

BENEFITS TOOLBOX



Get Relief from Back Pain

Combine Several Strategies for Best Results

Back pain can be sudden and short-term, or chronic and on-going. Either way, when you experience it, all you want is relief.

There are many effective ways to reduce and manage pain, without the harmful side effects that often come with medication. These three strategies may be most effective:

1 MINIMIZE ACUTE PAIN (an injury lasting up to one month)

- **Apply cold or heat:** Use ice for recent injuries to reduce swelling, and heat for muscle pain or stiffness.
- **Keep moving:** You'll recover quicker if you resume normal activity and do gentle stretches; at the very least, walk a few minutes every hour.
- **Try pain relievers:** Use over-the-counter ibuprofen or naproxen (follow dosage and duration instructions carefully).

2 GET EXERCISE

- **Start slow:** Simple exercises (like cat stretch) for 15 minutes a day can bring relief. Water exercise can also help with pain relief if you have a pool nearby.

- **Physical therapy:** A therapist can help you strengthen your back and restore range of motion.
- **Regular workouts:** When pain subsides, maintain an exercise routine to strengthen your back and reduce your risk for re-injury.

3 TRY SOMETHING COMPLETELY DIFFERENT



- **Spinal manipulation:** Chiropractors, osteopaths and massage therapists are trained to move the spinal joints, reducing pain and improving function.
- **Acupuncture:** This treatment involves inserting very thin needles into specific points on the body. (Choose a state-licensed acupuncturist.)
- **Cognitive behavioral therapy:** A therapist can help you

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develop new thought patterns for relief from ongoing pain.

- **Biofeedback:** Electrical sensors can help you learn to control and make subtle changes in your body—such as relaxing certain muscles—to reduce pain.
- **Yoga and Tai chi:** Through a series of gentle movements, you can strengthen your core and improve your flexibility. Look for a class at a local fitness center.
- **Meditation:** This technique of focused attention is shown to help manage pain.

Integrating more than one of these strategies may result in a better outcome. Talk with your doctor about what's right for you and contact your carrier's Customer Service team (the phone number is on your Health Plan ID card) for coverage details.

The Doctor Is In ... Out There

Virtual Visits Are a Convenient Option for Non-Urgent Care

Instead of going to your doctor's office for a scheduled appointment, you can meet with a doctor by phone, video chat or secure messaging.

Virtual care is a convenient alternative that offers high-quality care, comparable to an in-person visit. The doctor can diagnose your condition, give advice and prescribe medication ... just like an office visit.

The advantages of virtual visits add up fast:

- **Call from anywhere:** You can be at home, at work, or traveling
- **Save time:** You don't have to drive to the doctor's office
- **Less exposure:** You don't have to sit in a waiting room with sick people
- **As you are:** You can meet with the doctor in your pajamas or sweats
- **Any enrolled family member:** You can have a virtual visit for yourself or enrolled family members
- **Anytime of day or night:** You can get care around the clock
- **An appointment may not be necessary:** You can meet with a doctor the same day
- **Save money:** Your costs (time + mileage + copay) are lower

Learn how to request a virtual visit with a doctor—and get details about your Plan's benefit coverage—by contacting your carrier's Customer Service team. The phone number is always easy to find on your Health Plan ID card.

Give Virtual Care a Try

A doctor visit by phone, video or secure messaging is a great option for these kinds of non-urgent issues:

- Cold, flu or nasal congestion
- Sore throat, cough or bronchitis
- Allergies and asthma
- Infections: ear, sinus, respiratory
- Bladder infection or urinary tract infection
- Diarrhea or vomiting
- Rash or insect bite
- Arthritis pain
- Sprains and strains

WHAT IS VIRTUAL CARE?

Virtual care is a general term that refers to a doctor visit by phone, video or secure messaging.

In a virtual visit, you are in one place and the doctor is in another, approved site, such as a medical office, clinic, facility or hospital.

TELEMEDICINE refers to a virtual visit to consult, diagnose or treat a real-time health condition. For example, you have seasonal allergies and have a virtual visit to get advice and/or a prescription for symptom relief.

- **Kaiser Permanente** covers Telemedicine services from approved providers.
- **Regence BlueShield** covers Telemedicine services from approved providers.
- **Asuris Northwest Health** covers Telemedicine services from approved providers.

TELEHEALTH refers to a virtual visit that takes the place of an in-office visit with a provider with whom you have an established relationship. For example, you have a virtual visit to discuss test results.

- **Regence BlueShield** covers Telehealth services only with contracted doctors in certain states.
- **Asuris Northwest Health** covers Telehealth services only with contracted doctors in certain states.

Contact your carrier's Customer Service team for details about your Plan's coverage.

Should You Get a Flu Shot This Year?

Yes! The Best Way to Protect Against the Flu Is to Get Vaccinated

Most of us think of the flu as an unpleasant—but not serious—illness. In reality, an estimated 12,000–49,000 people will die from complications this flu season. Last year's flu season was the worst in a decade, sending a million people to the hospital and killing thousands, including 172 children.

That's why the Centers for Disease Control (CDC) recommends that everyone, 6 months of age and older, get a flu shot, every year.

Why do I need a flu shot every year? The vaccine ingredients are updated every year to combat the changing strains of flu viruses that circulate. Plus, your body's immunity declines, and the annual vaccine provides optimal protection.

Does the flu shot really work? Yes. The vaccine reduces your risk of getting the flu by 40%-60%, when the vaccine is well-matched to the circulating flu viruses.

Are there different kinds of flu vaccines? Yes. Standard "trivalent" vaccines protect against three flu viruses; "quadrivalent" vaccines protect against four. Plus, there are variations for people who are 65 or older, allergic to eggs, or pregnant. Ask your health care provider which vaccine is best for you.

Can I still get the flu, even if I get a flu shot? Yes; the vaccine only reduces your risk of getting sick. But if you do get the flu, the vaccine may make your

illness milder—which could help you avoid a hospital stay.

When should I get a flu shot? If possible, get a flu shot before flu season (October through May) begins, but even if you get one as late as January, it will still provide protection. The vaccine is fully effective 2 weeks after it is administered.

Where can I get a flu shot, and how much will it cost? Get vaccinated at your doctor's office (call to see when the vaccine will be available) or a participating retail pharmacy. Your Health Plan covers flu shots at 100%, but there may be a copay if you get one at your doctor's office.

Learn more at flu.gov.

In and Out in a Day

Outpatient Surgery Has Many Advantages

Many surgical procedures that once required a hospital stay, like small joint replacements, gallbladder removal and carpal tunnel release surgery, can now be done at an outpatient (or ambulatory) surgical center.

When your doctor recommends surgery, ask if having it at an outpatient facility is an option ... you'll be glad you did for a number of reasons:

- **Less time:** You'll be on your way home within a few hours of the procedure.
- **Recover at home:** Rest in the comfort of your own home.
- **Reliable schedules:** Because outpatient procedures are rarely emergencies, last minute operating room changes are unlikely.
- **Quicker recovery:** Safer, less-invasive techniques (such as laparoscopy and arthroscopy) allow your body to heal faster.

- **Less anesthesia:** Procedures are often done with local or regional anesthesia, which has fewer side effects than general anesthesia.

- **Lower risk of infection:** You have limited exposure time and there are fewer infectious patients (compared to a hospital).

- **Save money:** Outpatient facilities don't have a hospital's overhead costs, and your short visit requires fewer resources which can mean a big difference in your out-of-pocket costs.

Compare costs at outpatient facilities and hospitals in your area.

REGENCE MEMBERS: Go to regence.com, click on *Members*, then *Estimating Costs*.

ASURIS NORTHWEST HEALTH MEMBERS: Go to asuris.com, click on *Members*, then *Estimating Costs*.



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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.

Crisis Care

Your Health Plan Helps When You Need It Most

Dealing with serious health issues, such as a life-threatening illness or injury, is uncharted territory for most people. That's why your Health Plan steps in to help with programs like these:

- **Case Management:** Case managers provide one-on-one support and help to coordinate care between your doctors, explain your benefits, act as your advocate, and help you understand your options and make decisions.
- **Home Health Care:** Health services provided in your home can help you recover from illness or injury, or maintain

your health while dealing with ongoing issues. Examples include wound care, injections, intravenous or nutrition therapy, patient and caregiver education and monitoring symptoms.

- **Palliative Care:** For patients who are undergoing treatment for a serious or terminal illness, the goal of this care is to provide relief from physical symptoms and emotional stress. It is usually provided by a specially-trained team that works with the patient's doctors to provide additional support.
- **Hospice Care:** During the final stage of a terminal illness, after



treatment has ended, hospice care focuses on controlling pain and other symptoms, so a person can remain as alert and comfortable as possible.

Talk with your doctor about the programs that are right for you, or call your carrier's Customer Service team (the phone number is on your Health Plan ID card) for more information.