

Hartwig designated to Board

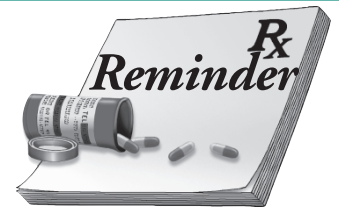
David Hartwig has been appointed to the Public Employees' Benefit Board as the designee of the director of the Department of Administrative Services (DAS). Hartwig is the state's new administrator for the DAS Risk Management Division (RMD). He previously worked for Marion County for 18 years. There, he held a number of positions including risk manager, director of Risk Management and Benefits, and ultimately director of Business Services.

Look for Living Well

Beginning in April, all PEBB members will receive PEBB's *Living Well* newsletter at their home address four times each year. *Living Well* is one element of PEBB's new statewide, integrated wellness program for all state employees and their families.

Living Well offers tips and infobits to help you eat well, stress less and make movement a fun part of your life. It also summarizes the latest medical research results in language that's easy to understand and apply.

If you don't receive a copy of *Living Well* at your home in April, contact your personnel office to update your address.



Who's your mail-order pharmacy?

Regence BlueCross BlueShield of Oregon

PPOs: Postal Prescription Service (PPS) and Walgreens Healthcare Plus are the mail-order pharmacies for all participants in this carrier's plans. Plan members should not send prescription or refill requests to Certifax or any other mail-order pharmacy service. To transfer prescriptions from previous mail-order pharmacies, include a copy of a previous receipt with your initial order form. PPS or Walgreens will call your previous mail-order pharmacy for copies of the prescriptions and fill your request. Call PPS at (800) 552-6694; call Walgreens at (888) 832-5462.

Kaiser Permanente HMO: Kaiser Permanente members may order maintenance drugs by mail delivery through Kaiser's pharmacy services. Call (800) 548-9809.

Cascade East Health Plans HMO: Express Script fills mail-order prescriptions for members of this plan. Call (866) 577-2347.

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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Medical insurance costs up nationwide

Nationwide benefit surveys confirm what PEBB members already know. The cost of medical coverage continues to increase at a dramatic rate.

Nationally, medical plan costs rose an average of 10 percent in 2000 and 12 percent in 2001. The average cost trend for 2002 is projected to be 14 percent. These increases mirror the 26 percent average increase PEBB experienced for 2002.

The concept of managed care initially showed hope for holding down costs. Now the promise is fading. Nationwide, 2002 HMO cost increases nearly match those of

PPOs. And their rate of increase is even greater.

These trends are causing turmoil in the provider pool, too. As costs spiral, hospitals and physician groups are concerned about greater health plan dollars. Providers try to improve their negotiating position by moving into and out of networks. This instability can leave consumers searching for in-network primary and specialist care.

In this chaotic marketplace, employers around the country are considering every available option to achieve affordability and stability. Among the

most-often implemented options are the following:

- Mail-order prescription programs
- Flexible spending accounts
- Self insurance
- Online benefits management
- Wellness and disease management programs
- Increased cost sharing.

State and national market conditions will continue to affect PEBB directions in 2002. PEBB's Plan Design Committee is currently considering 2003 design options (*see article below*).

Plan Design Subcommittee outlines process

During its Feb. 5 meeting, the PEBB Plan Design Subcommittee outlined its process for designing 2003 benefits. The schedule requires a March recommendation on renewing or re-bidding medical plans for the coming year.

The committee discussed the following points:

- Trends indicate that PEBB group medical claims in

2001 continued to be higher than premiums paid.

- Opportunities may exist with current plan carriers to maximize the benefits of longer-term strategic partnerships.
- Community healthcare delivery systems in some regions of the state continue to be unstable.

- The Board's Self-Insurance Task force will report its findings at the end of March.

This spring, the Board and the Plan Design Subcommittee will also address the timing of renewals or bids on more than half a dozen PEBB benefit programs in addition to medical benefits.

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301
(800) 701-1333 • (503) 362-1111 • pebbhealth@wellmed.com

Food labels

Read 'em & reap

One of the most important guidelines for wise food shopping is to read food labels carefully. Most food labels provide a list of ingredients, and many also give additional information about the nutritional value of the contents.

When looking at any list of ingredients, remember that they are in order of their relative content weight. The first ingredient is the one that makes up the greatest part of the

product. The last ingredient represents the smallest part of the product.

Food labels generally provide nutritional information for a typical single serving as well as an entire package or can. Try to gauge how close the serving size is to your own eating habits to calculate how many nutrients you'll be receiving at each meal.

Labels also list important factors like fat and cholesterol content. No

more than 30 percent of your caloric intake should come from fat, so these help you monitor fat percentages. Also, watching cholesterol can reduce the risk of heart disease. Too much sodium can also contribute to heart disease. So remember that the little bit of time spent reading labels can yield tremendous health benefits.

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Programs at the PEBB Health Center

Freedom From Cigarettes

Date: Six sessions:
March 11, 18, 19,
21, 25; April 1
Time: Noon-1 p.m.
Instructor: Cindy Stegner, RN
Class Fee: \$10 (Plus \$20
deposit)

Six hour-long sessions focus on techniques and strategies to help participants end their physical and emotional dependence on tobacco products. Whether you smoke or chew, learn how to handle stress

without relying on tobacco, how to overcome cravings and temptations, and how to live your life free from the grip of this addiction. If you have questions about nicotine replacement therapy, please call and ask to speak with Cindy.

A \$20 refundable deposit (check or money order) will be collected at the second session and is separate from the course fee. The deposit will be returned at the conclusion of the series to participants who have attended at least five of the six sessions.

Recommended reading from the PEBB Health Center Lending Library

Boundaries; *When to say Yes — When to say No — To Take Control of Your Life*
Stealth Health; *100 Delicious Recipes and 1,000 Tips for Eating Right in Spite of Yourself*
Snoring and Sleep Apnea; *Sleep Well, Feel Better*
Counting on Kindness; *The Dilemmas of Dependency. How does it really feel to make the transition from active life to confinement?*
Night Falls Fast; *Understanding Suicide*

PEBB Public Meeting Schedule for March 2002

The **Public Employees' Benefit Board** will meet on March 19, 2002, from 2 to 4 p.m. in Hearing Room 357 of the State Capitol Building.

The **Board's Plan Design Committee** will meet on March 1, 2002, from 1 to 4 p.m. in Conference Room A of the Executive Building located at 155 Cottage Street NE in Salem; on March 5, 2002, from 9 a.m. to noon and 1 to 5 p.m. in

Suite B of the Public Service Building located at 255 Capitol Street NE in Salem; and on March 19, 2002, from 9 a.m. to noon in Conference Room B of the Public Service Building.

The **Board's Operations Committee** will meet on March 12, 2002, from 10 a.m. to noon in the PEBB conference room located at 775 Court St NE in Salem.

The **Board's Wellness Subcommittee** will meet on March 19

from noon to 1:30 p.m. in Conference Room B of the Public Service Building located at 255 Capitol Street NE in Salem.

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.



**You've
got
mail**

In February, PEBB mailed confirmation letters to members paid through the Oregon State Payroll System. The letter confirms members' 2002 benefit elections. If you did not receive a confirmation letter, contact your payroll or personnel office to make sure your home address information is correct. You should also contact your payroll or personnel office if you received your letter but it lists incorrect information.

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 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)

(800) 877-7195
www.vsp.com

Willamette Dental Insurance (dental)

(800) 460-7644
www.denkor.com

PEBB Mission

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