

BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

HEALTH FOCUS

Recharge Your Resolutions! You Can Reach Your Health Goals This Year

Chances are, you made a resolution a month or so ago to improve your health in some way, like losing weight, getting fit or lowering your cholesterol. Most of us know (based on personal experience) how hard it is to keep vague resolutions like these.

But even if your willpower has taken a nose dive, you can still get back on track and achieve your 2008 health goals. The first step is to rephrase those lofty ambitions as achievable, down-to-earth goals.

For example, instead of resolving to “get in shape,” a more actionable goal is “go to the gym three times a week and work out for 30 minutes.” Instead of, “Be healthier,” shoot for, “Eat five fruits and vegetables and walk for 30 minutes every day.”



Specific, measurable and positive goals can help you stay on track because they help you develop practical habits that will soon lead to positive results.

More Success Strategies From Motivation Experts

- **Make it meaningful.** Set goals that are truly important to you, instead of making goals for things you think you “should” do.
- **Write it down.** The best way to clarify your priorities and organize your goals is to get them on paper. Then, post your goals on your refrigerator or bathroom mirror as a daily reminder.
- **Keep it simple.** Start with one goal; then add another when you feel you can successfully take it on—without losing ground with the first goal.
- **Break it down.** View long-term goals as a series of small action steps. For example, if you want to get fit, begin working out for 15 minutes a day, then add 10 minutes to your workout each week.

- **Plan for success.** Don’t leave it up to chance! Schedule time in your calendar for exercise, keep your walking shoes at work for your lunchtime walk, or make an appointment to meet a friend for a walk.
- **Share with others.** You are more likely to follow through with your goals if you’ve told others of your plans. Better yet, get together with like-minded people and help each other achieve common goals.
- **Don’t give up.** If you have a setback, use it as a learning opportunity instead of feeling bad or giving up altogether. Ask yourself what you could do differently next time.
- **Celebrate successes.** Reward yourself in a healthy way when you reach a milestone: go on a hike with friends, take in a movie or buy a new book.

Inside This Issue

Recharge Your Resolutions!.....	1
Stepping Out	2
Defining Benefit Terms: Understanding the Drug Formulary	3
Healthy Reminders: Have You Moved?	3
Quick Links	4

BENEFIT TIPS

Stepping Out

Get Fit One Step at a Time

Exercise doesn't have to be a time-consuming activity. And it sure doesn't have to be done all at once each day. In fact, you can break it down into short sessions that easily fit into your busy day—and get the same health benefits that you would if you worked out all at once.

The U.S. Surgeon General reports that a total of 30 minutes of moderate physical activity on most days of the week can produce long-term health benefits. That can be in two 15-minute periods, or three 10-minute periods...or even in 10,000 steps over the course of an entire day.

Instead of counting minutes or miles, many people find it easier to start and maintain a successful exercise program by counting steps. It's easy to do with a pedometer, a small device that counts your steps for you. All you do is clip it to your belt or waistband. Regence and Group Health members can purchase them at a discount (see the right-hand column), or you can buy one for less than \$20 at most sporting goods stores. Regence members can sign up for a Health Coach, and a pedometer comes in the welcome kit for members.

Walking is one of the easiest ways to increase your

physical activity and improve your overall health. Not only does regular walking strengthen your heart, lungs, bones and muscles, but it also helps your body resist and fight illness. You'll even notice walking increases your energy and puts you in a better mood!

Easy Ways to Add Steps to Your Day

While 10,000 steps may seem like a lot, you're probably already walking more than you think. By making simple choices like these, you'll be surprised at how quickly the steps will add up:

- Take the stairs instead of the elevator.

- Park at the back of the parking lot instead of the front.
- Walk with a group before or after work or at lunchtime.

Get With the Program

Visit these websites to find many resources that will help you take steps for your own good health:

REGENCE MEMBERS:

Take advantage of a free, online, six-week program that helps you reach 10,000 steps per day—and rewards you for your efforts! Go to www.MyRegence.com, choose My Health, then Programs, and then Move It Program.

GROUP HEALTH MEMBERS:

Log in to MyGroupHealth at www.ghc.org for walking and fitness tips or buy a pedometer through The Take Care Store at <http://take-care.com/spor/index.html>. If you haven't been exercising or have health concerns, please talk with your doctor before beginning an exercise routine.



DEFINING BENEFIT TERMS

Understanding the Drug Formulary

How Prescription Medications Are Covered

Your prescription drug benefit coverage starts with the drug formulary, a list of generic and brand name medications that your Health Plan covers. Drugs not included in this formulary may not be covered.

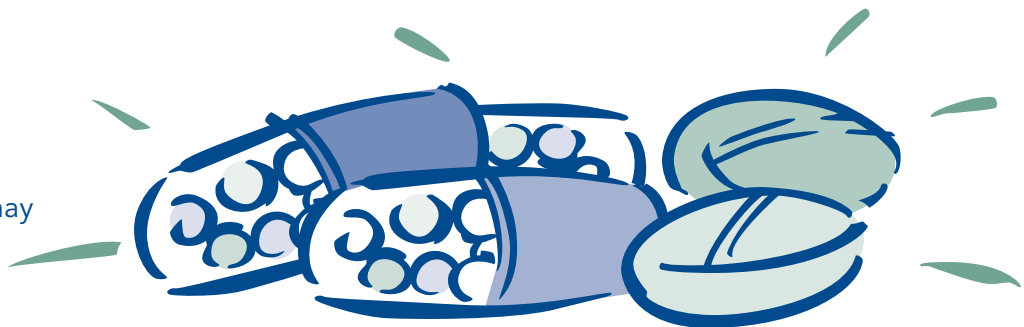
Why is a formulary necessary?

Having a formulary allows the Health Plan to offer the safest, most effective, and least costly health care possible. It helps keep prescription costs down and health coverage affordable for everyone, especially with today's skyrocketing drug prices.

How are medications selected for the formulary?

Regence and Group Health each have their own formularies, developed by their expert teams of pharmacists and physicians who constantly review and revise the formulary. These teams decide what drugs will be covered through a scientific evaluation of each drug's safety, effectiveness, cost and impact on health outcomes.

RegenceRx pharmacists make recommendations to an independent committee of active physicians and pharmacists, who make the formulary decisions they think make the most sense for their patients. RegenceRx pharmacists base their decision on information that is truly scientific and evidence-based. Regence updates its formulary as soon as new medications, brand name and generic, become available.



Why are some drugs approved for the formulary and some are not?

The formulary includes drugs that are the safest and most effective medications for a particular problem. If there is not sufficient evidence that a drug is safe and effective, it is not included.

The drug's cost is also a factor. There may be several drugs that tests show are equally effective in treating a problem, but some may be significantly more expensive than others. For example, consider the heartburn medication, Nexium®. Studies have shown that Nexium is similar to Prilosec® in effectiveness, but Nexium is more than five times the cost (\$148 for a month's supply versus \$27 for Prilosec-OTC™). Therefore, Regence does not include Nexium in the formulary.

What do my benefits cover?

Your benefit coverage breaks prescription medications into three categories, or tiers: generic, formulary brand name or non-formulary. What you pay (your copay or coinsurance) depends on which tier you and your doctor choose. Generics cost the least,

and non-formulary medications cost the most.

Where can I see the formulary list?

- **REGENCE MEMBERS:** Go to www.regencerox.com, choose Learn About Medications, and then What's Covered/Formulary.
- **GROUP HEALTH MEMBERS:** Go to www.ghc.org, choose Pharmacy Services, and then Drug Formulary.

If you have questions about whether your medical plan covers a certain prescription, call the plan's Customer Service number on the back of your ID card.

HEALTHY REMINDERS

Have You Moved?

If you've moved recently, be sure to update your address with your employer. Keeping your address current will expedite the benefit claims process and ensure that you continue to receive information in a timely manner.



EPK & Associates
15375 SE 30th Place, #380
Bellevue, WA 98007

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.

Quick Links

Go Online to Connect to Key Contacts Fast

Did you know that you can click to Regence BlueShield, Group Health Options and Magellan Behavioral Health, as well as EPK & Associates, from the Health Trust website? Just follow the four quick steps to the right:

The website also has forms, FAQs and plan summaries. You may also call 425-641-7762 x5 or 800-545-7011 x5 (toll-free) for assistance.

1 Visit the EPK website at www.epkbenefits.com

2 Click on "Are You a Current Trust Client?"

3 Choose "MBA Trust"

4 Select "Links" and then go to "Insurance Carriers"

