

BENEFITS TOOLBOX



Don't Get Hooked

America's in a Prescription Painkiller Epidemic

Enough prescriptions are written for opioid painkillers each year to give every adult in America his or her own bottle of pills.

Your doctor may have prescribed one for you to help minimize pain following surgery or after an injury. These drugs can also help a person who has chronic back pain, fibromyalgia or other painful conditions manage the functions of daily life.

This class of drugs, called "opioids," relieves pain by blocking receptors on nerve cells in the brain and nervous system. Examples include hydrocodone (Vicodin®), oxycodone (Oxycontin®), oxymorphone (Opana®), methadone, morphine, fentanyl and codeine. (The illegal narcotic, heroin, is also an opioid.)

Follow Your Doctor's Prescription Exactly

Used safely, prescription painkillers are very effective. However, opioids are highly addictive, and people can become dependent with just one prescription. Once hooked, it can be very difficult to stop.

- About two million Americans abuse prescription painkillers

- Almost 7,000 people per day need emergency care for using these drugs other than as directed
- Every day, 44 people in the United States die from an overdose of prescription painkillers

Source: Centers for Disease Control cdc.gov/drugoverdose/data/index.html

- When your initial prescription runs out, don't automatically refill it. Stop and consider whether you really need the drug to continue to manage pain. If you are still in pain, talk to your doctor about a lower dose or an alternative medication.
- Prescription painkillers become a problem when people can't stop taking them, even if the drugs are hurting them physically or mentally, or are causing problems at home or at work. Over time, obtaining and taking the drugs may grow to dominate their lives.
- If you are concerned about using prescription painkillers, talk to your doctor. A pain specialist can help you stop taking the drug and help find

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other ways to help manage pain. Your Health Plan covers substance abuse treatment if needed (see your Benefit Plan Booklet for details).

Warning Signs

Please talk with your doctor if:

- You have a history of substance abuse. Before you begin taking an opioid painkiller, make sure this is the right treatment for you and your condition.
- You take the medication more often than prescribed. If you find yourself justifying an earlier or higher dose, ask if this is the best medication for you.

When You Travel, Your Benefits Go With You

Don't Leave Home Without Your Card

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

Urgent, but not life-threatening, events can happen any time. 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 doctors' names and phone numbers in your wallet.

2 If you have a life-threatening emergency, call 9-1-1 or go 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, make a call to locate a provider and understand your benefit coverage.

REGENCE MEMBERS:

When you're a BlueSM member, you take your health care benefits with you—across the country and around the world. The BlueCard Program gives you access to doctors and hospitals almost everywhere. Within the U.S., you're covered whether you need care in urban or rural areas. Outside of the U.S., you have access to doctors and hospitals around the world through the BlueCard Worldwide[®] Program. Call BlueCard Access at 800-810-BLUE (2583; toll-free) or collect at 1-804-673-1177 or visit BCBS.com/bluecardworldwide.

ASURIS NORTHWEST HEALTH:

Members have access to Multiplan for health care when out

of their local Asuris home service area. Multiplan is a national network of health care providers, such as doctors, clinics and pharmacies. To learn more about Multiplan or find a provider when visiting out of the Asuris service area, go to multiplan.com.

GROUP HEALTH MEMBERS:

Call your personal physician during office hours. After hours, call the Consulting Nurse Service at 800-297-6877 (toll-free) or Customer Service at 888-901-4636 (toll-free) during business hours. You may also receive routine care from Kaiser Permanente (some services require preauthorization from Group Health). Contact Customer Service to find out which states have a reciprocity agreement.

ACCESS PPO MEMBERS: You may also use providers in the First Choice network throughout Washington, Oregon, Idaho, Alaska and Montana and the First Health network in all other states.

GROUP HEALTH HMO MEMBERS: You must use Group Health network providers except for emergency services.

You're covered for emergency and medically necessary urgent care anywhere in the world.

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 later send in a claim form for reimbursement based on Plan benefits.

Bitten by the Travel Bug?

Take Steps to Avoid the Zika Virus

Before you travel, visit the Centers for Disease Control website at CDC.gov, then click **Travelers' Health**. You'll find reliable information about protecting yourself from illnesses in destinations around the world.

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- You need to take more to reduce your pain. Your body may naturally develop a tolerance to the drug over time—but never increase your dose unless your doctor prescribes it.
- You can't stop taking it without having withdrawal symptoms. If your body develops a dependence on the drug, get help to step down the dosage over time to minimize these effects.
- You feel euphoric or have a false sense of peace when you take the drug. This is a sign of addiction.

Learn From Their Mistakes

Former Smokers Share Grim Advice

Did you know that for every person who dies because of smoking, at least 30 people live with a debilitating smoking-related illness, like chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis?

These former smokers learned this lesson the hard way, and have some life-saving

advice for people who still smoke.

If you smoke, we encourage you to heed their advice and quit. No matter how old you are or how long you've smoked, quitting can help you live longer and be healthier.

People who stop smoking before age 50 cut their risk of dying in the next 15 years in half compared with those who keep smok-

ing. Ex-smokers enjoy a higher quality of life—they have fewer illnesses like colds and the flu, lower rates of bronchitis and pneumonia, and feel healthier than people who still smoke.

Today Is the First Day of the Rest of Your Life

The Quit for Life program can help you quit for good with proven techniques that have helped hundreds of thousands of people stop smoking.

• **REGENCE MEMBERS AND ASURIS NORTHWEST HEALTH MEMBERS:** For residents of Washington State, Quit For Life is offered free through the Washington State Tobacco Quit Line. Call 1-800-QUIT-NOW (toll-free) to get started. Under the Preventive Care Prescription Benefit, FDA-approved tobacco cessation medications and products are covered at no cost to you. Treatments that are not FDA-approved medications are not covered under the prescription benefit (such as "e-cigarettes"). See your Plan Booklet for more information on covered tobacco cessation services.

• **GROUP HEALTH MEMBERS:** Quit For Life is offered to Group Health Members at no cost. Call 1-800-462-5327 (toll-free) to get started. Your Plan covers prescribed nicotine replacement products.

"I started using e-cigarettes but kept smoking. Right up until my lung collapsed."

Kristy, age 35, Tennessee, had smoker's cough and severe shortness of breath. She tried using e-cigarettes to cut down on her smoking. She kept smoking until her lung collapsed.

"If you feel attached to your cigarettes, just wait until you have an oxygen tank."

Becky, age 54, Ohio, was diagnosed with COPD when she was only 45 years old. She has emphysema, chronic bronchitis and a collapsed lung. Now she's chained to an oxygen tank 24/7. All because she smoked.

"I quit so I'd be more than a memory to my daughter."

Rico, age 48, California, quit smoking after surviving cancer. Quitting not only increased his chances of survival, it was the start of a new and happier life for him and his family.

"Quitting isn't about what you give up. It's about what you get back."

Rebecca, age 57, Florida, struggled with depression. She thought smoking would help, but it just made her more depressed. When she quit smoking it changed her life, mentally and physically. Now she runs 5Ks and hopes to live to be 100.

Source: Centers for Disease Control & Prevention [cdc.gov/tobacco/campaign/tips/press/articles/index.html](https://www.cdc.gov/tobacco/campaign/tips/press/articles/index.html)



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.

Understanding the Allowed Amount

How to Avoid Balance Billing

Have you ever been surprised with a bill from your doctor's office for an amount that exceeds what the Health Plan allows? There's a name for that: "balance billing." Here's how it works:

- 1** Your Health Plan determines the allowed amount, which is the maximum amount on which payment is based for covered health care services.
- 2** Your provider bills for a service you've received, but the Plan's payment is based on the allowed amount (not the billed amount).
- 3** Balance billing is when the provider bills you for the

difference between the provider's charge and the allowed amount. (See example at right.)

The provider you choose also affects your Health Plan's payment. You may go to any licensed provider, but the doctor you select could save you money.

- **Preferred providers** accept the allowed amount as payment in full (and they cannot balance bill you). Plus, your Plan may pay a higher percentage of the allowed amount when you choose a preferred provider.
- **Non-preferred providers** may balance bill for the amount

BALANCE BILL EXAMPLE

The provider's charge	\$100
The Plan's allowed amount	\$70
The provider may balance bill you for the difference	\$30

over the allowed amount and you must pay 100% of this difference. On top of that, your Plan may pay a lower percentage of the allowed amount when you choose a non-preferred provider.