



BENEFITS TOOLBOX

New Blood Pressure Guidelines

Know Your Numbers, Know Your Risk

Experts now say that high blood pressure should be treated earlier, at 130/80 rather than 140/90. That means a staggering number of American adults—nearly half—are now considered to have high blood pressure.

Yet most people who have high blood pressure don't even know it! And, because there are no warning signs or symptoms, many people only discover they have it when they have a heart attack or stroke.

What You Can Do

Make it a priority to find out your blood pressure numbers. It's easy to do using a free blood pressure cuff at many pharmacies or you can have it checked at your doctor's office.

You can maintain normal blood pressure, or work to reduce higher levels, with healthy lifestyle habits:

- Keep your weight at a normal level
- Exercise or be active
- Eat healthy foods, like fruits, vegetables, and low-fat dairy foods
- Choose foods with less salt and sodium
- Take steps to reduce stress, if needed
- Limit your alcohol use
- If you smoke, quit

High blood pressure is dangerous because it overworks your heart and hardens your arteries, causing damage that increases your risk for serious health issues, like heart disease and kidney failure.

If you have high blood pressure, your doctor may prescribe medication, in combination with healthy habits, to help control it.

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What Is Blood Pressure?

Blood pressure is the force of blood pushing against the walls of arteries. It is at its highest when the heart beats, pumping the blood. This is called "systolic pressure." When the heart is at rest, between beats, your blood pressure falls. This is called "diastolic pressure."

Blood pressure is always shown as these two numbers, measured per millimeter of mercury (mm/Hg). The first or top number is the systolic and the second or bottom number is the diastolic. Blood pressure categories in the new guidelines are:

- **Normal:** Less than 120/80
- **Elevated:** Systolic between 120-129 and diastolic less than 80
- **Stage 1:** Systolic between 130-139 or diastolic between 80-89
- **Stage 2:** Systolic at least 140 or diastolic at least 90
- **Hypertensive crisis:** Systolic over 180 and/or diastolic over 120

Get Answers, Before You Get Tests

How to Talk to Your Doctor About Testing

Many health tests and screenings provide valuable information that can help your doctor diagnose your condition and keep you healthy. But sometimes the risks outweigh the benefits and a test that is supposed to help may actually do more harm than good.

So, before you say “yes” to a test, make sure it’s the right test for you. Use these questions to start a healthy discussion with your doctor:

1. What is the test for?
2. Do I really need it?
3. How will the results affect my treatment?
4. What are the risks and side effects of having the test?
5. What are the chances of getting results that aren’t accurate?
6. What happens if I don’t have the test right now?
7. Are there alternatives I could consider?
8. How much does it cost, and will my Health Plan pay for it?
9. Are there less expensive options?
10. After this, will I need to have more tests?

And by all means, never hesitate to get to the bottom line by asking, “What would you recommend if it was you?”

Take Advantage of Healthy Savings

Save Money and Get Help Reaching Your Goals

For most of us, a new year means setting healthy goals, like losing weight, getting fit, eating healthier or quitting smoking. And that’s great because these are some of the best things you can do to improve your overall health and reduce your risk for serious conditions like diabetes, heart disease and even cancer.

That’s why your Health Plan offers programs and discounts to help you succeed—not only at the beginning of every New Year but all year long. Log in to discover all of the resources available to you.

REGENCE MEMBERS AND ASURIS MEMBERS:

Regence Members, go to regence.com; Asuris Northwest Health Members, go to asuris.com. Sign in, click **Advantages**

Stop Smoking for Good This Year

If you smoke, the best thing you can do for your health is to stop. Your Health Plan offers the Quit For Life® Program at no cost, and covers prescribed nicotine replacement products. Here’s how to get started:

- **REGENCE MEMBERS AND ASURIS NORTHWEST HEALTH MEMBERS:** Call 1-800-QUIT-NOW or go to www.doh.wa.gov/SmartQuit
- **KAISER PERMANENTE MEMBERS:** Call 1-800-462-5327 or go to quitnow.net/kpwa/

Discounts and select one of the topics below.

- **Activities & Fitness:** Purchase a CHP Active and Healthy Program annual membership at a reduced price—and then get significant discounts on gym memberships, yoga and Pilates classes, weight management programs and much more (you can view the discounts for your area before you buy).
- **Weight Management:** Receive discounts on the Medifast® weight management program, which includes a personal health coach who works directly with you to help you succeed. You may also choose from two discounted Jenny Craig® programs to meet your weight-loss goals.

You’ll also find savings on dental products, vision care, hearing aids, children’s health, alternative medicine and much more.

KAISER PERMANENTE MEMBERS:

Go to wa.kaiserpermanente.org, sign on, then go to **Health Care Services** and select one of the topics below.

- **Fitness Programs and Discounts:** GlobalFit® offers discounts on fitness clubs, gyms, exercise videos, and fitness equipment, as well as weight loss programs, including Jenny Craig®, ManUP Health®, kurbo® and more. Get details at globalfit.com/kpwa. Available to all adult members.

- **Alternative Medicine:** The Complementary Choices program gives members a 20% discount on personal trainers and yoga, tai chi, and Pilates instructors (as well as savings on acupuncture, chiropractic and massage therapy services).
- **Free Classes & Events:** Take advantage of free activities to improve your health, such as EnhanceFitness classes, the Walk & Talk Program and Living Well Workshops.



Flu Tip Sheet

CLIP
AND SAVE!

Flu Season

October through May (peaks in December-January)

Best Defense

Get a flu shot, even as late as February

Stay Well

Wash your hands frequently, disinfect shared surfaces, and avoid touching your hands, eyes, nose or mouth

If You Get the Flu

Expect a fever, body aches and cough for 5 to 7 days.

- Get plenty of rest
- Drink clear fluids like water, broth or sports drinks
- Use over-the-counter medications (such as pain relievers, decongestants and cough drops)
- Gargle with salt water for a sore throat
- Use a humidifier

Call a Nurse

If you have questions or to find out if you should see a doctor, your Health Plan's nurse line is free and available 24 hours a day:

- **REGENCE MEMBERS**, call Advice 24: 800-267-6729
- **KAISER PERMANENTE MEMBERS**, call the Consulting Nurse Service: in the Seattle area, 206-901-2244; elsewhere in Washington state and in North Idaho, 800-297-6877

Go to Your Doctor

Or go to a clinic in your network if:

- Your fever lasts more than three days or exceeds 102°F (100.4°F) for children under three months)
- Breathing becomes strenuous or you start wheezing
- Pain develops in your ear, throat, chest or sinuses
- Symptoms do not go away or become more severe or frequent

Go to the nearest Emergency Room or call 9-1-1

If you have:

- Difficulty breathing, chest pain, confusion, seizures or severe or persistent vomiting



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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.

Get to Know Your Deductible

Make the Most of Your Benefits

The deductible is the amount you pay for covered services each calendar year before your Health Plan starts to pay benefits. For example, if your deductible is \$1,000, the Plan won't pay anything until you've met your \$1,000 deductible for covered health care services that are subject to the deductible. The deductible may not apply to all services.

It's a good idea to understand your Health Plan's deductible:

- **Make sure you know how much your deductible is each year and keep track of how much you have paid towards your deductible throughout the year.** You can find this information on the Explanation of Benefits (EOB) statements that you receive from your Health Plan whenever you go to the doctor.

- Understand which covered services are **not** subject to the deductible, such as preventive care.
- **Check to see if your Plan has a separate deductible for prescription drug coverage.**
- **If you have a family,** the Plan pays benefits (subject to any copays or coinsurance) for each covered individual as soon as he or she has met the per-person deductible. When the family deductible is met, the Plan pays benefits for all covered family members (subject to any copays or coinsurance) even those covered family members who haven't met the per-person deductible.

Remember, the annual deductible follows the calendar year and starts over every January 1.