

Spring 2018

Health & Welfare E-Newsletter

Brought to You By:
ILWU Warehouse Welfare Fund



See how easy healthy eating can be

Overwhelmed by conflicting nutrition and diet advice? The truth is, eating healthy isn't hard – and you don't have to live on salads, buy expensive supplements, or swear off snacks forever. Small healthy changes can make a big difference over time.

Eat in season

In-season fruits and veggies are at peak flavor, nutrition, and supply. Seasonal eating is typically more affordable and sustainable – and makes it easy and delicious to get more fresh produce onto your plate.

DIY

Cook at home to be the master of your own healthy destiny. By controlling fat, sugar, and salt, home cooks tend to eat healthier than people who eat out more often – even when they're not trying to change their eating habits.

Expand your horizons

Healthy eating doesn't have to be bland. Experiment with herbs and spices for high-impact, low-calorie flavor. Or try nutritious twists on foods you love – like spaghetti with zucchini noodles, or taco lettuce wraps.

HUNGRY FOR MORE HEALTHY IDEAS?

Visit kp.org/foodforhealth and follow us @kpthrive.



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Your care, your way

Connect to care anytime, anywhere



Get the care you need the way you want it. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life.

Choose where, when, and how you get care

Not sure where to go for care? Visit kp.org/getcare for more information.



24/7 care advice

Get medical advice and care guidance in the moment from a Kaiser Permanente provider.



In-person visit

Same-day appointments are often available. Sign on to kp.org anytime, or call us to schedule a visit.



Email

Message your doctor's office with nonurgent questions anytime. Sign on to kp.org or use our mobile app.²



Phone appointment

Save yourself a trip to the doctor's office for minor conditions or follow-up care.^{2,3}



Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.^{2,3}

¹If you reasonably believe you have an emergency medical condition, call 911 or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage*.

²These features are available when you receive care at Kaiser Permanente facilities.

³When appropriate and where available. You must be 18 years or older to schedule.

Need care now? Know before you go.

Urgent care

An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.

Visit kp.org/getcare to find the urgent care location nearest you.

Emergency care

A medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health.¹ Examples include:

- Chest pain or pressure
- Severe stomach pain that comes on suddenly
- Decrease in or loss of consciousness
- Severe shortness of breath

If you think you have a medical or psychiatric emergency, call **911** or go to the nearest hospital.

Want to eat better? Ideas make it happen.



Feeling great. Looking fit. Staying healthy . Could you be underestimating the power of the plate? Food trends may come and go. Black garlic ice cream, really? But today , we bring you the real deal - 9 evidence-backed dietary changes to help you be at your best.

Get Started Now





How Much Will It Cost? The Benefits of Predeterminations

You're at the dentist and you've been told the tooth that's been bothering you will need some extensive dental work. How much will it cost? How much will your dental plan cover? Are there any alternative treatment options available?

Get the answers to these questions, and more, by submitting a predetermination before you receive treatment.

What is a predetermination?

A predetermination lets you know what procedures will or won't be covered prior to receiving services. It calculates the total amount you owe and what your plan will cover based on your coinsurance amounts. It also notifies you of alternate treatment options covered by your dental plan. A predetermination is not a guarantee of payment—it is an estimate of what you can expect to owe.

How should I submit a predetermination?

Your dentist can submit predeterminations electronically or by mail. Electronically submitted predeterminations are processed instantly, unless additional supporting documentation is required. Mailed predeterminations are typically processed within 14–30 days. The results are then summarized and mailed to both you and your dentist.

How does it work?

We use predetermination of benefits to confirm member eligibility and to review the treatment plan to determine the extent of coverage. This process lets both you and the provider know that the service being performed is covered. It also informs you of your financial liability at the time the predetermination is processed.

In cases where alternate methods of treatment are available, we approve and/or make payment based on our allowance for the less expensive procedure, provided it meets accepted standards of dental treatment. We base your financial liability on information that is current when we process the predetermination. However, your financial liability may change when services are rendered as a result of meeting the deductible or exhausting the maximum.

When should I ask for a predetermination?

We encourage you to request a predetermination whenever the amount of a proposed treatment is more than \$500.



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VSP Vision Care

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