

PEBB

2004 Premium Rates

For 2004, PEBB has renewed HMO medical plans with Kaiser Permanente and PPO medical plans with Regence BlueCross BlueShield of Oregon (BCBSO) with very few changes to the plans. The Part-time

and Retiree HMO and PPO plans are available only to eligible part-time employees and retirees.

The Cascade East Health Plans HMO will not be offered for 2004 because the plan is ending

operations on Dec. 31, 2003. The Board is preparing a plan to transition members currently enrolled in this plan. Details will be available during Open Enrollment.

2004 Medical Plan Monthly Premium Rates

	Employee	Employee & Spouse/Partner	Employee & Child(ren)	Employee & Family
Kaiser Permanente HMO (with Kaiser routine vision service)	\$462.58	\$689.23	\$541.22	\$721.62
Regence BCBSO PPO (with VSP routine vision service)	492.24	731.52	574.37	766.32
Kaiser Permanente Part-time & Retiree HMO	410.79	612.06	480.63	640.84
Regence BCBSO Part-time & Retiree PPO	401.24	598.72	469.74	626.94

For 2004, PEBB has renewed current dental plans with Kaiser Permanente, ODS (Preferred and Traditional plans) and Willamette Dental Group with no changes to the plans. The Benefit Board also continued a lower-cost, lower-benefit ODS plan option available only to part-time employees and retirees.

2004 Dental Plan Monthly Premium Rates

	Employee	Employee & Spouse/Partner	Employee & Child(ren)	Employee & Family
Kaiser Permanente	\$68.21	\$101.63	\$79.81	\$106.40
ODS Preferred	53.66	79.94	62.78	83.71
ODS Traditional	58.15	86.64	68.04	90.71
Willamette Dental Group	48.10	71.67	56.28	75.03
ODS Part-time & Retiree Low Option	42.56	63.42	49.80	66.40

2004 Premium Rates *(Continued from page 1)*

The Board renewed the current life and disability insurance plans with The Standard Life Insurance Company for 2004 with no changes in rates or plan designs. The Board has removed the requirement that an employee must apply for optional life insurance before applying for optional spouse or domestic partner life coverage. The Board has also approved a change that allows employees to apply for dependent life coverage during Open Enrollment.

No change? No forms!

During this year's Open Enrollment in October, if you don't want to make a change in your benefits, you don't have to do a thing. No change means no forms to fill out. Because the Board has renewed plans with current medical carriers, re-enrollment will not be mandatory.

Employees who are currently covered in the Cascade East Health Plans HMO are the exception, because Cascade East will discontinue its program on Dec. 31, 2003. PEBB will work directly with these members to ensure an easy and uneventful process.

Board approves rural subsidy continuation

During the renewal process, PEBB and Regence BlueCross BlueShield of Oregon reviewed the availability of primary care physicians and specialists for all Oregon counties. Overall, the numbers of preferred primary care providers has increased slightly in some areas.

The Board approved continuation of the Rural Subsidy Program in the following counties: Baker, Crook, Curry, Deschutes, Gilliam, Grant, Harney, Jackson, Jefferson, Josephine, Klamath, Lake, Malheur, Morrow, Sherman, Tillamook, Union, Wallowa and Wheeler. The Board included Umatilla County in 2004. Members who live in these counties will pay the lower coinsurance levels for medical services whether the healthcare providers are preferred or non-preferred providers.

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301

(800) 701-1333 • www.pebbhealth.org • (503) 362-1111 • pebbhealth@oregonwellness.com

Do you feel rushed, anxious or not listened to when you go to your doctor's office? Most physicians allow about 10 to 20 minutes for an office visit. Consider the following tips to help you make the most of your visit with your physician.

- Think about your main concern or issue and write it down.
- Keep a symptom journal.
- Compile and take with you a medical history that includes health problems, medications you are taking, allergies, lab reports, and vaccination record. You can do

this online at a private, secure site provided through The State of Health program. Go to www.wellmed.com/stateofhealth, register and select "Health Record" from the Health Tools menu. When you're done, you can print out any portion of the record that will help you communicate with your physician. And you can update it after your visit. *(Please follow your agency policy on use of the Internet at work.)*

- Be honest by answering your physician's questions truthfully. It is hard to make a correct diagnosis with inaccurate or incomplete information.
- Take notes of your conversation with your doctor. Ask for written instructions when appropriate.
- Ask questions about anything that seems unclear to you. Keep asking questions until you fully understand.

Following these tips can help you be an active and informed participant in your health care.

(Continued next page)

Programs at the PEBB Health Center

Registration is required for all programs. Handouts may be available if you are unable to attend. Feel free to bring your lunch to any of these noon-hour classes. For registration call (503) 362-1111 or (800) 701-1333, or send an e-mail to pebbhealth@oregonwellness.com. Check the Health Center website at www.pebbhealth.org for updates on classes and lending library information. *(Please follow your agency rules on use of the Internet at work.)*

Preparing for Pregnancy

Presenter: Liz Marik, FNP

Date: Tuesday, Aug. 5

Time: Noon-1 p.m.

Learn what you can do on your own to make sure you have a healthy pregnancy. If you live outside Salem, check the Health Center Web site at www.pebbhealth.org to look up resources in your community

Asthma

Presenter: Liz Marik, FNP

Date: Tuesday, Aug. 12

Time: Noon-1 p.m.

This class will focus on diagnosis, treatment and prevention of asthma for a person or family member who is dealing with a current diagnosis.

Nutrition for Women on the Go

Presenter: Judy Forest, RD

Date: Wednesday, Aug. 13

Time: Noon-1 p.m.

Balancing family, work, school and more can crowd out healthy eating habits. Poor diet contributes to feeling stressed, and can increase blood pressure, blood sugar, cholesterol and triglyceride levels. Learn some easy ways to eat healthy and stay well while you calmly glide through your busy day.

Managing your Moods

Presenter: Joan Williamson, MA, LPC

Date: Tuesday, Aug. 19

Time: Noon-1 p.m.

Learn self-management skills to help deal with excessive fear, anger, sadness and negative self-talk, along with impulses and cravings.

From the Base Up: The Diabetes and

Mediterranean Food Pyramids

Presenter: Denise Cedar, RD, CDE

Date: Tuesday, Aug. 26

Time: Noon-1 p.m..

Compare and contrast the benefits and limitations of these two pyramid approaches to managing diabetes and preventing chronic disease. Learn how to make the best food choices from each.

You are What you Think

Presenter: Liz Marik, FNP

Dates: Mondays and Wednesdays,
Sept. 8 - Oct.1

Fee: \$10.00 for materials

Time: Noon-1 p.m.

This four-week class will explore how learning to express your feelings and set boundaries can reduce your stress and improve your physical well-being.

Healing Power of Food

Presenter: Linda Spaulding,
Nutrition Educator

Date: Tuesday, Sept. 9

Time: Noon-1 p.m.

This class examines the changes taking place in the American diet, which mirror changes in national health. Optimal health begins with foods that provide biological strength for both quantity and quality of life.

Colds and Flu

Presenter: Liz Marik, FNP

Date: Tuesday, Sept.16

Time: Noon-1 p.m.

This class will help you decipher differences between the symptoms of a cold and of the flu. Get tips on how to prevent getting either a cold or the flu this season.

What's all This Talk about Cholesterol?

Presenter: Jeanine Olson, ANP

Date: Thursday, Sept. 18

Time: Noon-1 p.m.

Learn how to interpret your cholesterol numbers and how to change your diet to lower your cholesterol. Get healthful recipes along with helpful tips for eating out.

(Continued on page 4)

August 2003 Public Meetings

The Public Employees' Benefit Board will meet Tuesday, August 19, from 2 to 4 p.m. in the Hearing Room of the Land Conservation Board located in the Agriculture building at 635 Capitol St. NE in Salem.

The Board's Operations Subcommittee will meet Tuesday, August 12, from 10 a.m. to noon in the PEBB Health Center

Conference Room at 775 Court Street NE in Salem.

The Board's Plan Design Subcommittee will meet Tuesday, August 5 and Tuesday, August 19 from 9 a.m. to noon in Room 350 of the Capitol Building at 900 Court St NE in Salem.

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 within 48 hours or as soon as possible before the meeting.

Programs at the PEBB Health Center

(Continued from page 3)

Stressed?

Presenter: Carole Kment, BS,
Health Education

Date: Thursday, Sept. 25

Time: Noon-1 p.m.

This class focuses on the basic sources of stress, the stages of the stress reaction and overall approaches to stress management. It also covers the devastating effects of acute and chronic stress on health.

The PEBB Health Center's lending library has materials related to these topics and more. Call or e-mail for your library card so you can take advantage of the resources available to all PEBB members.



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

PEBB Health Center

(800) 701-1333
(503) 362-1111
www.pebbhealth.org

Associated Administrators, Inc. (Dependent Care FSA)

(800) 334-4340
(503) 220-3805
www.aai-pca.com

BestChoice Administrators

(800) 556-3137
(503) 765-3581

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.unumprovident.com/enroll/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.