

# BENEFITS INSIDER



AGE 2 Why it is Good to Get a Second Opinion

PAGE 3-4 The Link Between Pain and Depression

PAGE 5 Understanding Inflammation

PAGE 6 Understanding My Benefits: Enrollment

## The All New wateamsters.com

### Answers to your benefits questions in one convenient place

Come check out the all new wateamsters.com! The Trust's updated and newly designed website is your one stop for information about your Kaiser benefits, wellness programs, forms, contact information and more.

The Trust website is designed with you in mind. It gives you an overview of all your health benefits, answers common questions, and connects you to no-cost wellness programs available to you as a Trust participant. The site is mobile-friendly, easy to use, and up to date on the latest plan information.

#### Some of the new features include:

- **Trust news blog** a great place to learn about plan updates and changes, ways to maximize your benefits and save on costs, and to get health tips on how to feel your best.
- **Enrollment and eligibility section** get answers to common questions about when and how to enroll, and who is eligible for benefits.
- **Enhanced benefits support** Accolade Care is your main source for all things benefits. Accolade can also help you find a provider, mental health resources, claims information, answer billing questions and more!
- **Expanded forms and resources library**—looking for a form, a copy of your Summary Plan Description, or even a copy of a past Trust newsletter? Now, you can find all that and more online.

Plus, we recently sent a professional photographer out to some western locations to capture some images of Trust participants at work. So, while on the site you might see a location or a face you recognize!

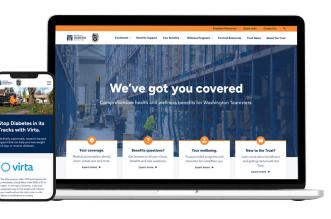
## Did you know?

That on the Trust's website you can:

- Learn about your medical, dental, vision and other benefits
- Find a no-cost wellness program
- Download common forms
- Learn healthy tips and about plan information

To learn more visit wasteamsters.com







## Why it is Good to Get a Second Opinion

#### Feel confident about your diagnosis and treatment plan

When making a large decision or purchase - like buying a house or car or choosing a college or new town to move to - you wouldn't think twice about going to a couple places to ensure you have the information you need to make the best choice for you. Major medical decisions deserve the same level of careful consideration and investigation.

A 2017 study by the Mayo Clinic showed that 21% of patients who got a second opinion left with a completely new diagnosis, and 66% received a partially correct diagnosis. Many medical conditions can be complicated or difficult to define, and a second provider might have knowledge, experience or expertise that your primary provider may not have. They also may be aware of alternative treatments or clinical trials not available where you normally seek care.

Your doctors are likely smart, well trained, thoughtful professionals and specialists that you trust. But you shouldn't let that stop you from getting a second opinion. At the end of the day, you and

your doctor want to be sure that you are finding the right team for you, and that you are comfortable with the diagnosis and long-term treatment plan you are being offered.

Not every diagnosis will require a second opinion, but here are a few situations where it may be important:

# → When the diagnosis is serious or ongoing

If you are diagnosed with cancer, or another major or chronic condition, a second opinion can help you feel confident in your treatment plan and team, and ready to move forward with any next steps.

#### → When surgery is recommended

Generally, people want to avoid surgery if possible and can be confused about whether they really may need the operation. A second opinion can help you understand the risks and benefits and make an informed choice.

## → When the diagnosis or path forward is unclear

Many conditions share symptoms, some of which are rare. Seeking additional advice can help you get closer to a clear diagnosis and plan.

#### → When the patient is a child

Sometimes, a family's pediatrician will want to monitor symptoms for a period of time, and it's true that many childhood ailments resolve themselves. If symptoms persist, seeing a specialist might be needed.

## → When it would give you peace of mind

Making medical decisions can be overwhelming and scary. Getting a second opinion can help you understand your options, get informed about new treatments or medications, or validate the treatment plan you're on.



## How to get a second opinion

The process of seeking a second opinion can be as simple as getting a referral from your current doctor. You'll want to gather any biopsy or surgery reports, hospital discharge reports, relevant imaging tests, and information on drugs or supplements you take, or be prepared to sign forms that allow the second doctor to access those records.

The Trust has also partnered with **Accolade Care** to offer **2nd.MD** to Trust PPO plan participants. Accolade can confidentially connect you to a world-renowned doctor to offer a second professional opinion, answer your questions, and help you feel more informed and confident going forward. This service is offered at no cost to you as part of your Trust benefits. To schedule an appointment for 2nd.MD visit **member.accolade.com** or call toll-free: **(866) 206-0977** M-F, 5am-5pm. *One message per request. Message and data rates may apply.* 

Source: www.yalemedicine.org



## The Link Between Pain and Depression

#### Understanding how chronic conditions impact our mental health

Do you ever feel like your mind and body are in a loop of discomfort and distress? It's a reality that many people navigate every day, yet its impact on how you feel, and your quality of life, is often underestimated.

The link between chronic pain and mental health is not always apparent at first glance. You may not realize that your headaches and back pain are symptoms of depression or anxiety, and similarly you may not realize that your chronic pain is leading to feelings of hopelessness and frustration.

Adding to that, people with mental distress have been shown to experience

more severe and long-lasting pain than others. This can result in a cycle where chronic pain feels worse and more pronounced, and depressive bouts feel deeper and harder to manage.

Discomfort from health conditions like back pain, nerve pain, cancers, heart issues, irritable bowel syndrome, fibromyalgia and other conditions, can cause a number of problems that contribute to higher levels of pain—such as not being able to fall or stay asleep, increased stress levels, and difficulty concentrating.

If you find yourself in a loop of physical pain and stress/depression, there is hope.



#### Take action

Not sure what might be right for you?

Accolade Care can talk you through your benefits and available wellness programs to help you decide.

Visit member.accolade.com or call toll-free: (866) 206-0977 M-F, 5am-5pm.

One message per request.

Message and data rates may apply.

## The Trust can help

To make sure you have the support you need – in a form that best suits you – many programs and services are offered as part of you PPO Plan benefits. All programs are confidential and offered at no cost to you. Find out more about all of these programs at <a href="watermarkers/your-benefits/ppo-mental-health">watermarkers/your-benefits/ppo-mental-health</a>.





#### ComPsych® GuidanceResources®

is your EAP – Employee Assistance Program. It offers virtual and in-person counseling services, advice, and guidance on a variety of topics – from relationship challenges to financial and legal guidance and work-life balance solutions.



**Accolade Care** is the Trust's one stop for all things healthcare. Accolade gives you access not only to board-certified therapists, but also to doctors and specialists. Initial virtual sessions are offered at no cost.



WellRight Health Coaching is a personalized phone-coaching program that connects you to trained health coaches. Work one-on-one with a coach to identify key stressors and get support to make simple lifestyle changes.



Your Premera Medical Plan can connect you to a large network of trained health professionals in the Blue Card® network and offers Personal Health Support for those diagnosed with long-term chronic conditions.

Evidence has shown that treating depression and anxiety can often lead to a significant reduction in chronic pain. And mental health care can come in a variety of forms. Here are five ways to treat both chronic pain and mental distress.



#### 1. Talk therapy

Talking with a counselor or other mental health professional can be effective in treating both chronic pain and depression/anxiety. A technique called Cognitive Behavioral Therapy (CBT) helps people develop coping strategies, challenge negative thought patterns, and improve emotional regulation, which can enhance resilience in the face of chronic pain.



#### 4. Medications

Judicious use of medications, including pain relievers, antidepressants, and antianxiety medications, under the guidance of a health professional, may relieve both pain and depression because of shared chemical messengers in the brain. Talk to your doctor about what is right for you.



#### 2. Stress-reduction techniques

Incorporating physical activity, exercise, meditation, journaling, healthy dietary habits, learned coping skills and other strategies can complement medical interventions and promote holistic well-being.



# 5. Chronic pain management programs

WellRight Coaching and Premera Personal Health Support are two programs available to you that provide a team approach to treatment, both medical and psychiatric, while connecting you to resources and support.



## 3. Support groups and peer counseling

Connecting with others facing similar challenges can provide invaluable support, validation, and coping strategies.

To get symptoms of pain and depression under control, you may need to work with your medical team to treat both conditions. Talk to your doctors about what might be right for you.

Sources: www.mayoclinic.org and www.health.harvard.edu





# **Understanding Inflammation**

### How the foods you eat can impact on how you feel

Chronic inflammation is more than just a passing discomfort, it can be a serious health concern. People with diabetes, heart disease, arthritis or injuries often experience chronic inflammation, which can lead to ongoing body pain, poor digestion, sluggishness, and more.

Widespread inflammation can also occur with conditions such as lupus, inflammatory bowel disease (IBD), and psoriasis - and can be very disruptive to day-to-day functioning.

Many turn to over-the-counter nonsteroidal anti-inflammatory drugs (NSAIDs) or prescription medications like corticosteroids to manage their inflammation pain. But did you know that your diet can also play a major role in helping bring down chronic and persistent inflammation?

#### Fight Inflammation with Food

The food you eat can either help fight inflammation or fuel it, making it worse. It can be tough to remove tasty and loved foods from your diet, and adding in foods you may not regularly reach for - but the results can make a huge impact on how you feel.

# Did you know?

That you could have your very own health coach at no cost to you. A WellRight health coach can help you better understand your inflammation and make dietary changes that improve your health. Call WellRight at (800) 882-2109 or visit wateamsters.wellright.com.

#### Some foods that make inflammation worse:



Saturated and trans fats – often found in red meat, processed meat (like deli meat and hot dogs), and fried foods



**Refined carbohydrates** found in white bread, pasta



Added sugars found in soda, sweets, energy drinks and baked goods



Regular or excessive consumption of alcohol

#### Some foods that help reduce inflammation:



Berries, such as strawberries, blueberries, raspberries and blackberries



**Leafy greens,** such as spinach, kale, and collard greens



Fatty fish includes salmon, mackerel, tuna and sardines



Olive oil is a great source of healthy fats



Nuts and seeds, including walnuts, almonds, and flaxseeds



**Whole grains** such as quinoa, brown rice, and oats



#### Simple Swaps for a Healthier Diet

If an anti-inflammatory diet feels overwhelming, start with small, sustainable changes, swapping out known inflammation inducing foods for an anti-inflammatory option. Such as making brown rice, instead of white rice, or skipping the cookie and grabbing a low sugar yogurt instead. Eating well isn't just about avoiding disease-it's about feeling your best every day. A diet rich in whole, nutrient-packed foods can help keep inflammation at bay and support your long-term well-being.

Sources: hopkinsmedicine.org and health.harvard.edu





2323 Eastlake Ave E Seattle WA 98102

THE TAKEAWAY

# **Understanding My Benefits**

#### **Enrollment**

Whether you are new to the Trust (if so, welcome!) or you have been here awhile, you may have questions about eligibility for benefits and when to enroll. Here are two commonly asked questions:

#### When should I enroll?



New hires: Once you meet the coverage requirements you will be sent a letter letting you know that you are eligible for coverage. The quickest way to get enrolled when coverage begins is online. Completing enrollment online ensures that medical claims are not delayed.



Active employees: You are required to re-enroll every year and verify your information, even if you do not have any changes to make. Annual enrollment takes place every Fall, starting November 1.

To learn more visit: wateamsters.com/enrollment

#### Who can enroll?

Employees who meet the requirements in their participating employer's collective bargaining agreement are eligible to enroll in the Trust. Typically, this means that they are an active employee (not retired) and working the minimum number of compensable hours (usually 80 hours a month – i.e. full-time employment) for any one participating employer.

Eligible employees may also enroll certain dependents.