

BENEFITS TOOLBOX



ONLINE RESOURCES

Click. Click. Done.

Website Services Are Easy, Fast and Convenient

Register for your Health Plan's online member services and take advantage of quick, easy access to your account and personal information. By registering, you choose your own username and password, so you can be confident that your personal information stays secure.

It only takes a few minutes to register. Have your Health Plan ID card handy, then:

- **REGENCE MEMBERS:** Go to www.myRegence.com, choose **New Member Registration** and complete the form.
- **ASURIS MEMBERS:** Go to www.myAsuris.com, choose **New Member Registration** and complete the form.
- **GROUP HEALTH MEMBERS:** Go to www.ghc.org, choose **MyGroupHealth for Members** and click **Register Now**.

Registering gives you access to valuable services that make using your benefits easier than ever.

REGENCE & ASURIS MEMBERS:

After you log in and click **My Navigator**:

- Use the **My Account** section

to review and manage your account, for example, request a new ID card or view your coverage.

- Choose **Claims** to see your most recent health care claims.
- Click **Provider Search** to look for doctors and create your personal list of providers.
- Choose **ER Alternatives** to locate urgent care centers, walk-in clinics or retail clinics near you.
- Go to **Message Center** for secure communication with Regence.

GROUP HEALTH MEMBERS:

Log in to use online services (some services are available only when you get care at a Group Health medical center):

- View your medical record, and lab and test results.
- Exchange secure emails with your health care team and the 24-hour consulting nurse.
- Complete a health profile and if you qualify, work with a free Lifestyle Coach.
- Refill prescriptions.

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- See details about your coverage.
- Read about more than 5,500 health care topics.
- View your children's health records including immunization records (for children 12 and under).
- Search for in- and out-of-network providers.

You can also download the Group Health mobile app on iPhone and Android smartphones. It includes many features available on the MyGroupHealth for Members website as well as:

- Wait times at Group Health Pharmacies and Labs
- Symptom Checker

Take Steps to Prevent Chronic Conditions

Four Smart Things You Can Do to Reduce Your Risk

A chronic condition is an illness that may never go away. Some examples are asthma, diabetes, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD) and depression.

- Chronic conditions cause 7 in 10 deaths each year in the United States.
- Nearly 1 in 2 adults in the U.S. lives with at least one chronic condition.
- More than 75% of health care costs are due to chronic conditions.

They can affect your life in many ways. You may:

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

Studies show that four common bad habits are the root cause of most chronic conditions: not getting enough exercise, eating too much junk food, smoking and drinking too much. Here are some things all of us can do to change these deadly behaviors into healthy lifestyle habits:

1 Exercise 30–60 minutes, four to six times a week. Resolve to take a 15-minute walk every morning and evening.

- The National Library of Medicine (NLM) can help you get started and stick with an exercise plan. Go to www.nlm.nih.gov/medlineplus/exerciseandphysicalfitness.html.

2 Eat a balanced, high-fiber, low-fat diet. Start by eating your vegetables!

- Get creative ideas for adding fruits and vegetables into your daily diet at www.fruitsandveggiesmatter.gov, offered by the Centers for Disease Control (CDC).

3 Don't smoke or chew tobacco. If you've tried to quit before, get help and quit for good this time.

- For support in quitting, including free quit coaching, a free quit plan, free educational materials and referrals to local resources, call 1-800-QUIT-NOW (800-784-8669, toll-free).

4 Consume alcohol in moderation, with a daily limit of up to one drink for women and two drinks for men. One drink equals 12 ounces of beer, 5 ounces of wine, or 1½ ounces of 80 proof distilled spirits.

- Talk with your doctor if drinking causes trouble in your relationships, at work, in social activities or in how you think and feel. Or call the National Drug and Alcohol Treatment Referral Routing Service at 1-800-662-HELP (toll-free) to speak with someone about alcohol issues.

Learn How to Manage Your Chronic Condition and Feel Better

If you already have a chronic condition, your Health Plan helps you learn how to manage your illness and feel better more often.

REGENCE & ASURIS MEMBERS:

The Regence Disease Management and Asuris Disease Management Programs help people with diabetes, coronary artery disease (CAD), congestive heart failure, asthma, chronic obstructive pulmonary disease (COPD), depression and anxiety. To find out if this program can help you, call 866-543-5765 (toll-free).

GROUP HEALTH MEMBERS:

Complete an online Health Profile to identify your risks, and a Lifestyle Coach will work with you to help reduce them. Living Well with Chronic Conditions workshops help members manage conditions and improve quality of life. 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.

DEFINING BENEFIT TERMS

Generic and Brand-Name Drugs

What's the Difference?

Did you know that almost half of all prescriptions are filled with generic drugs? That's because people save money with generics, which are just as safe and effective as brand-name drugs.

A generic drug is simply a copy of a brand-name drug. Generic drugs use the same active ingredients and work the same way and in the same amount of time as brand-name drugs.

Companies that develop brand-name drugs invest a lot of

money in research, testing and marketing. The patent protection on a new drug lasts about 20 years, during which time another company cannot sell a generic equivalent.

When the patent on a brand-name drug expires, other companies can sell generic copies. Generics cost less than brand-name drugs, because these companies don't have the expense of creating a new drug.

As a smart health care consumer, always ask your doctor, "Is there a generic equivalent?" Even when your doctor writes a prescription for a brand-name drug, your pharmacist can fill your prescription with a generic equivalent, as long as the doctor has *not* checked the "dispense as written" box on the prescription.

USE YOUR BENEFITS WISELY

Have a Health Question? Ask a Nurse!

Now You Have Around-the-Clock Help

Did you ever notice that accidents and illness don't happen during office hours? Like these:

- It's 10 p.m. and you just tripped over a chair in your living room and hurt your ankle. It's already swelling...do you ice it or apply heat? Or should you go to the emergency room?
- It's 2 a.m. and your baby has a fever. She won't stop crying and you've done everything you can think of to help her. Does she need to see a doctor? Right now?

When you have urgent health questions like these, you can get reliable advice right away. Your Health Plan benefits include a free, 24 hour/7 days a week, nurse

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Buy Generics and Save on Commonly Used Prescription Drugs

CONDITION OR DISEASE	BRAND-NAME DRUG	BRAND NAME COST PER MONTH	POSSIBLE GENERIC ALTERNATIVE	GENERIC COST PER MONTH	POTENTIAL SAVINGS
Type 2 Diabetes	Actos	\$244	Glipizide or Metformin	\$5-9	\$235-239
Depression/Anxiety	Effexor XR	\$200	Venlafaxine HCL	\$56	\$144
Rheumatoid Arthritis	Enbrel	\$1,903	Methotrexate, Azathioprine or Mercaptopurine	\$14-\$115	\$1,788-\$1,889
High Cholesterol	Lipitor	\$138	Lovastatin	\$15	\$123
High Blood Pressure	Norvasc	\$85	Amlodipine Besylate	\$5	\$80
Gastroesophageal Reflux Disease (GERD)	Prevacid	\$195	Omeprazole	\$24	\$171

Source: Regence Rx Pharmacy Benefit Management, www.regencerox.com



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.

HAVE A HEALTH QUESTION? ASK A NURSE!
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consultation phone line for you and your eligible dependents. Simply call the numbers listed below.

A registered nurse will listen to your concern, help you decide if you should see a doctor, give you self-care suggestions, and if necessary, tell you where to go for immediate care. Although nurses may not diagnose conditions, prescribe medications or offer medical advice, they can refer you to a doctor if necessary. If the nurse refers you to the emergency room or recommends a doctor visit or other service, you will be responsible for all applicable plan deductibles, coinsurance and copays.

If you have a life-threatening medical emergency, call 9-1-1.

REGENCE MEMBERS:
CareEnhance Nurse Advice Line
800-267-6729 (toll-free)

ASURIS MEMBERS:
CareEnhance Nurse Advice Line
866-523-0078 (toll-free)

CareEnhance also gives you access to general health information. When you call, you can use the AudioHealth Library directory to listen to recorded messages on a variety of health topics. If you have questions about information provided through this service, you should contact your physician.

GROUP HEALTH MEMBERS:
Consulting Nurse Service
Seattle area: 206-901-2244
All areas: Washington State
and North Idaho
800-297-6877 (toll-free)

You can also go to www.ghc.org to securely email your health question to a nurse or find general health information regarding over 5500 health care topics.

You also can securely email Group Health's Consulting Nurse through the Group Health mobile app on your iPhone and Android smartphones and use the Symptom Checker to assess the level of care you need.