



BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

Seven Online Tools You Can Use Regence and Group Health Websites Give You a Healthy Advantage

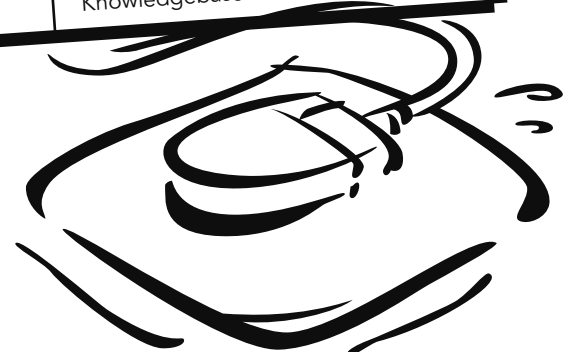
The most important way you can stay healthy is to be actively involved in your own health care. Regence BlueShield and Group Health Cooperative give members tools to do just that, with online access to information that helps you be a wise consumer and resources that help you partner with your providers to achieve healthy outcomes.

	Regence BlueShield Members Go to www.wa.regence.com . Register for Regence Online Services.	Group Health Cooperative Members Go to www.ghc.org . Register for MyGroupHealth.
1. Find out how to use your plan.	Choose members, user's guide, "Getting Care."	Choose MyGroupHealth, then "Getting Care."
2. Find a doctor or clinic.	Search by specialty, name, facility, benefit plan and location—near your home or nationwide.	Search for GHC providers. Choose or change your primary care physician.
3. Check your benefit coverage.	View your claims, referrals and eligibility.	Read your summary of benefits.
4. Use online services for members.	Find important documents. Order ID cards.	Request appointments. Email your health care team. View your medical history. Contact a consulting nurse.
5. Use pharmacy services.	Use a mail-order pharmacy for ongoing medications (and save money on your copays). Locate a network pharmacy.	Order and pay for refills. View your medications list.
6. View the list of covered medications.	Find out which drugs are eligible for the value-added and half-tablet programs. See list of Generic and Brand Name drugs.	Find out what's covered. See list of Generic and Brand Name drugs.
7. Get medical information, wellness resources and tools.	Search the Health Library.	Search the Healthwise® Knowledgebase.

Defining Benefit Terms

Annual Deductible is the cost of covered medical services a member pays each calendar year before the plan pays benefits.

Deductible Carryover means that if you pay any portion of your annual deductible in October, November or December, that amount will "carryover" and be applied to the deductible for the new calendar year.



PLEASE COPY AND DISTRIBUTE TO YOUR EMPLOYEES.



MASTER BUILDERS
ASSOCIATION
of King and Snohomish Counties

DID YOU KNOW? Generics Save You Money

If you're one of the unlucky ones who need a prescription this winter for a short-term illness, be sure to ask your doctor for a generic substitute.

- Generics may cost up to 60% less than brand-name medications.
- Generic and brand-name medications contain the same active ingredients.
- Generics must meet FDA specifications for quality.

Request generics from your doctor, and then tell your pharmacist that you prefer the generic when you have your prescription filled.

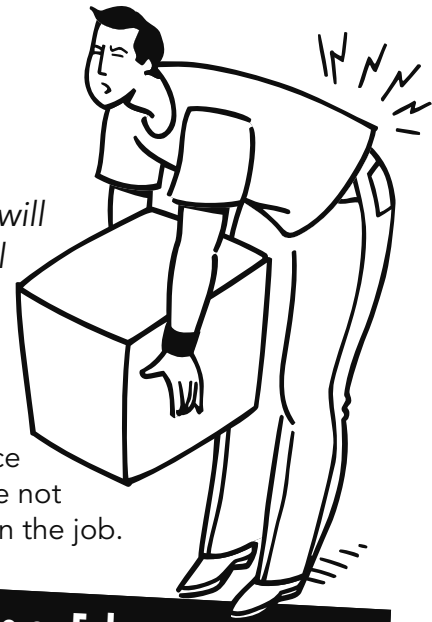


(1) False: Back injuries are the number one problem, accounting for one in five workplace injuries.
(2) True: Proper lifting, posture and exercise can help keep your back in good shape.
(3) True: Just a few simple stretches is all it takes.

Are You Breaking Your Back For Your Job?

Test Your Back IQ and Learn How to Prevent Back Pain

Experts predict eight out of 10 people will have a back injury in their lifetime. Will you be one of them...or do you know how to avoid common back pain?



Stand Up to Back Pain

Check off the good habits you already practice on the list below. Then try out the ones you're not already using—and keep your back healthy on the job.

When You're Standing, Do You:

- Prop one foot up on a stool to reduce stress in your lower back?
- Stretch and shift positions frequently throughout the day?
- Keep from using poor posture to conform your body to the workspace?

When You're Sitting, Do You:

- Keep your shoulders relaxed, not hunched?
- Keep your forearms and thighs parallel to the floor?
- Sit back in your chair for support (not on the front edge)?

When You're Lifting, Do You:

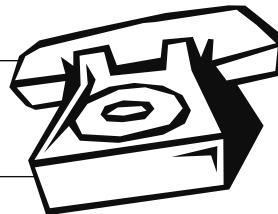
- Bend at your knees and keep your back upright?
- Tighten your abdominal muscles to support your spine?
- Breathe? (If you must hold your breath, the load is too heavy.)

True or False:

- T F** 1. Back injuries are the nation's second-highest workplace safety problem.
- T F** 2. Preventing a back injury is much easier than repairing one.
- T F** 3. Stretching for less than one minute is enough to warm up your muscles for lifting.

Key Contacts

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



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.