



BENEFITS TOOLBOX

Keep Your Holidays Happy

Frequent Heartburn Could Be More Serious than You Think

For many of us, the holidays mean indulging in delicious foods, rich treats and seasonal drinks. When we combine these traditions with late night parties and overeating, we have the recipe for an upset stomach.

Occasional indigestion usually isn't a concern, and readily available antacids (like Tums® and Rolaids®) can help ease discomfort. And if you know you're going to eat something that will probably cause heartburn, consider taking an over-the-counter H2 blocker (like Zantac® and Pepcid AC®) in advance.

However, if heartburn happens often, see your doctor. You may be among the 20% of Americans who have gastroesophageal reflux disease, or GERD, a condition where stomach acid flows back up into the esophagus. Common symptoms of GERD include:

- Frequent heartburn (once or twice a week)
- Chest pain
- Difficulty swallowing
- Regurgitation of food or sour liquid
- Feeling like there is a lump in your throat
- Chronic cough
- Laryngitis
- New or worsening asthma
- Disrupted sleep

Over time, GERD can damage the esophagus, causing pain and difficulty swallowing, and may even lead to an increased risk of esophageal cancer. Your doctor may prescribe a type of drug called a proton pump inhibitor, or PPI (like Prilosec® and Prevacid®), to help keep GERD under control. These highly effective medications limit damage to the esophagus by reducing stomach acid.

Learn more at aboutgerd.org.

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Don't Play With Fire

Take steps to avoid heartburn in the first place with these simple strategies:

- Keep caffeinated drinks and alcoholic beverages to a minimum.
- Eat smaller portions, and only eat until you're satisfied, not stuffed.
- Skip deep-fried and high-fat foods.
- Avoid spicy foods, garlic, onions, tomatoes and citrus fruit.
- Pass up full-fat dairy products and creamy dressings, sauces and gravies.
- Say, "No thanks" to mint-flavored candy, gum and breath mints.
- Avoid lying down for at least 3 hours after eating.
- If you smoke, quit.
- Lose weight if needed, and stay active.

What's in Your Family Tree?

Uncover Any Health Issues that Run in Your Family

You might have inherited your dad's dimples and your mom's curly hair—along with an increased risk for certain health conditions.

A family history of disease can be a strong influence on your risk for developing cancer, heart disease, stroke, diabetes, asthma and many other conditions. This is particularly true in families with:

- Diseases that occur at an earlier age than usual
- Disease in more than one close relative
- Disease that does not usually affect a gender (for example, breast cancer in a male)
- Combinations of diseases (like heart disease and diabetes)

While you can't change your genetic makeup, knowing your family history can help you and your doctor identify potential health risks and take proactive steps to reduce your risks and watch for symptoms.

The holiday season usually includes family gatherings, making it the perfect opportunity to fill in the blanks on your family health history. Find out all you can about your grandparents, parents, aunts, uncles, nieces, nephews and siblings. Here are some good questions to ask:

- Does anyone in the family have health conditions and, if so, what are they?
- Who has them and what was their age when they were diagnosed?
- Regarding deceased family members: how long did they

live and what was their cause of death?

- What countries did our relatives come from?

Here's An Easy Way to Keep Track

The Surgeon General's "My Family Health Portrait" is an online tool that makes it easy for you to record your family health history. Go to familyhistory.hhs.gov to get started.

It takes about 15–20 minutes to complete your Family Health Portrait, then you can:

- Print it
- Show it to your health care provider
- Share it with your family members
- Save it securely so you can update it over time

The information you enter is completely private—the Surgeon General's office does not keep a record. Your history is available only to you for printing or downloading. After that, it's up to you whether you want to share it with anyone else.

Antibiotics Aren't Always the Answer Only Use Them to Fight Bacterial Infections

One of the biggest threats to our nation's health is microscopic. By overusing antibiotics, we have inadvertently created antibiotic resistant bacteria, or superbugs, which can spread from person to person and are difficult (if not impossible) to cure.

Antibiotic resistance is one of the world's most pressing public health issues. In the U.S. alone, it is having a drastic effect. Every year:

- Two million people get sick—and 23,000 die—because of antibiotic-resistant superbugs.
- Another 14,000 die from an infection triggered by antibiotics, which causes severe diarrhea.
- One in five emergency room visits are due to

drug interactions involving antibiotics.

Here's How You Can Make A Difference

Don't ask your doctor for an antibiotic when you have a virus, such as the flu or a cold. If you take an antibiotic for a viral infection, it won't help you get well—and you'll be supporting the growth of superbugs.

If your doctor confirms you have bacterial infection, ask for a narrow-spectrum antibiotic that targets the bug causing your infection, instead of a broad-spectrum antibiotic.

Follow directions carefully. Let your doctor know right away if you have serious side effects. Complete the prescribed course

Preventive Care: No Excuses

It Doesn't Cost You Anything to Take Steps to Stay Healthy

Your Health Plan pays 100% for preventive services recommended by the Affordable Care Act.

You do not have to pay a copay or coinsurance, even if you haven't met your annual deductible—as long as the services you received are billed as preventive care from a provider in your plan's network.

So there's no excuse for not getting preventive care, especially when there are plenty of good reasons to get it done. Preventive care can help you reduce your risk for getting many diseases in

the first place. If you do develop a serious health issue, preventive care can help detect it early, when it is most effectively treated.

Most importantly, preventive care can help you live a longer, healthier life, giving you more quality time with the people you care about...so, do it for them, even if you don't want to do it for yourself. They'll be happy you did.

Start by checking your carrier's preventive care schedule to see what's covered and when.

Then, schedule a routine annual

exam with your doctor, where you can discuss which preventive care services are right for you, such as:

- Screenings for blood pressure, cancer, cholesterol, depression, obesity and Type 2 diabetes
- Standard immunizations (adults and children), including pneumonia and flu vaccines
- Counseling for depression, weight loss, healthy eating, quitting smoking and alcohol use

Protect Yourself from the Flu

If you haven't gotten a flu shot yet, it's not too late, since flu season continues through the spring. Check with your health plan to find out where you can get one at no cost to you.

of treatment even if you are feeling better.

And, prevent infections in the first place by washing your hands

frequently with plain soap and water.

Learn more at cdc.gov/drugresistance.

What kind of bug is it?

CONDITION	BACTERIA	BACTERIA OR VIRUS	VIRUS	ARE ANTIBIOTICS NEEDED?
Strep throat	Yes			Yes
Whooping cough	Yes			Yes
Urinary tract infection	Yes			Yes
Sinus infection		Yes		Maybe
Middle ear infection		Yes		Maybe
Bronchitis/chest cold*			Yes	No
Common cold/runny nose			Yes	No
Sore throat (except strep)			Yes	No
Flu			Yes	No

*In otherwise healthy children and adults.

Contacting Your Carrier

To find out what's covered or to register online for access to your account, go to:

- **REGENCE MEMBERS:** regence.com
- **ASURIS NORTHWEST HEALTH MEMBERS:** asuris.com
- **KAISER PERMANENTE WASHINGTON MEMBERS:** wa.kaiserpermanente.org

Tip: For even quicker access in the future, bookmark the website in your browser window.



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.

Total Access

Get the Most from Your Health Plan Carrier's Website

When you register and sign in on your health plan carrier's website, you'll have direct access to everything you want to know about your benefits.

You can view information specific to your benefits and plan usage, as well as resources available to everyone. Remember, your personal information remains secure, protected by your user ID and password.

Once you're signed in, you can easily:

- Search for doctors, facilities and other providers in your network.
- View claims, and how much you've paid toward your deductible and out-of-pocket maximum.
- Communicate via secure messaging with your carrier and providers. (Check with your carrier's Customer Service to see if this service is available in your state.)
- View your medical, prescription, dental and vision benefit coverage details.
- Get reliable health information about diseases, conditions and life-stage issues.
- Use wellness resources, like online calculators, fitness trackers and more.
- Learn about programs available to you, such as maternity care and chronic conditions.
- Get helpful advice on how to make the most of your insurance coverage.
- Take advantage of member-only discounts on gyms, health products and more.

Register Today for Fast Access Tomorrow

Go to your carrier's website (see "Contacting Your Carrier" on page 3). Using your health plan ID card, create your secure user ID and password, and register. Next time, simply sign in!