

BENEFITS TOOLBOX



Hypothyroidism Affects Millions

And Millions More Have It and Don't Know It

A small, butterfly shaped gland in your neck produces a hormone that affects your brain development, breathing, heart and nervous system functions, body temperature, muscle strength, skin dryness, menstrual cycles, weight and cholesterol levels.

20 million have some form of thyroid disease.

It's called the thyroid, and it manages metabolism, the rate at which the body produces energy from the foods we eat.

Millions of people in the U.S. have thyroid diseases; the most common is hypothyroidism, when the thyroid does not make enough thyroid hormone. However, more than half of the people who have hypothyroidism do not even know they have it, because symptoms begin slowly and can be barely noticeable. Symptoms include:

60% are unaware of their condition.

- Tiredness
- Cold sensitivity
- Constipation
- Dry skin

1 in 8

women will develop a thyroid disorder during her lifetime.

- Weight gain
- Puffy face
- Hoarseness
- Elevated blood cholesterol
- Muscle weakness, aches, tenderness and stiffness
- Joint pain, stiffness or swelling
- Irregular or heavy menstrual periods
- Thinning hair
- Slowed heart rate
- Depression
- Impaired memory

When hypothyroidism isn't treated, symptoms can gradually become more severe. Over time, untreated hypothyroidism can

7 times more women have thyroid problems than men.

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12%

of Americans will develop a thyroid condition during their lifetime.

cause obesity, joint pain, infertility and heart disease.

Hypothyroidism is a lifelong condition that can occur at any age. Both women and men can develop hypothyroidism, but it is more prevalent among women, especially over age 60.

If you're experiencing any symptoms listed above, ask your doctor if you should have a thyroid function test. If you have hypothyroidism, prescription treatment is safe and effective, once you and your doctor find the right dose for you.

How Are You?

Let's Talk About Your Mental Health

Most of us have thought about taking a "mental health day" to restore our sense of well-being. Taking steps to maintain good mental health helps us cope with life's stresses, work productively and nurture healthy relationships.

However, nearly 1 in 5 adults develops a mental illness in any given year. They may experience mild to severe symptoms that can affect relationships, work and daily life. A mental illness can be temporary or long-lasting.

Good news: Many conditions can be completely resolved and mental health totally restored. Other conditions can be effectively managed, helping people live a mentally healthy life.

Bad news: More than half of those affected don't get help. They may not be aware of their own symptoms, don't know how to get help, or are afraid of the stigma of being labeled mentally ill.

Common Mental Illnesses

Anyone can develop mental illness, at any age from childhood through adulthood. You might have a higher risk if you have a family history of mental illness, or if you experience traumatic events or a chronic illness or injury.

While there are over 200+ mental illnesses, these are the most common:

COMMON MENTAL HEALTH SYMPTOMS

- Feeling sad or down
- Confused thinking
- Excessive fears, worries or guilt
- Extreme mood swings
- Withdrawal from friends and activities
- Low energy, fatigue and problems sleeping
- Unable to cope with typical daily stress
- Difficulty relating to people
- Alcohol or drug abuse
- Major changes in eating habits
- Sex drive changes
- Excessive anger, hostility or violence
- Suicidal thinking

- **Depression:** 1 in 10 adults suffers from mood disorders, with mild to severe symptoms impacting their life every day.
- **Anxiety:** Almost 2 in 10 adults experience worry, panic, dread or fears that do not go away.
- **Eating Disorders:** 8 million Americans have extreme food, weight and body image issues.
- **Substance Abuse:** 20 million adults use alcohol and/or drugs excessively.

What You Can Do

Be aware of the common symptoms (see list above) of mental illness. If you have concerns about your own or a family member's mental health,

talk with your doctor or see a mental health specialist (please refer to your Health Plan booklet for coverage details).

Professional help can often restore mental health. Without treatment, symptoms can get worse and increase a person's risk of developing other health issues (like heart disease or diabetes), or result in suicide, a leading cause of death the U.S.

People with serious mental illness are rarely violent, but if you know someone who has thoughts of harming others or himself, get immediate help by calling the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255).

Choose Generics Instead

Fight Rising Health Care Costs

If you take prescription medication on a regular basis, you're in good company: 55% of Americans regularly take prescription medication—and on average, four different prescriptions every day.

That takes a toll on your wallet: each year Americans spend an average of \$1,112/person on prescription drugs.

You can take a stand against rising costs by asking for generics. Generic drug prices have declined while brand-name drug prices have nearly doubled in price in the past 10 years.

The average cost of a generic drug is 80%-85% less than the

brand-name version. You'll save with a lower copay *and* keep costs down for the Trust.

Brand-name drugs have a patent protection for 20 years, helping drug companies recover research and development costs. When the patent protection ends, the same drug often becomes available as a less-expensive generic drug.

If you take a brand-name drug, ask your pharmacist or doctor when it will be available as a generic. And keep asking, because patent protections expire all the time.

Sources: Consumer Reports September 2017; Kaiser Family Foundation; Source: FDA.

Stop Smoking for Good

Your Health Plan Helps You Quit

If you smoke, the best thing you can do for your health is to stop. Your Health Plan offers smoking cessation programs at no cost for eligible participants 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. (Note: this is the Quit Now program, not the Quit For Life program as incorrectly stated in the Issue 1, 2018, newsletter.)
- **KAISER PERMANENTE MEMBERS:** Call 800-462-5327 or go to quitnow.net/kpwa

work closely with patients and providers to manage certain high-cost medications for serious chronic conditions.

- **Get reliable drug information.** Learn about prescription and over-the-counter drugs, including possible side effects and interactions.
- **See your benefit details.** View your claims history, your out-of-pocket maximum total and other coverage information.

Use Your Prescription Benefits Wisely

Stay Healthy and Save Money

Make the most of your pharmacy benefits by taking full advantage to all that's available to you. Start by logging in to your member account online:

- **REGENCE MEMBERS:** Go to Regence.com
- **ASURIS MEMBERS:** Go to Asuris.com
- **KAISER PERMANENTE MEMBERS:** Go to kp.org/wa

Here are some of the resources you'll find online that can help you save money:

- **Find a participating retail pharmacy.** Make sure you get the best coverage by choosing a pharmacy in your Plan's network.
- **Use the mail-order service.** Save money and enjoy the convenience of having your medications mailed to your home.
- **See the formulary.** The formulary is a list of generic, brand-name and specialty medications that are covered by your Plan.
- **Order a specialty medication.** Pharmacists and technicians



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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.

When You Travel, Your Benefits Go With You

When you travel, the Health Plan keeps you covered anywhere in the world. Be prepared to get healthcare wherever you are.

1 Keep your Health Plan ID card and your family doctors' names and phone numbers in your wallet (or store it on your phone).

2 For life-threatening emergencies, call 9-1-1 or go to the nearest hospital. Then, call the number on your card within 24 hours.

3 For urgent care (situations that are not life-threatening), make a call to locate a provider and understand your benefit coverage:

- **REGENCE MEMBERS:** Call BlueCard Access at 800-810-BLUE (2583) or visit bcbs.com for participating providers throughout the U.S. and Canada. For international travel, you may be able to take advantage of the Blue Cross Blue Shield Global Core Program to locate a doctor or hospital abroad: Call 800-810-2583 or 804-673-1177 (collect) or go to bcbsglobalcore.com.

- **ASURIS NORTHWEST MEMBERS:** Go to multiplan.com to find a provider or facility when you are out of your Asuris home service area.

- **KAISER PERMANENTE MEMBERS:** Call your personal physician or Member Services at 888-901-4636. After hours, call the Consulting Nurse Service: 206-630-2244 or 800-297-6877 within the U.S. You may also receive routine care from most Kaiser Permanente locations; visit kp.org/wa to find a clinic.

In most cases, you'll only pay the usual out of pocket expenses: non-covered services, deductibles, copays and coinsurance. If traveling internationally, you may need to pay at time of care and submit a claim form for reimbursement based on Plan benefits.