

BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

USE YOUR BENEFITS WISELY

Depression Is a Treatable Illness Take Steps to Help Your Health Plan Help You

Everyone feels down sometimes, but depression is more than feeling unhappy. It's a disease that affects about one in seven people at some time during their lives. And just like any other illness, it can be treated.

If you are struggling with depression, the prospect of getting the medical care you need may seem like more than you can handle. Follow these steps to make the most of your Health Plan benefits and get the help you need:

**✓ STEP ONE:
See Your Doctor**

Begin by talking with your primary doctor if you think you might be depressed. Your doctor can assess your mental health and recommend treatment.

**✓ STEP TWO:
Take Your Medication as Prescribed**

If your doctor prescribes antidepressant medication, realize that there are many options with different benefits and side effects. Finding the right drug, at the right dose for you, may take time. These drugs can take six weeks

or more to make you feel better, so it is important follow your doctor's dosage instructions. Your Health Plan covers antidepressant medication just like any other prescription drug. Be sure to ask your doctor about generic options and remember, you always save money when you choose generics.

**✓ STEP THREE:
Call Your Insurance Carrier for Benefits Before Beginning Treatment**

Your doctor may refer you to a psychologist. It's important to call your insurance carrier customer service department first for benefit information, to locate a covered provider and to determine if preapproval is required before you begin therapy.

**✓ STEP FOUR:
Begin Therapy**

Schedule an appointment with a licensed therapist. Studies have found that for many people, combining therapy with medication works better than medication alone. How long it takes to feel better varies by each individual. Generally, therapy for mild depression takes 10 to 20



weeks, while severe depression requires a longer period.

**✓ STEP FIVE:
Feel Better**

With professional medical care, the vast majority of people with depression overcome it and lead happy lives. If you're suffering from depression, take the first step toward feeling better by calling your doctor today.

Inside This Issue

Depression Is a Treatable Illness	1
New Plan Year Begins October 1, 2011	2
Play It Safe With Medicines.....	2
Helping You Eat Healthy And Well.....	3

HEALTHY REMINDERS

New Plan Year Begins October 1

Open Enrollment is your opportunity each year to:

- Begin or discontinue enrollment in the Health Plan
- Update your dependents; remember, you may enroll your eligible children up to age 26

Benefit selections made during Open Enrollment become effective October 1, 2011, and continue through September 30, 2012.

Make Sure Your Records Are Up-to-Date

If you've moved, or changed your name or marital status in the past year, be sure to provide your current information to your company's benefit representative. Your correct address and personal information is necessary for timely claims payments and Health Plan communication.

Open Enrollment is also a good time to review your beneficiary choices for your Basic Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance coverage. Contact your company's benefit representative to change your beneficiary at any time.

HEALTH TIPS

Play It Safe With Medicines

Follow These Tips to Avoid Harmful Prescription Reactions

Medicine is prescribed to help you. However, it can hurt you if you take too much or mix drugs that don't go together. About 700,000 Americans go to the emergency room each year because of harmful reactions, which can occur when a drug is affected by something else, such as another prescription, an over-the-counter drug, vitamin supplement or even common foods.

Follow these tips to avoid harmful reactions from your prescription drugs:

- Make a list of your medicines, including over-the-counter drugs, vitamins and supplements, and herbs. Take this list to every doctor visit.
- Tell your doctor if you have medication allergies or if you have had problems when taking a certain drug before.
- Make sure you understand why you are taking the medication, what it is called, the correct dose, how often to take it, possible side effects and what to do if those symptoms occur.
- Find out if you should avoid specific foods, drinks, other medicines or activities while taking the drug.
- Always take prescribed drugs exactly as your doctor tells you to. Never take medications prescribed for someone else, even if you have the same illness or symptoms.

- Take pain relievers only as directed. If you are taking opioid pain relievers (such as OxyContin, Percodan, Percocet), know that some medicines, when taken with pain relievers, can cause an overdose.
- If you have side effects, weight gain or loss, change in diet or activity level or other concerns, tell your doctor. You may be able to take a different amount or type of medicine.

Whether it's a brief illness or an ongoing medical condition, medicines can help you—when you take the right ones and take them safely.

There's an App for That!

Take your smartphone with you to your next doctor appointment. If you've added an app that helps you manage your meds, you can easily show her a list of all the prescriptions, over-the-counter drugs and supplements you use.

And, if your doctor prescribes a new medicine, you can look up the cost, find and discuss generic or lower-cost substitutes, read about potential side effects and see if there are any possible adverse interactions with other medications you take.

You can also set reminders to alert you when it's time to take your medications or refill your prescription. You may even be able to order refills by sending a photo of the barcode on your prescription

ONLINE RESOURCES

Helping You Eat Healthy And Well

There's Something Tasty On Your Health Plan's Website

Eating healthy meals that are delicious and simple to prepare isn't so hard when you have the right information at your fingertips. If you're a Regence or Group Health Member, your Health Plan's website can be a great help in the kitchen.

REGENCE MEMBERS

LOGIN: www.myRegence.com

Click: Health News & Features, then Fitness & Nutrition, then Food & Recipes

The next time you're wondering what to cook for dinner, ask Chef Tse. This award-winning chef has cooked up hundreds of tasty videos that teach you how to prepare healthy dishes at home using local/seasonal ingredients, avoiding processed foods.

It's like your very own on-demand cooking show, where you can learn how to make delicious foods

that are good for you, like grilled vegetable orzo salad, spice-rubbed pork tenderloin and raspberry chocolate parfait. You can even email your culinary questions to the chef.

The library of nutrition-related videos, podcasts and articles on myRegence.com covers topics from healthy snacking, to the dish on diets by real-life contributors who

help you be healthy in a fast-food world.

Check out the Discover Wellness Resources link under "My Account" and review the Regence Advantages discounts which include hundreds of health club memberships. You can also find online weight management programs, such as Jenny Craig, that have helped thousands of members lose pounds and keep them off. Under My Health, click Programs for more information.

GROUP HEALTH MEMBERS

LOGIN: www.ghc.org

Click: Health & Wellness Resources, then Healthy Living & Wellness, then Nutrition & Healthy Eating

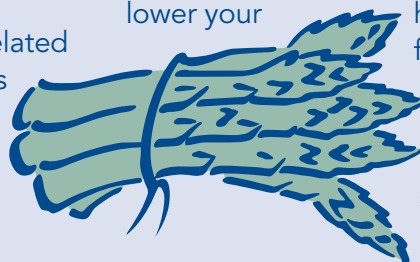
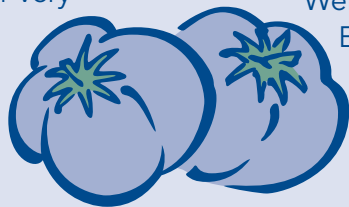
Group Health's Action Plan for Healthy Eating gives you practical strategies for setting goals and making small changes that add up to big results. There's even an Action Plan Form you can print and use to help you stay on track.

Learn about the heart-healthy Mediterranean Diet, which can lower your health risk for diabetes, heart attack, stroke, and some kinds

of cancer—while you enjoy delicious meals loaded with fruits, veggies, whole grains, nuts, beans and spices—you can even enjoy a glass of red wine with dinner.

A collection of articles help you eat healthy on a budget, choose foods to pump up your exercise and suggests practical solutions to common diet obstacles, like eating at restaurants and knowing which foods are good for you.

Group Health also helps you get to a healthy weight with discounts at Weight Watchers and GlobalFit. And, you can talk with a dietician to develop a personalized plan that allows you to eat well for your own good health.





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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.

PLAY IT SAFE WITH MEDICINES
continued from page 2

label to your pharmacy.

Simply search for prescription drug smartphone apps, like MedCoach, RxRemindMe or Medco Pharmacy. You'll find lots of options with plenty of features that help you manage your meds!

REGENCE MEMBERS:

The Blue Cross and Blue Shield Association has launched an iPhone, iPad and iPod touch application for the Blue National Doctor & Hospital Finder website. This free app is now available at the online Apple store at www.apple.com. This app allows you to quickly find an urgent care center or locate a contracting

Blue provider. The free app allows you to perform a nationwide search for healthcare providers by specialty and name, either as a member or guest. The app also features GPS navigation search, map links, e-mail, SMS and "click-to-call," which allows you to dial a phone number with one tap on the phone's screen. There is no charge from the Association to download the application, but rates from your wireless provider may apply. Apps for other mobile phones are in the works.

GROUP HEALTH MEMBERS:

You now have convenient access to your personal health and medical team right from your

iPhone. When you receive care at Group Health you can securely email your doctor, see test results, make appointments, check allergies and immunizations, get health advice and screening reminders, call or send a secure message to the Consulting Nurse 24/7, see wait times at Group Health medical centers, pharmacies and urgent care clinics, and access the symptom checker to assist in evaluating how soon you may need medical attention—all from your iPhone! Group Health mobile apps for Droid and Blackberry are coming soon.