use the Mail Order Pharmacy

For convenience, purchase long-term or maintenance medications that you take regularly (for example, drugs that control blood pressure or lower cholesterol) by mail. You’ll enjoy free standard shipping, convenient home delivery and easy refills.

REGENCE MEMBERS: You may save money because one copay or coinsurance covers up to a 90-day supply. To get started, go to www.regencex.com and choose Get Prescriptions, or call the number on your Regence ID card.

GROUP HEALTH MEMBERS: You have access to mail-order pharmacy services and certain retail pharmacies that let you order refills online. For details, go to www.ghc.org and choose Pharmacy Services, or refer to your Benefit Booklet.

4 Take Advantage of Preventive Care Benefits

Your Health Plan covers many

preventive care services, such as routine exams and tests, immunizations, women’s annual exams and mammograms. Take advantage of these services, which can detect health issues early, when medical care is most effective—and usually less costly.

REGENCE MEMBERS: Your Health Plan covers 100% of routine preventive care. You do not need to pay the office visit copay for preventive care visits. You must choose a provider in the Selec-

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tions (the Plan does not cover preventive care from Extended Network Providers) or Preferred Networks (the Plan does not cover participating providers except as specifically stated in your Benefit Booklet).

GROUP HEALTH MEMBERS: Your Health Plan covers 100% (after your copay) of routine preventive care. Be sure to choose a Group Health Cooperative provider. The Plan does not cover preventive care from Community Providers.

5 Be Informed about Health Topics

When you're well-informed, you'll be prepared to make smart, cost-effective health care decisions. Take advantage of the free resources available to help you improve and maintain your health.

REGENCE MEMBERS: This website is designed to advise, provide tools and resources to help you navigate through health care issues and reward you for taking opportunities to get healthy. Take a general health assessment, enroll in an online wellness program, find a doctor or find out about health issues. Visit www.myRegence.com and click **Register Now** to get started.

GROUP HEALTH MEMBERS: Go to www.ghc.org then Select Healthwise Knowledgebase. Browse for information by health topics, and get information about medical tests, medications, alternative medicine and support groups.

MONEY SAVING IDEAS

Member-Only Discounts

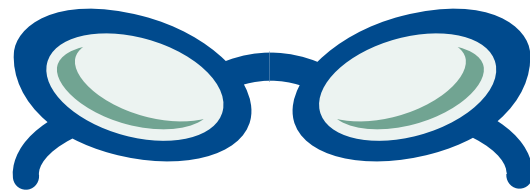
Save on Health Products and Services

Take advantage of exclusive savings on health-related products and services for you and your family.

REGENCE MEMBERS:

To receive discounts, be sure to identify yourself as a Regence BlueShield member when calling for information.

- **Epic Dental:** Offers discounts on xylitol products, a natural cavity reducer. Call Epic: 800-494-3742 (toll-free).
- **GlobalFit:** Save on membership fees at clubs participating in the GlobalFit network. Call GlobalFit: 800-294-1500 (toll-free).
- **Jenny Craig:** Get help losing weight with Jenny Craig program discounts. Call Jenny Craig: 800-96-JENNY (toll-free).
- **BELTONE, Newport Audiology Centers and TruHearing:** Save on hearing aid products and services from three providers: BELTONE: 800-235-8663 (toll-free); Newport Audiology Centers: 800-675-5485 (toll-free); and TruHearing: 800-687-4598 (toll-free).
- **QualSight Lasik:** Receive preferred pricing for LASIK eye surgery. Call for provider locations: 866-750-7561 (toll-free).
- **EyeMed Vision Care:** Save on eyeglasses and contact lenses. Call EyeMed Vision Care: 1-866-688-4699 (toll-free).



- **Safe Beginnings:** Save on products for childproofing and family safety. Call Safe Beginnings: 800-598-8911 (toll-free).

For More Information: Go to www.regence.com, click **Why Us**, then **Member Advantages**, then **Regence Advantages**.

GROUP HEALTH MEMBERS:

- **The Take Care Store:** Save on a wide variety of health products: baby, pregnancy, back care, medical self-monitoring items and more. Available online or at the Group Health Capitol Hill campus.
- **Group Health Eyecare:** Save on eye exams, glasses and contact lenses.
- **Free & Clear® Quit for Life™ Program:** Quit smoking for good; individual and group programs available (no cost to qualified members).
- **Weight Management:** Accomplish™ and Weight Watchers® discounts; group classes, one-on-one, self-directed and online programs available.

For More Information: Go to www.ghc.org or call Group Health Customer service.

Learn How to Manage Chronic Conditions Don't Let Them Manage You!

About 25% of Americans have one or more of the five major chronic conditions: diabetes, heart disease, asthma, hypertension (high blood pressure) and mood disorders. A chronic condition is an illness that may never go away, and can cause debilitating symptoms all the time or once in a while.

In addition to affecting a person's quality of life, chronic conditions are expensive to treat. In the U.S., total expenses for people with these five major chronic conditions accounts for about 50% of our nation's health care costs.

Although chronic conditions are among the most common and costly of all health problems, they are also among the most preventable.

Q What is a chronic condition?

A A chronic condition is a long-developing condition that generally worsens over time. In addition to the top five listed above, other common conditions are coronary artery

disease, congestive heart failure, obesity, osteoporosis and chronic obstructive pulmonary disease (COPD).

Q How can I reduce my risk for developing a chronic condition?

A Studies show that you can reduce your risks by developing healthy habits in four lifestyle choices:

- 1. Exercise regularly:** Aim for 30 minutes a day, 5 days per week or more
- 2. Eat a healthy diet:** See Dietary Guidelines for Americans at www.mypyramid.gov
- 3. Don't smoke or use tobacco products:** Get help to quit at www.smokefree.gov
- 4. If you drink alcohol, do so in moderation:** Limit 1 drink per day for women and 2 drinks per day for men

Q How does my Health Plan help people with chronic conditions?

A Your Health Plan offers programs that help people with chronic conditions by providing information, one-on-one guidance by wellness coaches (see related article on page 4), and other resources.

REGENCE MEMBERS: The Regence Disease Management Program helps people with diabetes,

coronary artery disease, congestive heart failure, asthma, chronic obstructive pulmonary disease (COPD), depression or anxiety. Regence works with your healthcare providers to help you manage your chronic condition and improve your quality of life. To find out if this program can help you, please call 866-543-5765 (toll-free).

GROUP HEALTH MEMBERS:

Providers work together in this coordinated care system to help patients manage their chronic conditions. In addition, Group Health offers Living Well with Chronic Conditions workshops to help people learn how to manage their health and improve their quality of life. For more information, please talk to your doctor, call Group Health's Resource Line at 800-992-2279 (toll-free), or go to www.ghc.org.



PLAN ADMINISTRATORS MBA Health Trust Employers Administrative Tip

Please help us update records on a timely basis by submitting paperwork by the 15th of every month. Thank you!



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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.

YOUR BENEFITS

Coaching Can Help You Succeed

Get the Support You Need to Reach Your Health Goals

If your good intentions were not enough to help you achieve your New Year's resolutions, we encourage you to try again. But this time, enlist the help of a Health Coach, a free benefit available

through Regence and Group Health.

A Health Coach can set you up for success with proven strategies, such as:

- Helping you set specific, measurable, action-oriented, realistic and time-oriented goals
- Talking with you regularly about your successes and challenges
- Helping you identify realistic plans that will work in your situation

Through ongoing telephone conversations with a Health Coach, you can stay on track and reach your goals. In fact, you're far more likely to succeed with the accountability and strategies that a Health Coach offers.

Whether you are interested in losing weight, becoming more active, improving sleep habits or quitting smoking, your Health Coach is trained to help you achieve your goals. Get started today:

REGENCE MEMBERS: Contact a Regence Health Coach at 800-856-8543 (toll-free) or by email at regencehealthcoach@regence.com.

GROUP HEALTH MEMBERS: Complete the Health Profile after you register with MyGroupHealth for Members. If your Health Profile shows that you may benefit with one-on-one support, a Health Coach will contact you and offer to help.