

# BENEFITS TOOLBOX



## HEALTH TIPS

# Who's Your Doctor?

## Make Your Doctor Your Healthcare Partner

Choosing a primary doctor for routine care and general health problems is a smart strategy. While your Health Plan does not require you to select a primary doctor, there are many good reasons to choose one.

For one thing, you will have a doctor you know and trust to call when you have an urgent health issue (illness, cuts or sprains), which can save you an expensive visit to the ER. You also benefit by having a doctor who can:

- Make sure you receive preventive care on a regular basis.
- Guide you toward healthy lifestyle habits to reduce health risks.
- Detect health issues early by observing your health over time and looking for symptoms you may not notice.
- Coordinate your care by receiving test results and health information from specialists.
- Act as your advocate if you need to see a specialist.
- Partner with you to maintain your good health and discuss decisions about your care.

### Three Tips for Choosing a Primary Doctor

Instead of simply picking from a list or waiting until you get sick, follow these tips to find a doctor who will meet your needs.

**1 Decide what kind of doctor you want.** A general or family practitioner treats a wide range of medical problems in people of all ages. An internist usually treats adults; some have additional training to become specialists. You may choose one doctor to treat everyone in your family, or select different doctors for each member.

**2 Ask people you trust for referrals.** Family, friends, coworkers and health practitioners will be happy to tell you about doctors they use and like. Find out which of these doctors are covered by your Health Plan. Narrow it down to two or three names and go to your state's Medical Board's website to check their licenses. The American Board of Medical Specialties (abms.org) lists board certifications, which is a voluntary process that demonstrates a level of expertise in a certain area.

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**3 Get answers.** Call the doctor's office and ask questions. For example, find out if the doctor is accepting new patients, if your Health Plan covers services there, which hospital the doctor practices at, who provides care when he or she is not available, and any other questions you have.

The first time you visit the doctor, evaluate your experience. Does the doctor seem to have time for you? Does he or she seem truly interested in you, or do you feel like you are being rushed out the door? After seeing the doctor a few times, you will be able to tell if it's a partnership that works for you. If not, keep searching. The next time you need to talk to your doctor, you'll be glad you did!

## HEALTH FOCUS

# Breathe Easy

## Get Allergies Under Control

If it seems like spring is in the air earlier this year, you're right. And along with it, pollen is in the air, too. Studies show that rising global temperatures have lengthened the allergy season, so it starts earlier and lasts longer every year. In addition, pollen is even more potent because of rising carbon dioxide levels.

That's bad news for millions of Americans—about 1 in 4 of us—who suffer from allergies or “hay fever.” Your doctor can help you control your allergies with medications and you can take steps to help prevent symptoms.

### What are the symptoms of seasonal allergies?

- Frequent sneezing
- Runny or stuffy nose
- Postnasal drip with coughing
- Itchy nose and throat
- Itchy, runny and burning eyes

### What can you do?

- Stay indoors from 5 am to 10 am (when pollen levels peak) and on dry, windy days.
- Shower and wash your hair every night to rinse off pollen and mold spores.
- Put pillows and mattresses in washable covers; clean bed linen often.



### ALLERGIES OR ASTHMA?

About half of asthma cases are “allergic asthma,” a type of asthma triggered by an allergy (often the same pollens that cause seasonal allergies). Here's how to tell the difference.

- **Seasonal allergies** are most common in early spring, when pollens are in the air. The minor, temporary symptoms can usually be relieved with over-the-counter antihistamines.
- **Allergic asthma** is a double whammy, with the symptoms of seasonal allergies, as well as wheezing, shortness of breath, rapid breathing and tightening of the chest. If you think you have asthma, visit your doctor, who can help prevent further breathing problems.

- Ask your pharmacist about over-the-counter medications for your symptoms.
- Talk with your doctor about allergy testing, prescription medications and allergy shots.

### What does your Health Plan cover?

- Physician office visits

- Laboratory testing for allergies
- Prescription medications and allergy shots

For more information about allergies, contact the Asthma and Allergy Foundation of America at 800-727-8462 (toll-free) or visit [www.aafa.org](http://www.aafa.org).

# Keep Well With Preventive Care Benefits

## Take Steps Now to Have a Healthy Future Later

People are living longer than ever, but not always enjoying good health in their golden years. Getting regular checkups and routine tests now can help you enjoy an active life later. Preventive health care helps to:

- Reduce your risks of developing health conditions such as diabetes and high cholesterol.
- Detect serious conditions like cancer or high blood pressure early, when treatment is most effective.

Preventive care services include the items in the chart at right, plus many more listed on [www.healthcare.gov](http://www.healthcare.gov).

### REGENCE MEMBERS AND ASURIS NORTHWEST HEALTH MEMBERS

- You must choose a Preferred or Participating provider or facility. See your Plan Booklet for specific benefit details.

### GROUP HEALTH MEMBERS

- Preventive Care services are covered in full at the in-network level of benefit. See your specific plan information for details of your out-of-network preventive care benefit.

Enjoying good health is a priceless gift that is worth the time and trouble of routine care. And remember that staying well also means saving money on additional health services now...and avoiding expensive assisted care facilities later!

### Preventive Care Guidelines

RECOMMENDED PREVENTIVE CARE	
<b>General Health</b>	Routine physical exams and check-ups for adults ages 18 and older
	Cholesterol screening, beginning at age 35 for men and age 45 for women; earlier for those at increased risk
	Colorectal cancer screening beginning at age 50
	Type 2 diabetes screening for adults with sustained high blood pressure
	Immunizations and flu shots, as needed
<b>Men</b>	PSA test for prostate cancer, every year after age 50
<b>Women</b>	Breast cancer screening (mammogram) beginning at age 40
	Cervical cancer screening (Pap test) for sexually active women
<b>Children</b>	Well-child exams, infants through 17 years of age
	Immunizations, as needed

*These are guidelines only; please refer to your Plan's benefit booklet for specific coverage information.*

### USING YOUR BENEFITS WISELY

## When You Travel, Your Benefits Go With You

### Don't Leave Home Without Your Card

Whether you're taking a summer vacation or on business, your Health Plan keeps you covered while traveling anywhere in the world.

Urgent, but not life threatening, events can happen any time. Perhaps you slip and fall and sprain your ankle, or get a cut that needs stitches. A few simple steps can

help you be prepared for the unexpected, no matter where you are.

**1** Always keep your Health Plan ID card and your family's doctor's names and phone numbers in your wallet.

**2** If you have a life-threatening emergency, call 9-1-1 or go



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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.

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to the nearest hospital. Then, be sure to call the number on your card within 24 hours.

**3** For urgent care (in situations that are not life-threatening, such as a sprained ankle or illness), make a call to locate a provider and understand your benefit coverage:

#### **REGENCE MEMBERS**

Call BlueCard Access at 800-810-BLUE (2583; toll-free) or visit the BlueCard Doctor and Hospital Finder at [www.bcbs.com](http://www.bcbs.com). The BlueCard program links participating providers throughout the U.S. and Canada.

#### **GROUP HEALTH MEMBERS**

Your Group Health Alliant Plus

Plans offer nationwide coverage under the Beech Street provider network. You can find a provider by calling Customer Service at 888-901-4636 (toll-free) or online at [www.beechstreet.com](http://www.beechstreet.com). Emergent care is covered at the in-network level of benefits, while non-emergent care is covered at the out-of-network benefit level.

You may also contact your personal physician or the Consulting Nurse Service by calling 888-901-4636 (toll-free) or secure email through MyGroupHealth from your computer or mobile phone app. Care is also available from Kaiser Permanente (some services require preauthorization from Group Health); visit [www.kp.org](http://www.kp.org) to see clinic locations.

Group Health's Travel Advisory Service can assist you with helpful information such as how to obtain care while traveling, authorization for additional medication refills if needed, and suggested immunizations.



In most cases, you will not have to pay upfront, other than the usual out-of-pocket expenses for non-covered services, deductibles, copays and coinsurance. If you are traveling out of the country and have an emergency, you may be required to pay when you receive care and submit a claim form for reimbursement based on Plan benefits.