

## *Expert Reviews of Drug Research* **You and Your Doctor Can Make Informed Choices**

For 2006, the Benefit Board changed the prescription drug plan design because evidence-based reviews show no differences in effectiveness among drugs in many major drug classes. Just what does “evidence-based review” mean?

### **High-quality Research**

In each of the plans, physicians and pharmacists review high-quality studies that compare how effective drugs are in most common drug classes. These studies go far beyond those done by the drug maker to get Food and Drug Administration approval; the drug maker’s published studies typically just show that the drug is safe to take and more effective than a sugar pill.

The best studies are randomized, controlled experiments that compare two or more drugs in the class when taken by large groups of patients with the same condition. Neither the studies nor the drugs are paid for by a drug company, and neither the physicians nor the patients know which version of the drug they’re using. The results are unbiased.

The plans give significant weight to reviews by Evidence-based Practice Centers (EPCs). These independent research groups are not connected to drug companies or health plans. OHSU houses one of the lead EPCs, which conducts reviews for the state’s Health Resources Commission (HRC). Reviews are updated regularly, and the HRC publishes the latest results on its Web site: [www.oregon.gov/DAS/OHPPR/ORRX/HRC/evidence\\_based\\_reports.shtml](http://www.oregon.gov/DAS/OHPPR/ORRX/HRC/evidence_based_reports.shtml).

### **Reviews Reveal Quality**

Following are some of the common drug-class studies reviewed by the EPCs:

- Statins to lower cholesterol
- Beta blockers to control high blood pressure
- Non-steroidal anti-inflammatory drugs for arthritis
- Proton pump inhibitors for heartburn and GERD.

Results show that, in these drug classes, no one drug is superior for effectiveness or safety. If a drug is



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# How the Mail-order Rx Benefit Works

About 15 percent of PEBB members buy their prescription drugs through the mail-order option. Over the last several years, they benefited from renewal of contracts that offered significant discounts for prescription drugs supplied through mail order. But during that time frame, actual prescription drug costs increased to a point that erased the discounts. By 2005, the program was running at a deficit.

For 2006, member copayment and coinsurance costs for mail order more than doubled. Mail order still remains as a convenience to members, especially those on long-term maintenance treatments. And it still saves money for these members compared with purchasing their maintenance drugs at retail.

**In the PPO plans available to all state employees,** members pay \$12.50 for a 90-day supply of generic drugs by mail order. They pay \$37.50 for preferred brand drugs.

They pay the greater of \$125 or 50 percent of the cost of a 90-day supply of a non-preferred brand drug. If they choose a non-preferred brand drug that has a generic version, they will also pay the difference in cost between the generic and non-preferred brand version (but never more than the actual cost of the drug).

**In the lower-cost PPO plans available only to part-time employees and retirees,** members pay \$25 for a 90-day supply of generic drugs by mail order. They pay \$62.50 of the cost for preferred brand drugs.

They pay \$125 for a 90-day supply of non-preferred brand drugs. If they

PPO Plan Mail-order Coverage	
Mail Order	90-Day Supply
Generic	\$12.50
Preferred Brand	\$37.50
Non-preferred Brand	Greater of \$125 or 50%, plus*
Part-time & Retiree PPO Plan Mail-order Coverage	
Mail Order	90-Day Supply
Generic	\$25
Preferred Brand	\$62.50
Non-preferred Brand	\$125, plus*

*\* Plus the difference in cost between non-preferred brand and generic when the generic has the same active ingredient.*

choose a non-preferred brand drug that has a generic version, they will also pay the difference in cost between the generic and non-preferred brand version (but never more than the actual cost of the drug).

## Exceptions

Because each person is different, the Board asked each of the PPO plans to establish an exceptions

process for non-formulary brand drugs. If your provider determines that you cannot tolerate the alternatives or they have not worked in your treatment, the provider can ask the plan for an exception in your case. Approval of exception requests is not automatic. In each of the plans, teams made up of doctors and pharmacists review individual requests.

## Update Your Address

Your address is an important part of your benefits. Not all PEBB plans are available statewide, and where you live and/or work determines which medical and dental options are available to you. PEBB sends your residence or mailing address to your insurance carriers to ensure you receive important information.

It's important to keep the addresses in your PEBB record current. Your agency also needs your correct address, so you should notify your agency when you update your PEBB record.

Review and update your PEBB record online at <https://pebb.benefits.oregon.gov/members/lpb.main>. If you are already registered, simply log in. If you are a new user, create a user name and password; then log in. When you're in the system, select "Update my personal information," and follow the instructions.

For assistance call PEBB at (503) 373-1102 in Salem or (800) 788-0520 statewide.

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## May is National Allergy and Asthma Month

### Allergies

For some, spring isn't a season of delight in bright blossoms and budding trees. Instead, it's a season of curses for sneezes, itchy noses and weepy eyes. When nature renews its flora, many reach for the tissue box and pill bottle.

If you or a family member suffers from respiratory allergies, you may be searching for the latest and "greatest" in anti-allergens. It may surprise you to know that generic, over-the-counter loratadine contains the same active ingredient as more-costly prescription drugs touted in TV ads.

PEBB members with respiratory allergies may want to consider a healthcare flexible spending account (FSA). These IRS-sanctioned

accounts allow you to have dollars deducted from your pay pre-tax. As you incur out-of-pocket medical expenses, including those for many over-the-counter medications, you can submit a claim to reimburse yourself from the account. Learn more online at [www.benefithelpsolutions.com/pebb](http://www.benefithelpsolutions.com/pebb).

### Asthma

Every day, about five percent of PEBB members – almost 2,000 children and adults – deal with the tricky condition of asthma. There's no cure for this often-lifelong illness that can cause hospitalization and even death. But, working with their healthcare provider, people with

asthma can learn to manage it and reduce its burden on their lives.

People with asthma need to identify their triggers – things that can cause asthma attacks. Among them are smoke, dust mites, strong smells, mold, pollen, physical activity and cold air.

They also need to use two types of medications – control medicine to help them avoid attacks and rescue medicine for when they do have an attack. PEBB's plans' chronic disease management programs reach out to those who have been diagnosed with asthma. The programs help them and their healthcare providers put together a treatment plan to self-manage their asthma and keep it in check.

## Live Well

### Enjoy Oregon's Bounty

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PEBB members are lucky to live in a land of bounty. No matter where in the state we live and work, during spring we have access to luscious locally-grown fruits and vegetables and heart-starting landscapes. This spring, why not get into it?

Many local communities sponsor farmers' markets that operate weekends, spring through fall. Take yourself (and the kids) on a stroll to see what's growing, and buy from the locals. Use the fresh-picked produce to inspire menus all week long. It's good for you and your area's economy.

Leave your chair after lunch for a half-hour walk in a nearby park, campus or creek-side trail. Gym clubs

may offer gadgets that gear up a workout, but they can't beat Oregon's outdoor environment for mind-soothing beauty. A half hour walk each day feels as good as it is good for you. The only gear you need is a comfortable pair of walking shoes (and maybe an umbrella).

Take the kids or your spouse along for a daily walk. You may be surprised how you all can loosen up about your thoughts and activities when you're walking in rhythm. It's good for both heads and hearts.

Take advantage of all the good things the state has to offer to help you live well, work well and be well. Oregon: it's the state of health.



For more tips on living well in Oregon, visit the state's healthy worksite Web site at [oregon.gov/DHS/ph/worksites/index.shtml](http://oregon.gov/DHS/ph/worksites/index.shtml). There you'll find links to lots of healthful resources.

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not shown to be more effective but costs significantly more, the plans may choose not to include it in their formularies.

### **Incentives to Choose Value**

The Board designed the 2006 prescription drug plan with incentives for members and their providers to carefully consider drugs in the formularies. At retail, members pay just \$1 or \$5 for generics and just \$15 for formulary brands.

Members who choose non-formulary brand drugs bear more of the cost. They typically pay the greater of \$50 or 50 percent of the cost of the drug.

### **The Bottom Line**

Using formulary drugs – generic and brand – saves money for every PEBB member. If a member chooses to use more-costly non-preferred brand medications when alternatives are available, it is the member's responsibility to bear a greater portion of the costs.

During your next visit, ask your healthcare provider:

- Am I taking the most effective drug for my condition?
- Are alternative drugs available that are equally effective?
- Are alternative drugs available that are effective, but less costly?
- Is there a generic available for my brand name drug?

## **Spring into Action**



Spring in to action, and make the choice to quit tobacco today. The Free & Clear® Quit For Life Program - including free nicotine replacement products - will guide you to becoming tobacco-free, leaving you looking good and feeling healthy just in time for the warm weather ahead. Call 866-QUIT-4-LIFE (784-8454) to enroll or for more information. Be sure to tell them you're a PEBB member so you get the maximum benefit. Or enroll online at [www.freeclear.com/pebb](http://www.freeclear.com/pebb).

## **PEBB Resources**

### **PEBB**

[www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb)  
Salem: (503) 373-1102  
Statewide: (800) 788-0520

### **BenefitHelp Solutions**

(FSA Administrator)  
[www.benefithelpsolutions.com](http://www.benefithelpsolutions.com)  
(800) 556-2230

### **Kaiser Permanente**

(Medical & Dental Plans)  
<http://my.kp.org/nw/pebb>  
Portland: (503) 813-2000  
Outside Portland: (800) 813-2000  
TTY: (800) 735-2900

### **The ODS Companies**

(Dental Plans)  
[www.odscompanies.com/pebb](http://www.odscompanies.com/pebb)  
Portland: (503) 265-5680  
Outside Portland (877) 277-7280

### **Providence Choice**

(Medical Plan)  
[www.providence.org/resources/pebb](http://www.providence.org/resources/pebb)  
Portland: (503) 574-6620  
Outside Portland: (800) 423-9470

### **Regence BlueCross BlueShield**

(Medical Plans)  
[www.or.regence.com/pebb](http://www.or.regence.com/pebb)  
Portland: (503) 220-3849  
Outside Portland: (800) 826-9813

### **Samaritan Select**

(Medical Plans)  
[www.samaritansselect.com](http://www.samaritansselect.com)  
Corvallis area: (541) 768-6900  
Outside Corvallis area: (800) 569-4616

### **The Standard Insurance Company**

(Life & Disability Plans)  
[www.standard.com](http://www.standard.com)  
Life Benefits (800) 242-1888  
Disability Benefits (800) 842-1707

### **VSP**

(Routine Vision Services except Kaiser)  
[www.vsp.com](http://www.vsp.com)  
(800) 877-7195

### **Willamette Dental**

(Dental Plan)  
[www.willamettedental.com](http://www.willamettedental.com)  
Portland: (503) 644-6444, Option 8  
Statewide: (800) 460-7644, Option 8

### **UnumProvident**

(Long Term Care Plan)  
[www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)  
(800) 227-4165

## **PEBB Mission**

**To provide a high quality plan of health and other benefits that are affordable to both the employee and the state.**