

Confirm Your 2002 Enrollment Choices

Take a few minutes this month to confirm your 2002 benefits enrollment.

If you are paid through the Oregon State Payroll System, check the deductions on your January pay stub. You will also receive an enrollment confirmation notice at

your home address in February. If you spot an error, contact your personnel or payroll representative.

Oregon University System employees should review the 2002

benefit elections on their Dec. 31, 2001, pay statement. This statement is also your confirmation notice. If you discover an error, contact your campus benefits office.

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PEBB Public Meeting Schedule for January 2002

The **Public Employees' Benefit Board** will meet Jan. 15, 2-4 p.m., in Hearing Room 343 of the State Capitol Building.

The **Board's Operations Committee** will meet Jan. 8, 10 a.m.-noon in the PEBB conference room at 775 Court St NE in Salem.

The **Board's Plan Design Committee** will meet Jan. 15, 9 a.m.-noon, in Conference Room 167A of the State Capitol Building.

PEBB public meetings are wheelchair accessible. If special accommodations are necessary, please contact Becky Johnson at (503) 378-6296 within 48 hours or as soon as possible before the meeting.

**STATE OF OREGON
 OREGON STATE PAYROLL SYSTEM**

EMPLOYEE NAME		SOC. SEC. NO.	CLASSIFICATION	PERIOD ENDING	CHECK DATE	MICR NUMBER		
EARNINGS			DEDUCTIONS			EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION	
HOURS	RATE	AMOUNT	VENDOR	DESCRIPTION	CURRENT	YTD	CURRENT	
YEAR TO DATE INFORMATION						RETIRE STATE PICKUP		
TAX DEFER INCOME	OTHER TAXABLE	TAXABLE INCOME	FED TAX WITHHELD	STATE TAX WITHHELD	SOC. SEC. WITHHELD	NUMBER	CURRENT	YTD

Callouts in the image:
 - Who is covered and at what amount (points to CLASSIFICATION)
 - State contribution (points to EMPLOYER CONTRIBUTION)
 - Type of coverage and/or company (points to VENDOR)
 - Deductions from this pay period (points to DEDUCTIONS)
 - Year-to-date deductions (points to YTD)

Sample Oregon State Payroll System pay stub. Look under the "Deductions" heading to check "vendor" and "description" information. Look under "Employee Contribution" and "Employer Contribution" to check for correct amounts.

Public Employees' Benefit Board

775 Court Street NE
 Salem, OR 97301-3802

Telephone: (503) 373-1102
 Toll-Free: (800) 788-0520
 Website: <http://pebb.das.state.or.us>
 E-mail: inquiries.pebb@state.or.us
 Fax: (503) 373-1654

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BENEFITS ABBREVIATIONS

Following is a key to benefits abbreviations and codes on Oregon State Payroll System pay stubs.

ALL PLANS

VENDOR	DESCRIPTION	Explanation
	PRETAX	Deduction made prior to calculation of income taxes on wages or salary (reduces amount of income to be taxed)
	POSTAX	Deduction made after calculation of income taxes on wages or salary
	K	Dollar coverage in thousands (5K=\$5,000)

LIFE INSURANCE

VENDOR	DESCRIPTION	Explanation
BASIC LIFE	5K	Mandatory basic life insurance of \$5,000
EMP LIFE/##+	(Amount purchased)	Optional employee life insurance within age group (e.g., 45+) Deduction for first \$50,000 taken pre-tax. Deductions for amounts above \$50,000 taken post-tax & shown on separate line.
SP/DP LIF##+		Optional life insurance for employee's spouse or domestic partner within age group (e.g., 50+)
DEP LIFE	5K	Optional dependent life insurance, covering all family members

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

VENDOR	DESCRIPTION	Explanation
EMP AD&D	(Amount purchased)	Employee coverage
EMP/DEP AD&D	(Amount purchased)	Employee and dependent coverage

DISABILITY INSURANCE

VENDOR	DESCRIPTION	Explanation
SHORTTERM DIS	60% BENEFIT	Short-term disability coverage replacing 60% of weekly salary
LONGTERM DIS	90 DAY/60%	Long-term disability coverage with 90-day wait before benefits are payable at 60% of monthly salary
	180 DAY/60%	180-day wait; 60% of monthly salary
	90 DAY/66 2/3%	90-day wait; 66 2/3% of monthly salary
	180 DAY 66 2/3%	180-day wait; 66 2/3% of monthly salary

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

VENDOR	DESCRIPTION	Explanation
FSA/DEP CARE	(Amount elected)	Pre-tax monthly deposit to Dependent Care Flexible Spending Account (check for correct deduction)

MEDICAL PLANS

VENDOR	DESCRIPTION	Explanation
	EMP	Employee only
	EMP&SPOUSE	Employee and spouse
	EMP&PARTNER	Employee and domestic partner
	EMP&CHILDREN	Employee and children
	EMP&FAMILY	Employee and family
CASCADE EAST		Cascade East Health Plans HMO
KAISER HMO		Kaiser Permanente HMO
REG PT/PPO		Regence BlueCross BlueShield of Oregon Part-time & Retiree PPO
REGENCE PPO		Regence BlueCross BlueShield of Oregon
OPT OUT		Employee opted out of medical coverage

DENTAL PLANS

VENDOR	DESCRIPTION*	Explanation
KAISER DENT		Kaiser Dental Plan
ODS TRD DENT		ODS Traditional Plan
ODS PRF DENT		ODS Preferred Plan
WILLMT DENT		Willamette Dental

*Same as Medical Plan Descriptions

LONG TERM CARE INSURANCE

VENDOR	DESCRIPTION	Explanation
UN LTC-EMP		Employee-only long-term care insurance
UN LTC-SP/DP		Spouse or domestic partner long-term care insurance

SUBSIDY

VENDOR	DESCRIPTION	Explanation
	INS SUBSIDY	Monthly subsidy paid by agency in addition to monthly contribution

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301

(800) 701-1333 • (503) 362-1111 • pebbhealth@wellmed.com

To succeed, start by changing one small thing

The beginning of a new year traditionally prompts individuals to make New Year's resolutions.

Usually it's something big they've wanted or waited to change. They feel motivated, enthusiastic and hopeful for a month or so. Then the realization hits that they bit off more than they could chew. The time commitment is too great, it's too expensive or it takes too much effort. Maybe later, when things settle down, they'll try again.

If this sounds familiar, try something different this year. Instead of trying to make a big change in your life, try making small changes. Don't plan on getting up 30 minutes earlier to exercise in the morning. Get up 10 minutes earlier to meditate before you hop in the shower, to write out your "to do" list for the day, or to stretch, eat breakfast or walk the dog. Go to bed 10 minutes earlier that night, lay in bed and read a book, practice a new relaxation technique, listen to some soothing music, stretch and maybe even go to sleep. Try to be consistent with your small changes for two or three days during the week.

When you have achieved your goal, set your sights a little higher for the next week. Continue what you've been doing, and then add something new. Maybe you will actually take your lunch break more than once this week, or bring your lunch to work on a couple days, or take a walk and eat

out one day. Maybe you'll try a meatless lunch or dinner, increase the amount of water you drink by one glass or decrease the amount of caffeine you drink by one cup.

What one small thing would you like to change about yourself or your

daily routine? Don't be deceived; making even small changes can be difficult. Be kind to yourself, start slow and stay steady — one small step at a time.

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PEBB Resources

Access PEBB, insurance companies and other benefit resources using the contact information below. The insurance company Web sites include provider directories. You can also link to insurance company Web sites from the PEBB Web site.

Public Employees' Benefit Board (PEBB)

(503) 373-1102, (800) 788-0520

<http://pebb.das.state.or.us>

inquiries.pebb.@state.or.us

Associated Administrators, Inc. (Dependent Care FSA)

(800) 334-4340

(503) 220-3805

BestChoice Administrators

(800) 556-3137

(503) 765-3581

Health, Education and Wellness Center

(800) 701-1333

(503) 362-1111

pebbhealth@wellmed.com

Cascade East Health Plan (medical)

(866) 577-CEHP (2347) toll-free

www.cehp.org

Kaiser Permanente (medical & dental)

(800) 813-2000

www.kp.org/nw

Nationwide Insurance (auto)

(888) 628-4663 media code 8425

(888) 662-8446 (TDD)

ODS Health Plans (dental)

(800) 452-1058

www.odshp.com/pebb/

Regence BlueCross BlueShield of Oregon (medical)

(800) 826-9813

(503) 220-3849

www.or.regence.com/pebb

The Standard Insurance Company (life & disability)

(800) 242-1888

www.standard.com

Unum (long-term care)

(800) 227-4165

www.unum-ecs.com/pebb

VSP (vision service plan)

(800) 877-7195

www.vsp.com

Willamette Dental Insurance (dental plan)

(800) 460-7644

www.denkor.com

Programs at the PEBB Health Center

Feel free to bring your lunch to any of the noon-hour classes.

Baby Steps

Date: Wed., Jan. 16
Time: Noon-1 p.m.
Instructor: Cindy Stegner RN

Have you ever set a long-term goal? Did you reach it? How many steps did it take? Learn how to set realistic, achievable goals that will give you a feeling of accomplishment along the way to realizing your long-term goals. If you have an idea, a personal goal or a New Year's resolution that you want to get started on but are not quite sure how, this class will give you the tools to succeed.

Assertiveness and Personal Limits

Date: Wed., Jan. 23
Time: Noon-1 p.m.
Instructor: Liz Marik FNP

Have you ever wanted to be more assertive when communicating with others? This class will focus on how to start thinking and communicating in an effective, appropriate and assertive manner.

Starting to Stop

Date: Tues., Jan. 29
Time: Noon-1 p.m.
Instructors: Liz Marik FNP & Cindy Stegner RN

This program will provide you with the information needed to:

- Evaluate your readiness to quit smoking
- Choose appropriate over-the-counter or prescription options, if necessary
- Tap in to educational resources that support your decision

Cultivating Health

Dates: Wed., Feb. 6-March 13
Time: Noon-1 p.m.
Presenter: Cindy Stegner RN
Class Fee: \$15 for materials

You can participate in this weight management program in a classroom setting or as a self-help program on your own. The materials fee is the same. The major components of this program are assessing your readiness to make lifestyle changes, proven methods and tools to make those changes, and additional resources to keep you going in the right direction when the classes are over. The program philosophy is based on making healthy choices that are right for you when it comes to eating, physical activity and weight management. Call the Health Center to arrange to have your body mass index measured sometime before the class starting date.

The Fibromyalgia Survivor Course

Time: One evening per week for six weeks
Instructor: PEBB Health Center staff
Fee for Materials: \$30

This six-week course was developed by Mark J. Pellegrino, MD (a fibromyalgia survivor) and Christine Marschinke, RN, BSN. It is designed to help those with fibromyalgia to be more knowledgeable and self-sufficient. Class materials include Dr. Pellegrino's books: *The Fibromyalgia Survivor*; *Fibromyalgia: Managing The Pain*,

2nd Ed.; and *The Participant's Manual*. We need at least 10 paid participants before we can offer this class. Please call and let us know if you are interested.

For registration or questions pertaining to any of these programs or classes, please call the PEBB Health Center at (800) 701-1333 or (503) 362-1111. Send e-mail to pebbhealth@wellmed.com

New books in the lending library:

- *Everyday Cooking with Dr. Dean Ornish*
- *The Working Mother Cookbook*
- *Delicious Ways to Control Diabetes*
- *The New Vegetarian Epicure; 10 Essential Foods*
- *The Gastro Intestinal Sourcebook*
- *Raising Your Spirited Child*
- *Taming the Dragon in Your Child*
- *How to Control Your Anger Before It Controls You*
- *Who Moved My Cheese? (dealing with change)*
- *Good Bones*
- *The Fibromyalgia Chef; A Sunnier Tomorrow*

New Vision Service for Regence PPO and Cascade East Members

If you're a member of the Regence BlueCross BlueShield of Oregon (BCBSO) PPO or the Cascade East Health Plans HMO, VSP (Vision Service Plan) covers your routine vision service benefits in 2002. VSP is a national company with hundreds of Oregon optometrists and other providers in its network. VSP benefits include routine exams as well as eyewear.

When you use a VSP provider, pay your \$10 exam co-payment and any other cost exceeding your \$160 plan allowance. Your provider will bill VSP for reimbursement.

If you use a provider who is not in the VSP network, pay the total bill. Then send a claim directly to VSP at:

VSP
PO Box 997105
Sacramento, CA 95899-7105

Do not send the claims information to Regence BCBSO or Cascade East. Regence BCBSO will deny the claim and return it with a note to resubmit it to VSP. Cascade East may forward your claim to VSP, but the process could delay your reimbursement.

Include the following information in your submission to VSP:

- The provider's bill, including a detailed list of the services you received
- The covered member's VSP member identification number (usually the Social Security Number)

- The covered member's name, phone number and address
- The name of the organization that provides your VSP coverage (PEBB)
- Your name, date of birth, phone number and address
- Your relationship to the covered VSP member ("self," "spouse," "child," etc.).

Remember: if you use a VSP provider, you do not need to submit a claim. You can access the list of VSP providers from the Insurance Company Links at PEBB's Web site, <http://pebb.das.state.or.us>. Or call VSP member services at (800) 877-7195.

Special Notice to State of Oregon PEBB-eligible Part-time Employees

On Dec. 11, the Public Employees' Benefit Board (PEBB) voted to make a *one-time* change in 2002 benefits for part-time employees. The Board received significant feedback from part-time employees who could not afford the increased cost of the 2002 Part-time and Retiree PPO plan. The Board voted to subsidize the rate for this plan *only for one year*.

PEBB has scheduled a Special Enrollment for part-time employees Jan. 2-18, 2002. All eligible part-time employees will have this opportunity to review the medical plan they selected during Open Enrollment in October 2001.

During this Special Enrollment:

- Part-time employees who are satisfied with their Open Enrollment selections may stay in the medical plan they selected for 2002.

- Part-time employees who chose to decline or opt out of coverage for 2002 may enroll in the Part-time and Retiree PPO plan.
- Part-time employees may change to the Part-time and Retiree PPO plan.
- Part-time employees enrolled or enrolling in the Part-time and Retiree PPO plan may change dental plans and add dependents to medical and dental coverage.

Special Enrollment instructions and forms will be mailed to the home addresses of all eligible part-time employees by Dec. 26, 2001. Part-time employees who do not receive the materials by Jan. 7, 2002, should contact PEBB at (503) 373-1102 (Salem) or (800) 788-0520 (outside Salem).

PEBB Mission

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