



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

HEALTH FOCUS

There's No Sugar-Coating Diabetes Know the Facts. Reduce Your Risks.

Diabetes is an epidemic in the U.S. Nearly 21 million people, or 7% of the population, have the disease—of these, 6 million people do not even know they have diabetes!

The good news is that people with prediabetes who make small lifestyle changes—like losing 5–7% of their body weight and exercising 30 minutes a day—can

cut their risk of developing Type 2 diabetes by more than half.

What is Diabetes?

Diabetes is a disease in which the body does not produce or properly use insulin. Insulin is a hormone that converts food into energy. Without it, blood sugar rises above a safe level. If this continues over an extended period of time, blood vessels and nerves throughout the body may be damaged and cause health issues like heart disease, stroke or kidney problems.

There are different kinds of diabetes:

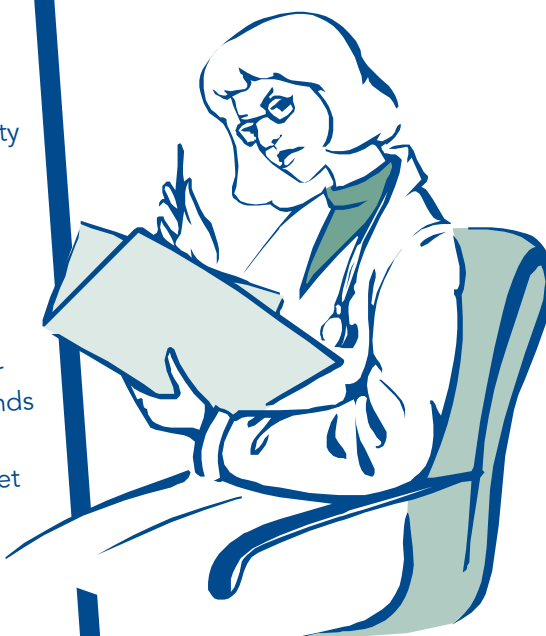
- **Type 1:** The body does not make insulin. People with Type 1 need to take insulin every day. 5–10% of people with diabetes have Type 1.
- **Type 2:** The body does not make or use insulin well. People with Type 2 often need to take pills or insulin. Most people with diabetes have Type 2.
- **Prediabetes:** Blood sugar levels are higher than normal, but not at Type 2 levels.
- **Gestational:** This type of diabetes can affect pregnant women.

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Watch for Diabetes Warning Signs

- Excessive thirst or hunger
- Unusual weight loss
- Frequent urination
- Increased fatigue or irritability
- Dizziness or weakness when you stand up suddenly
- Blurry vision
- Flashing lights or floating spots in your vision
- Burning pain, numbness or swelling in your feet or hands
- Wounds that don't heal well, especially on your feet
- Repeated infections

If you have any of these symptoms, see your doctor.



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Are You at Risk for Diabetes?

You are more likely to develop diabetes if you:

- Are 45 years or older
- Are overweight
- Exercise less than three times a week
- Have a parent, brother or sister with diabetes
- Have high blood pressure
- Have high cholesterol
- Had diabetes during a pregnancy or gave birth to a large baby (over nine pounds)
- Are African American, Hispanic/Latino American, Asian American, Pacific Islander or American Indian

Your Benefits Help You Stay Healthy

Your Health Plan covers diabetic testing, prescriptions, supplies and equipment. Check your benefit booklet for details.

REGENCE MEMBERS

Regence BlueShield also covers diabetes care training when it is recommended by a provider with expertise in diabetes.

GROUP HEALTH MEMBERS

Group Health's "Right Track" notebook helps you manage your condition; online information provides in-depth articles, while free classes and support groups can help you handle diabetes. For details, visit www.ghc.org.

Ask your doctor if you should be tested for prediabetes. To learn more about diabetes, go to the National Institute of Diabetes and Digestive and Kidney Diseases at www.niddk.nih.gov.



DEFINING BENEFIT TERMS

Your Expenses Understanding Terms Helps You Use Your Plan Wisely

According to a recent study, nearly half of us are confused about health insurance terms. However, when you learn the lingo, you can use your Health Plan better. Your administrator, EPK & Associates, has broken down the following terms to make them easier to understand.

For example, you pay a number of expenses for your health care. These include the following:

- The **PREMIUM** is the amount paid for your coverage.

- The **DEDUCTIBLE** is the amount of covered medical expenses that you pay each year before the Plan pays benefits (if your Plan requires a deductible).
- The **COPAY** is the set dollar amount you pay each time you visit the doctor or use medical services, regardless of the cost of the procedure. Please note: Regence plans waive the office copay for services billed as preventive care.
- **COINSURANCE** is the percentage you pay of the covered medical expense (this amount varies by plan).
- **THE ANNUAL OUT-OF-POCKET AMOUNT** or **STOPLOSS** is the total amount of coinsurance you pay each year for covered medical expenses. After that the Plan pays most benefits at 100% of the allowed amount for the remainder of the year.

GROUP HEALTH Group Health Members Can Get Online and Get Informed

When you receive care at a Group Health medical center, you can visit MyGroupHealth for Members at www.ghc.org to see valuable information about your benefits, like this:

- Overview of your Group Health Options benefits
- Services you've received and what your plan paid
- What you've paid toward your annual deductible, out-of-pocket costs, and more (Click *Usage Status*.)

For assistance, please call Group Health Customer Service at 888-901-4636 (toll-free).

BENEFIT TIPS

Supporting Your Commitment to Wellness

Learn How to Manage Your Health—and Feel Better

A chronic condition is an illness that may never go away. Some examples are asthma, diabetes, coronary artery disease, chronic obstructive pulmonary disease (COPD), depression, multiple sclerosis (MS) and many other autoimmune system conditions, including rheumatoid arthritis (RA).

These illnesses can cause debilitating symptoms all the time or once in a while and affect people in many ways. For example, they may:

- Feel sick, or be tired or in pain most of the time
- Be physically unable to do the things they want to do
- Not be able to perform their job and have many sick days
- Feel stress, anxiety and anger about their situation

By learning how to manage chronic conditions, people can significantly improve their overall health.

Both Regence and Group Health offer programs that help people with chronic conditions stay healthier, feel better and enjoy the best quality of life possible. These programs offer:

- Clinicians who work with patients to teach them how to improve their health by making lifestyle changes and learning to self-monitor their condition

- Health professionals who are available to answer questions or discuss concerns
- Valuable health information online and by mail

These programs are available in addition to a doctor's treatment plan; they are confidential, voluntary and there is no cost to participate.

What Your Benefits Offer

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. 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. You can complete an online Health Profile to identify your risks for chronic conditions, and then a health coach can work with you to help you reduce your risks. Group Health's Living Well with Chronic Conditions workshops help people better manage their health. 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.

Living with a Chronic Condition

People with asthma can have difficulty breathing. During an asthma attack, the airways constrict, limiting the air that can flow through. Asthma attacks can last minutes to days and can be life-threatening if the airflow becomes severely restricted.

People with diabetes must control their blood sugar to prevent serious illness. Diabetes occurs when the body does not make or use insulin properly, causing high levels of blood sugar. It increases the risk of kidney disease, eye disease, heart attack and stroke.

People with heart failure need to monitor their health to prevent life-threatening complications. Their heart cannot pump enough blood to the rest of the body. As a result, many organs can become damaged and no longer function properly.

People with coronary artery disease have an increased risk of death. It is usually caused by a buildup of cholesterol that causes the arteries to narrow. This slows or stops blood flow to the heart and causes chest pain, shortness of breath and heart attack.

People with chronic obstructive pulmonary disease (COPD) have lungs that don't function properly. Symptoms include shortness of breath, wheezing and coughing. COPD can lead to heart failure, enlargement of the heart and pneumonia.

With proper medical treatment, self-management and lifestyle changes, most people with these conditions can lead normal lives, reduce complications and minimize their symptoms.



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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.

HEALTHY REMINDERS

Don't Get Stuck with the Flu Get Vaccinated This Fall

Anyone can improve his or her odds of staying healthy by getting a flu shot. But if you have a higher risk for serious flu complications, don't take any chances—flu vaccines are highly recommended for:

- People who are 50 years old or older
- Children 6 months to 23 months of age
- People with certain health conditions, such as diabetes,



heart disease, kidney disease, asthma or severe anemia

- People whose immune system is weakened by long-term problems like cancer or HIV/AIDS
- Women who are pregnant more than three months during flu season (November–March)
- People who live or work in a nursing home or other chronic-care housing facility
- People who are in close contact with children 0 to 23 months of age

Flu Shots: What Your Benefits Cover

REGENGE MEMBERS

When you get a flu shot from a Regence Preferred or Participating Provider, Regence covers 100% of the cost. If you are on the Selections Plan, your flu shot will be covered at 100% only if you get your flu shot from your Primary Care Provider (PCP). If your employer has a flu shot vendor administer flu shots at the employer's office, you must pay up front and then be reimbursed by Regence.

GROUP HEALTH MEMBERS

When you get a flu shot in your Group Health doctor's office or at a Group Health Flu Clinic, there is no charge to you. See the clinic schedule and get flu information online at www.ghc.org or call the Group Health Flu Hotline and Resource Line at 206-326-2800 or 800-992-2279 (toll-free). Please note: flu shots provided at a non-Group Health facility are not covered.