

The State of Health Online

Beginning in June, all PEBB members will be eligible to register for The State of Health, a new online suite of health and wellness tools powered by WellMed. This Web-based health resource is an important element in PEBB's State of Health wellness program.



What you get in The State of Health

WellMed has customized its suite of health tools to create The State of Health, a site just for PEBB members. The State of Health site offers:

- *HealthQuotient*[™] – an easy, secure program that helps you profile your health risks based on past health issues, family history and lifestyle habits.

- *Health Record* - a secure location where you can create, gather, and store health records for yourself and your family members.
- *Condition Centers* - a source of educational information on treatment options for important health topics. The tool covers more than 20 conditions, including allergies, asthma, depression, diabetes, osteoporosis and stress.

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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
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Why the Web?

In 2001, national polls showed that 55 percent of all U.S. households have access to the Internet. Fully three quarters of them use the Internet to access healthcare information on the Web. A recent survey of Oregon state employees indicates that PEBB members are even more "connected." Eighty-one percent have Internet access to the Web at home, and 91 percent have access at work. Most indicated they are comfortable using the web.

When asked why they sought health information on the Web, participants in a Pew Foundation study said it helped them:

- Decide how to treat illnesses
- Prepare to ask questions of their doctors or to seek second opinions
- Determine whether a visit to the doctor was required.

For PEBB members, using the Web for health communications and activities makes sense:

- It's accessible to most employees
- It's interactive, offering two-way communication and participation.
- It's fast (almost immediate) and conserves resources (paper and time).

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- **Improvement Programs** - interactive, self-paced programs designed to help you accomplish positive, healthy changes such as quitting smoking, improving nutrition, exercising or preparing for a healthy pregnancy.

In addition to the many tools at the site, users will have a “bookshelf” full of reference materials. Options include a dictionary of medical terms, descriptions of health and medical tests, Reuters health news and health research information.

All the materials at The State of Health have been developed or reviewed by medical professionals. Users can be confident they’re factual and up to date.

Your Privacy and Security at The State of Health

PEBB members will be able to access The State of Health by registering online with WellMed. As part of registration, you’ll create a user name and password, which will give you access to your own, personal State of Health site. All personally identifiable information you enter at your State of Health site will be private and confidential. It will reside only on WellMed’s computer server network.

WellMed has received the highest recognition in the e-health industry for its protection of users’ privacy and the security of their personal information. Through your user name and password, you will be the only one with access to

any of your personal information, unless you tell someone your password.

PEBB will never have access to any employee’s individual health data. PEBB will only receive reports about PEBB members as a group, not as individuals. For example, PEBB may learn the total number of employees who use the site, but cannot know who those employees are. Neither PEBB nor the state can access personally identifiable individual information through your State of Health site or any Wellmed product.

You can easily tailor the site to your interests and health concerns and those of your family. If you wish, you can set up personal State of Health sites for your family members, too.

Getting To The State of Health

Most employees will probably want to access The State of Health site through their home computer and Internet connection. Of course, you will have access to the service from any computer with Internet access. At work, employees will want to review and follow their agency’s policies about accessing the Internet from work and during work hours. If you need further information about Internet use at work, seek agency clarification and follow your agency policies.

Those employees without Internet access at home or work may want to explore opportunities to get online at their local library. Most libraries in



LivingWell
In a state of health

The State of Health online is one element of a new, statewide wellness program for all individuals who are eligible for benefits through the Public Employees’ Benefit Board (PEBB). The program’s goal is to make quality healthcare more affordable for state employees and the state by:

- Advancing the health and wellbeing of PEBB participants.
- Improving the quality of life of PEBB members with serious illnesses.
- Helping PEBB members navigate our increasingly complex and costly healthcare system.
- Assisting PEBB members to manage their health through resources and information.

the state offer Internet access at no or low cost. Employees in the Salem area can also stop at the PEBB Health Center to access The State of Health online tools.

For employees who do not want to use the Web for health information, the PEBB Health Center is an excellent resource. The Health Center has an extensive lending library of books, brochures and videos for distribution by mail, free of charge. You can also call the Health Center to speak with a health educator. Call (800) 701-1333 (outside Salem) or (503) 362-1111. E-mail pebbhealth@wellmed.com

Insurance Ins and Outs

Short-Term Disability

Eligible PEBB members can purchase short-term disability coverage. The plan is designed to replace a portion of your income for a maximum of 13 weeks. You receive the benefit if you become unable to work because of a disability caused by illness or injury, or because of pregnancy.

You can enroll for the plan within 60 days of your date of hire or during Open Enrollment. You can also enroll when you experience a qualified status change. Examples of qualified status changes include marriage, divorce, or birth or adoption of a dependent child.

If you are thinking about enrolling for short-term disability insurance, you should familiarize yourself with some terms and qualifications in the plan.

Benefit: The benefit replaces 60 percent of your regular weekly earnings paid before you became disabled up to a maximum of \$1,662 per week. The maximum weekly amount depends on *your* salary. The benefit payments are not taxed.

Regular weekly earnings:

Base pay, which does not include overtime.

Deductible Income:

Amounts that will reduce the benefit you receive:

- Pay for work you perform for the state while you are disabled.
- Proceeds from self-employment.

- A portion of the value of any other short-term disability benefits you may receive.

Sick Leave: Sick leave may affect how much benefit you receive and when:

- In most cases, employees who have accrued sick leave will only receive \$25 per week until the sick leave is exhausted; then the benefit payment will increase to 60 percent.

For example: John D. is in accident; his doctor advises him not to work for 12 weeks. John has short-term disability coverage and 120 hours of sick leave. For the first three weeks, he receives \$25 in benefit along with 40 hours a week of paid sick leave. After he has used his sick leave, he receives 60 percent of his regular weekly earnings until he returns to work at the end of his 12-week disability period.

- Some collective bargaining agreements and agency personnel rules allow employees to receive the full 60 percent benefit at the point they have exhausted all but 40 hours of sick leave.
- You do not have to use vacation leave before the benefit becomes payable.

Benefit Waiting Period:

The time you must wait before benefits are payable:

- 7 days, if your disability is caused by sickness or pregnancy

- 0 days if your disability is caused by injury
- The period ending on the last day before you were scheduled to return to work, if you became disabled while you were scheduled to be away from work.

Maximum Benefit Period:

The length of time you may receive the benefit:

- 4 weeks, if your disability is related to a pre-existing condition
- 13 weeks, if your disability is not related to a pre-existing condition
- Each day you are disabled, if you are disabled for less than one full week (1/7 of benefit paid for each day of disability).

Pre-Existing Condition:

Any mental or physical condition for which you consulted a physician, received medical treatment or services, or took prescribed medication during the six-month period before the date coverage took effect. The pre-existing condition clause does not apply after you have been continuously insured under the plan for 24 months.

A PEBB brochure titled *Life and Disability Insurance* provides greater detail about short-term disability coverage. Request a copy by calling (503) 373-1102 or (800) 788-0520 (outside Salem) or by e-mailing inquiries.pebb@state.or.us.

PEBB Health Center Update

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

Mind

&

Body

Fitness

May is not only national Physical Fitness and Sports Month but also National Mental Health Month. How's your mental fitness? Much as you can build your cardiovascular or muscle strength by exercising, you can also build mental fitness by embracing new ideas and behaviors. Here's your training guide.



Steps to Mental Fitness

- 1. Accept yourself.** Learn to understand and accept your preferences, passions and needs. Remember: No one knows you like you do. Spend quiet time writing in a journal or mediating. Talk to a friend about what matters most to you. Don't blame others for your problems. If your life is boring—or if you feel put upon or neglected—admit it and do something about it.
- 2. Make your needs known.** Express yourself and present your feelings without attacking others. If you have trouble expressing your feelings to others, learn new communication skills.
- 3. Demonstrate behavior that reflects high self-esteem.** Relate to yourself and others in ways that reveal you care for yourself. Use positive body language and project a positive attitude. Look alert and interested and keep a cheerful smile. Practice good grooming habits and dress appropriately for the occasion.
- 4. Develop your potential.** Make full use of your abilities and cultivate your personal interests. Learn through reading or taking classes. Try new and interesting things you have never done before. Commit yourself to improving your nutrition, getting adequate rest and starting a regular exercise program. Seek out optimistic people.
- 5. Let go of negative judgments.** Instead of judging others, learn to appreciate their unique strengths.
- 6. Plan for success.** Emphasize what you do well. Learn to value and build on your strengths. Take disappointments in stride. Everyone experiences failure at times. The most successful people learn from their disappointments rather than allowing themselves to be defeated by them.

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PEBB Health Center Update *(continued)*

7. **Think positively.** Embrace your good qualities and look ahead to a positive future. Believe that you have the power and ability to transform negative situations into more satisfying experiences.
8. **Learn to escape when appropriate.** It's good to confront people and problems head-on, but sometimes, taking the path of least resistance is the best solution. Be aware of when your expectations of yourself are unrealistically high. Add variety to your life by planning some new activities. Don't depend exclusively on others to add excitement to your life.
9. **Find ways to help others.** Refocus some of your attention away from your own concerns and toward the needs of others. Volunteer for a community project, or help a person who is in need of companionship. Listen with all your attention when involved in a conversation.
10. **Be willing to seek help when needed.** Find people you can talk to when you have problems. If your cares seem overwhelming, seek professional help. Counseling may be helpful if the intensity of your feelings doesn't go away after sharing them with friends or family, or if you experience persistent feelings of worthlessness or low self-esteem.

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Programs at the PEBB Health Center

Pre-registration is required for all classes. Feel free to bring lunch to any of the noon-hour classes.

Starting to Stop

Presenters: Liz Marik, FNP, and
Cindy Stegner, RN
Date: Tuesday, May 14
Time: Noon-1 p.m.

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.

A Combined Approach to Fitness

Presenter: Megan Osborn, ANP
Date: Wednesday, May 15
Time: Noon-1 p.m.

Learn about the relationship between your mind and body in the big picture of fitness.

Herbs & Nutritional Supplements

Presenter: Debbie Dufour, FNP
Date: Tuesday, May 21
Time: Noon-1 p.m.

A discussion of how herbs interact in the body and how to take these supplements safely.

Gaining Muscular Strength

Presenter: Jennifer Truax, PT, ATC
Date: Wednesday, May 22
Time: Noon-1 p.m.

Beginner training with Therabands to improve posture and prevent weaknesses and imbalances leading to neck and back pain. Also covers general strengthening of the upper and lower body.



Recommended reading this month from the PEBB Health Center lending library:

- ✓ *The Walking Diet:* Walk Back to Fitness in 30 Days
- ✓ *The Everything Total Fitness Book:* A complete program to help you look—and feel—great
- ✓ *Stretching:* For everyday fitness and sports
- ✓ *Body Maintenance and Repair:* Hundreds of stretches and exercises for every part of the body
- ✓ *Herbal Medicine:* The Natural Way to Get Well and Stay Well

For registration or questions pertaining to any Health Center services, please call the PEBB Health Center at (800) 701-1333 (outside Salem) or (503) 362-1111. E-mail pebbhealth@wellmed.com

PEBB Public Meeting Schedule for May 2002

The **Public Employees' Benefit Board** will meet Tuesday, May 21, from 2 to 4 p.m. in Hearing Room 357 of the State Capitol Building, located at 900 Court St NE in Salem.

The **Board's Operations Subcommittee** is not currently scheduled to meet in May.

The **Board's Plan Design Subcommittee** will meet on Tuesday, May 7, from 9 a.m. to noon in Suite B-1, Studio A of

the Public Service Building, located at 255 Capitol Street NE in Salem; and on Tuesday, May 21, from 9 a.m. to noon in Conference Room 350 of the State Capitol Building.

The **Board's Wellness Subcommittee** will meet Tuesday, May 21, from noon to 1:30 p.m. in Conference Room 350 of the State Capitol Building.

Meeting schedules are subject to change. To be placed on the list of those to be notified of schedule changes, please call Becky Johnson at (503) 378-6296. The most current public meeting notices are posted on PEBB's Web site at <http://pebb.das.state.or.us>.

Meetings held at these addresses 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.

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.