



TEAMSTERS TRUST BENEFITS INSIDER FOR KAISER PERMANENTE PARTICIPANTS

PAGE 2 Make Sure You're Covered:
Understanding Pre-Authorization

PAGE 4 The Takeaway:
High Blood Pressure Quiz

PAGE 3 Self-care Strategies for
Managing Joint Pain

Mark Your Calendars

Get the most out of your benefits by taking a few important steps.

Annual Enrollment: Renew Your Medical Coverage for 2019



To continue medical coverage in 2019 for you and your family and avoid delays in the processing of your medical claims, **you must re-enroll every year** — even if you are not making any changes. This year's Annual Enrollment is from **Nov. 1 – Dec. 15, 2018**. During that time:

Visit www.nwadmin.com and log in, or register if you do not yet have an account. Select Annual Enrollment, and follow the steps to verify your information and choose your medical plan (or fill out and sign the form mailed to your home.)

Complete Your Health Profile: Save on Your 2019 Medical Expenses



Every year, the Trust offers Kaiser Permanente Plan participants an incentive to complete their Health Profile at a specific time. The Kaiser Health Profile is a quick, easy and confidential questionnaire that helps you evaluate and track your health from year to year, helps your doctor offer you more tailored treatment options, and can save you money in the coming year.

While you can complete and update your Health Profile at any time during the year, you'll only receive the incentive to save on your 2019 medical expenses if you take it between **Nov. 1 and Dec. 15, 2018**. If you, and your eligible spouse or covered domestic partner 18 years of age and older, both take your Health Profile between Nov. 1-Dec. 15, 2018, your 2019 deductible will be **\$200 less for individual coverage and up to \$600 less for family coverage**, than if you do not take it.

Visit kp.org/wa after Nov. 1 to login or create an account.

TAKE ACTION

- Mark your calendar for Nov. 1 as a reminder to complete both the Annual Enrollment and the Health Profile by Dec. 15.
- Start thinking about any enrollment changes you may want to make.
- Gather health-related information like your blood pressure or cholesterol levels to get a more accurate result from your Health Profile.





Make Sure You're Covered

Don't be surprised by a medical bill you weren't expecting.

Did you know that many medical services and procedures require approval before you get them? This is called prior authorization, and it helps you:

- Learn if your health plan will cover the procedure
- Avoid inappropriate or unnecessary medical treatment
- Save money and avoid extra costs
- Get an estimate of your out-of-pocket costs before having your procedure

Kaiser uses a team of experienced doctors, nurses, and healthcare analysts to determine if a medical procedure is appropriate and supported by clinical best practices.

Doctors Who Are In-Network Can Request Prior Authorization for You

Healthcare providers who are in your network are familiar with the process for getting prior authorization. They can contact your health plan on your behalf. In-network doctors have all of the information needed to request that your medical service be reviewed and approved for coverage.

What Happens if Your Doctor Doesn't Request Prior Authorization

If your doctor provides a service or procedure that requires prior authorization without requesting one in advance, you may have to pay part or all of the cost, above your usual out-of-pocket amount. To avoid extra costs, always ask your healthcare provider to request prior authorization before you have a planned medical service or procedure.

To find out more about the pre-authorization requirements for your Kaiser network plan, visit:

<https://wa.kaiserpermanente.org/html/public/services/pre-authorization>.

Why Everyone Needs a Primary Care Provider

- 1. To be healthier**— Your provider can help you manage any problems and give you a plan to stay healthy.
- 2. To find problems sooner**— A provider who sees you regularly is more likely to notice changes.
- 3. To save money**— Seeing your provider regularly helps people avoid more costly care, such as visits to the emergency room.
- 4. To get specialty care**— Your provider can refer you to the right person if something comes up that is outside his or her experience.

- 5. To have someone on your side**— Your provider is a resource who can follow you over time. This trusting relationship will improve your care, too, as over it time it will become easier to discuss changes and problems.

Visit *Own Your Health*,
<http://www.ownyourhealthwa.org>,
for more tips on selecting a provider
and making the most out of your
doctor visit.



Managing Joint Pain

Self-care strategies for joint pain relief.

Many different conditions can lead to painful joints, including osteoarthritis, rheumatoid arthritis, bursitis, gout, strains, sprains, and other injuries. Joint pain is extremely common. In one national survey, about one-third of adults reported having joint pain within the past 30 days. Knee pain was the most common complaint, followed by shoulder and hip pain, but joint pain can affect any part of your body, from your ankles and feet to your shoulders and hands. As you get older, painful joints become increasingly more common.

Joint pain can range from mildly irritating to debilitating. It may go away after a few weeks, or last for several weeks or months. Even short-term pain and swelling in the joints can affect your quality of life. Whatever the cause of joint pain, you can usually manage it with medication, physical therapy, or alternative treatments.

Your doctor will first try to diagnose and treat the condition that is causing your joint pain. The goal is to reduce pain and inflammation, and preserve joint function. Along with your doctor's advice, you can help lessen the pain with self care:

- **Watch your diet.** Avoid foods that cause inflammation such as sugar, refined carbohydrates, processed meats, alcohol, and artificial trans fats. And try to get

more inflammation-fighting foods into your diet. These include oily fish that are high in omega-3 fatty acids (such as salmon), dark leafy greens, colorful veggies (think tomatoes, peppers, and beets), low-fat dairy products, and whole grains.

- **Talk to your doctor about topical pain medications.** Many topical over-the-counter medications have active ingredients such as capsaicin (which reduces your nerve cells' ability to send pain messages), salicylates, and counterirritants like menthol and camphor, which produce hot and cold sensations. Talk to your doctor or pharmacist about brands that might be best for you.
- **Heat up, or cool down.** For sore joints, try a heating pad, a hot soak in the tub, or a steamy shower. These are inexpensive but effective ways to relax muscles, and they can be particularly helpful for conditions that present "morning stiffness" of the joints, such as psoriatic arthritis and rheumatoid arthritis. An ice pack or cold bath may also help ease joint pain for some patients, since cold temperatures reduces swelling and dulls acute pain.
- **Stay active.** While it can be challenging to simply get out of bed (much less hit the gym) on days you're experiencing joint pain, experts stress that gentle exercise can make a big difference in alleviating symptoms. Low-impact activities such as walking, cycling, and swimming help strengthen the muscles around the joints, which can be particularly beneficial for those with psoriatic arthritis, osteoarthritis, and rheumatoid arthritis.

BE PREPARED FOR FLU SEASON

Getting a flu shot is the single best way to protect against the flu. Children from 6 months to 19 years of age, pregnant women, people 50 and older, and people with certain chronic medical conditions are especially encouraged to get a flu shot.

Your preventive flu shot is covered in full with no co-pay if you go to an in-network provider. Visit your primary care doctor, or visit an in-network pharmacy to get your annual flu shot.





2323 Eastlake Ave E
 Seattle WA 98102

THE TAKEAWAY

High Blood Pressure Quiz

Test your knowledge on this common condition

1. You shouldn't exercise if you have high blood pressure.

2. You get high blood pressure from stress.

3. You can feel it when your blood pressure starts to go up.

4. Both numbers in a high blood pressure reading matter.

5. If you have high blood pressure, you have to take medication.

6. Cutting back on processed food is the best way to cut sodium.

or (less) you have prehypertension. It means you could end up with high blood pressure unless you take steps to prevent it.
 • If your top number is 130 or above and your bottom number is 80 or above, you have high blood pressure. The higher the number, the greater your health risks.
 5. False. Lifestyle changes are the first step for blood pressure that's a little high. You may not need medicine if you exercise, eat healthy, maintain a healthy weight, quit smoking, limit alcohol, and cut down on salt.
 6. True. Processed food is probably where you get most of your salt. Foods don't have to taste salty to be high in sodium. Some bread and rolls, soups, frozen pizza, and cold cuts are all high in sodium. Remember to read labels.

1. False: Regular moderate exercise not only helps bring down your blood pressure, it strengthens your heart, reduces stress, and helps you maintain a healthy weight.
 2. False: Your blood pressure may go up for a while when you're under stress, but stress by itself doesn't cause long-term high blood pressure. Of course, excessive ongoing stress can still affect your health.
 3. False: You can have high blood pressure for years without knowing it. In fact, about 1 in 5 Americans with high blood pressure doesn't know it. Even if you feel fine, high blood pressure can damage your heart and other organs.
 4. True: Both numbers count. A reading below 120/80 is normal. • If your top number is 120 to 129 (even if your bottom number is 80