

# BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

## You Can Be Tobacco Free in 2005 Your Health Plan Can Help You Quit For Good

If you use tobacco products, you already know that you should quit. You know that your health will improve immediately and your risks for chronic diseases like cancer and heart disease will go down, you'll save money and you'll stop causing second-hand smoke.

Most people who use tobacco try to quit several times before they succeed. The important thing is to try again, even if you've tried before...because here's another thing you know: you'll be glad you did.

### Regence Members

- **Go to [www.wa.regence.com](http://www.wa.regence.com):** Choose "For Members," then select "Health Library," then choose "Smoking" under "Health Topic Center."
- **What you'll find:** Information and

tips to help you quit, plus a "cost of smoking" calculator.

- **What your benefits cover:** The services of an approved smoking cessation provider and prescribed nicotine replacement products. Please refer to your benefit booklet or contact Regence for your specific plan's benefits.

### Group Health Members

- **Go to [www.ghc.org](http://www.ghc.org):** Choose "Doctors & Health Care Services," then "Smoking Cessation Programs."
- **What you'll find:** Additional online resources.
- **What your benefits cover:** Prescribed nicotine replacement products. Please refer to your Certificate of Coverage Booklet or call Group Health for information about your specific plan's benefits.

## DEFINING BENEFIT TERMS Understanding "Exclusions" and "Limitations"

All health insurance plans have Exclusions and Limitations that restrict coverage for certain services and supplies.

- **"Exclusions" means that a service or supply is not covered.** For example, cosmetic surgery is not covered when it is used just to change someone's appearance.
- **"Limitations" means that benefits are restricted to a certain situation or amount of coverage.** For example, cosmetic surgery is covered when it is related to a covered illness or injury (among other conditions).

The Exclusions and Limitations for your Plan's coverage are clearly stated in your Benefit Booklet, or you may contact your Plan's customer service department for details.

## Medication Can Help You Quit Smoking

Studies show that you *will* improve your chances of quitting if you use a nicotine substitute, like the ones listed below. (Regence and Group Health plans cover prescriptions, but not over-the-counter, products.)

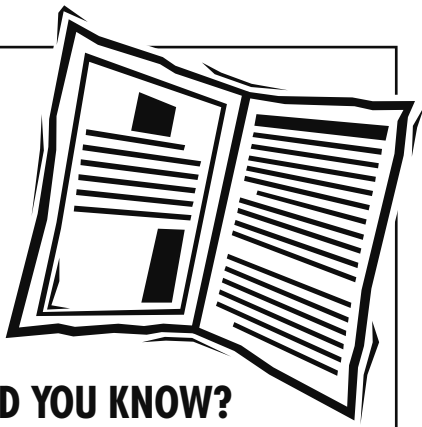
Drug	Description	Prescription Required?	Average Cost Per Day
<b>Bupropion SR</b>	Antidepressant that eases withdrawal symptoms	Yes	\$3
<b>Nicotine Gum</b>	Gum that releases nicotine as it's chewed	No	\$6-\$7 for 10 pieces
<b>Nicotine Inhaler</b>	Cigarette-like cartridge that releases a nicotine vapor when inhaled	Yes	\$11 for 10 cartridges
<b>Nicotine Nasal Spray</b>	Nicotine delivered in a spray to each nostril	Yes	\$5 for 12 doses
<b>Nicotine Patch</b>	Skin patch that releases nicotine into the body	No	\$4-\$5

All of these medications carry precautions; please ask your doctor which one is right for you.

PLEASE COPY AND DISTRIBUTE TO YOUR EMPLOYEES.



MASTER BUILDERS ASSOCIATION of King and Snohomish Counties



## DID YOU KNOW?

### MBA Members Have Life Insurance Coverage

If you are a full-time employee, your employer pays for your **Basic Life Insurance** and **Accidental Death and Dismemberment (AD&D) Insurance** underwritten by Regence Life and Health. The coverage amount varies by employer, with a minimum benefit of \$10,000 for employees up to age 70. (You may be able to purchase additional Life Insurance; check with your employer for details.)

If you've had a family change—such as a marriage, divorce, birth/adoption or death—you may want to change your beneficiary choices. Simply ask your Human Resources department for an employee application and mark the "Change Life Beneficiary" box at the top.

## Benefit Change: Formulary Updates

### Covered Prescription Drug Lists Revised

Regence and Group Health periodically update the formulary (the list of generic and brand-name drugs that each Plan covers). A

committee of physicians and pharmacists selects drugs for the formulary based on scientific results and cost-effectiveness.

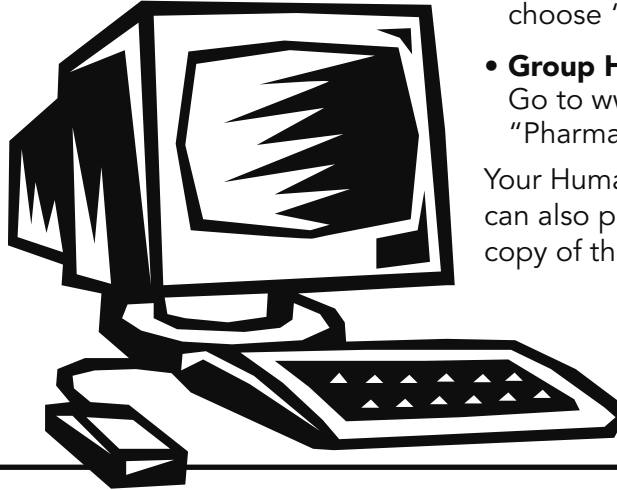
- **Regence Members:**

Go to [www.regencex.com](http://www.regencex.com), then choose "What's Covered."

- **Group Health Members:**

Go to [www.ghc.org](http://www.ghc.org), then choose "Pharmacy Services."

Your Human Resources department can also provide you with a printed copy of the formulary.



## FOR MBA TRUST EMPLOYERS Making Employee Changes

When adding or canceling an employee or dependent, please do not write changes on the billing statement and use the correct MBA Trust form listed below:

**Application Form:** Use for adding a new employee, adding a dependent or changing a Life Insurance beneficiary.

**Change Transmittal Form:** Use for canceling an employee, canceling a dependent or updating an employee's address.

**Also remember to:**

- Complete all information on the change form.
- Include the employee's social security number.
- Submit correct, complete change forms by the 15th of the month.

## Key Contacts

For questions about...	Contact...
<ul style="list-style-type: none"> <li>• The MBA Health Insurance Trust (eligibility, coverage, etc.)</li> <li>• Assistance in working with insurance companies</li> </ul>	<b>EPK &amp; Associates, Inc.</b> (425) 641-7762 1-800-545-7011, ext. 5 <a href="http://www.epkbenefits.com">www.epkbenefits.com</a>
<ul style="list-style-type: none"> <li>• Medical benefits and claims for Regence BlueShield members</li> <li>• Vision and dental benefits and claims</li> <li>• Locating a provider</li> <li>• Prescription drug benefits</li> </ul>	<b>Regence BlueShield</b> (206) 389-6731 or 1-800-330-7206 <a href="http://www.wa.regence.com">www.wa.regence.com</a> <a href="http://www.bluecares.com">www.bluecares.com</a> (nationwide provider directory) <a href="http://www.regencex.com">www.regencex.com</a> (prescription drug benefits)
<ul style="list-style-type: none"> <li>• Medical benefits and claims for Group Health members</li> </ul>	<b>Group Health Cooperative/Options Customer Service</b> (206) 901-6200 or 1-800-542- 9172 • <a href="http://www.ghc.org/web">www.ghc.org/web</a>
<ul style="list-style-type: none"> <li>• The Employee Assistance Program (if your company offers this program)</li> </ul>	<b>Magellan Behavioral Health</b> 1-800-523-5668 • <a href="http://www.magellanhealth.com">www.magellanhealth.com</a>



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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.