

# BENEFITS TOOLBOX



## Take As Directed

### It's a Matter of Life and Death

If you take one or more medications on an ongoing basis, you know it's important to follow the doctor's instructions exactly ... *but most people don't.*

Not only is this bad for your health, it can also lead to other health problems, especially if you have a chronic condition, like high cholesterol, high blood pressure, asthma or diabetes. Consider these facts:

- Three out of four Americans do not take their medication as directed.
- One in three medicine-related hospitalizations is caused by not taking medication as directed.
- Every year, 125,000 Americans die because they do not take their medication as directed.

Sometimes people don't take their medicine because they don't understand the directions, what it is supposed to do, or they're not convinced they need it. The side effects could be bothersome, or the medication may cost too much. If you have concerns like these, please tell your doctor and discuss other medications that might work better for you.

However, if you don't take your medicine simply because you don't remember to, here's good news: there are many tools to help you so that you never forget again.

- **Find out if your pharmacy has a website** (and/or smartphone app) where you can set up an account to help you manage your meds and order refills.
- **Download a free smartphone app** (search "medication reminder"), then set up daily reminders that cue you when to take your prescriptions.
- **Get text reminders on your phone.** Go to [scriptyourfuture.org](http://scriptyourfuture.org) to set up text reminders, and get free tools, like handy wallet cards, a pocket medicine list and questions to ask your doctor.
- **Use a pill organizer.** Simplify your life by measuring out dosages for each day.

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- **Connect your dose to something you do every day.** Put medications you take in the morning next to something you use as part of your morning routine, like your toothbrush or deodorant.



# Understanding Benefit Terms

## Know What the Plan Pays ... and What You Pay

According to a recent study, nearly half of us are confused about health insurance terms. However, when you understand the meaning of these words, you can make the most of your benefits. Here are some common terms defined:

- **COINSURANCE** is the percentage you pay of the covered medical expense (this amount varies by Plan).
- The **ANNUAL OUT-OF-POCKET MAXIMUM** is the maximum amount you pay each year for covered medical expenses including the annual deductible and copays (as well as prescription deductible if applicable) and prescription copays. After that, benefits subject to the out-of-pocket maximum will be paid at 100% of the allowed amount for the remainder of the calendar year.
- The **PREMIUM** is the amount you pay for your coverage.
- The **DEDUCTIBLE** is the amount of covered medical expenses that you pay each year before the Plan pays benefits (if your Plan requires a deductible).
- The **COPAY** is the set dollar amount you pay each time you visit the doctor or use medical services, regardless of the cost of the procedure. Please note: Regence plans waive the office copay for services billed as preventive care.

# High Cholesterol: A Serious Concern

## Take Steps to Lower Your Cholesterol

The term “high cholesterol” is so frequently mentioned that we might forget how serious it is. While your body needs some cholesterol to work properly, if you have too much, it can stick to the walls of your arteries, narrowing them and making them less flexible.

to take a medicine called a statin. Nearly 22% of adults 45 or older take a statin (such as Lipitor and Crestor), making this the most commonly prescribed class of medications in the U.S.

Statin can vary widely in cost—from about \$10 per

## The Basics About High Cholesterol

This affects people of all ages: young, middle-aged and older adults; and both men and women.

WHAT IS IT?	WHAT DOES IT DO?	WHO IS AT RISK?
<p>HDL “good” cholesterol can lower your chance of heart disease.</p> <p>LDL “bad” cholesterol, leads to a build-up in the arteries.</p> <p>Here’s what your total cholesterol level means:</p> <p><b>Normal:</b> Under 200</p> <p><b>Borderline High:</b> 200-239</p> <p><b>High:</b> 240 or above</p>	<p>When cholesterol builds up, the arteries narrow, cutting the flow of oxygen-carrying blood and raising the risk for many heart diseases.</p>	<p>Your risk is greater if you have a family history of high cholesterol, eat foods that are high in saturated fats, are overweight or are inactive.</p> <p>Cholesterol levels generally rise until 60 to 65 years of age. After the age of 50, women often have higher total cholesterol levels than men of the same age.</p>

Then, if a clot forms and blocks a narrowed artery, you could have a heart attack or stroke.

## Lowering Your Cholesterol

Doctors emphasize diet, exercise and weight loss to reduce cholesterol. But, if healthy lifestyle changes are not effective, you may need

month for generics to more than \$200 for brand-name drugs. Most people who take them must continue to do so for years—perhaps for the rest of their life—so the cost can add up. Be sure to ask your doctor if a generic statin could be the right one for you.

# Quick Workouts That Work

## High Intensity Interval Training Gets You in Shape Fast

It sounds too good to be true, but you really can get a powerful, fat-blasting, calorie-burning, strength-building workout in seven minutes a day. There's a catch, though: you have to give it everything you've got for the *entire* workout.

The official Seven Minute Workout (and now, hundreds of others like it) use tried-and-true, old-school moves that make the most of body weight resistance to develop strength and get your heart rate up, like jumping jacks, pushups, wall sits, squats and lunges.

Get the workout by downloading the free **Johnson & Johnson Official Seven Minute Workout** app that lets you choose from more than 20 easy-to-follow workouts. Or, do an online search for high-intensity interval training (HIIT) workouts online by typing "HIIT Workouts" and pick one that works for you.

## You've Got a Coach in Your Corner

Your Health Plan provides extra support and discounts that can help you reach goals for a healthier life.

**REGENCE MEMBERS:** Go to [regence.com](http://regence.com) and sign in.

**ASURIS NORTHWEST HEALTH MEMBERS:** Go to [asuris.com](http://asuris.com) and sign in.

**Health Coach:** Click **Programs**, then **Health Support Services**, then **Health Coach**. A Regence health coach can provide personal guidance to help you reach your

wellness goals by working with you via phone and email. Call 800-856-8543 (toll-free) to get started now.

**Healthy Discounts:** Click **Resources**, then **Advantage Discounts**, then **Activities & Fitness**. Purchase a CHP Active and Healthy Program annual membership at a reduced price—and then get significant discounts on gym memberships (including LA Fitness®, Snap Fitness®, Jazzercise®, Gold's Gym® and Curves®), yoga and pilates classes, weight management programs and much more.

**GROUP HEALTH MEMBERS:** Go to [ghc.org](http://ghc.org), then log in to **MyGroupHealth**.

**Health Coaching:** Complete your online **Health Profile**. If your

profile reveals that you could make positive changes in your physical activity, a Lifestyle Coach will contact you. Through ongoing phone conversations, a coach can help you achieve your health goals. You can also reach out to a Health Coach directly.

**Fitness Discounts:** Click **Health Care Services**, then **Fitness Programs and Discounts**

GlobalFit® offers significant discounts on fitness clubs and gym memberships including (including . 24-hour Fitness, Curves, Bally's, Gold's, yoga/pilates classes, Jenny Craig weight management program and much more including exercise videos, and fitness equipment. Find out more at [globalfit.com/grouphealth](http://globalfit.com/grouphealth). Available to all adult members.





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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.

## Taking a Trip? Your Benefits Go With You

Whether you're going on a summer vacation or traveling on business, your Health Plan keeps you covered anywhere in the world. Make it a practice to always keep your Health Plan ID card and your family's doctors' names and phone numbers with you.

### Find a Network Provider for Urgent Care

For urgent care (in situations that are not life-threatening, such as a sprained ankle or

illness), you'll save money if you take a few minutes to locate a network provider for the best benefit coverage:

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

**GROUP HEALTH MEMBERS:** You can find a 24-hour urgent care center online at [ghc.org](http://ghc.org). You can also call your personal physician during office hours or call the Consulting Nurse Service

at 800-297-6877 or Customer Service at 888-901-4636 (both toll-free). You may also receive routine care from Kaiser Permanente (some services require preauthorization from Group Health); visit [kp.org](http://kp.org) to see clinic locations. Options Plan members may also use providers in the nationwide First Health network when you are away from home, otherwise you will receive the out-of-network benefit level. 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.