

# PEBB

September 2004

## New For Your Benefit

Beginning with this year's Open Enrollment in October, eligible employees can set up a healthcare flexible spending account (FSA). Those who do will be able to use pre-tax income to pay for eligible healthcare expenses.

When you enroll for a healthcare FSA, you authorize monthly deductions from your before-tax pay during the plan year. This reduces taxes on your income. And, as you incur eligible expenses, you use the untaxed money in your FSA to pay yourself back.

FSAs fall under the IRS "use-it-or-lose-it" rule. When you set up the account, you decide how much you want to deposit for the whole year (up to \$5,000). If you don't have enough eligible expenses during the year to reimburse yourself the whole amount, you will lose the dollars left in the account after December 31.

Eligible expenses include:

- Co-payments and coinsurance amounts (for services and prescriptions)
- Costs over maximum coverage (for example, for glasses and orthodontia)



## October Means Open Enrollment

Look for your annual Open Enrollment packet the last week in September. Open Enrollment for 2005 benefits runs Oct. 1-Oct. 31, 2004

The design of PEBB plans for 2005 will not change. If you don't want to make a change to your enrollment options, you don't have to complete any forms.

But rates have changed for optional life and short-term disability insurance. If you're enrolled in those plans, please read about it in *What's New for Your Benefit in 2005*.

Open Enrollment also offers the opportunity to enroll for the new healthcare flexible spending account (FSA). Please take the time to read about this new offering in the *Open Enrollment Summary*.

- Over-the-counter drugs for treating medical conditions.

Expenses that are not eligible include:

- Insurance premium payments
- Costs covered by PEBB medical, dental and routine vision plans
- Any healthcare expense you itemize as a deduction on your tax return
- Vitamins, herbal preparations and dietary supplements (unless prescribed by your provider for a diagnosed medical condition)
- Health club memberships.

Look for your Open Enrollment packet in October for more details. It offers guidance on how to enroll for a healthcare FSA, eligible and ineligible expenses, and how to estimate the amount you want to deposit for 2005.

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## Fall Flu Shot Clinics

The PEBB Wellness Subcommittee set the goal of providing free flu vaccinations for 11,000 PEBB members at their work sites this year. Agency representatives responsible for coordinating flu shot clinics should contact PEBB's flu shot provider, [getaflushot.com](http://getaflushot.com).

Send an e-mail to [heatherh@getaflushot.com](mailto:heatherh@getaflushot.com). Include the agency name, and the contact's name,

address, e-mail address and phone number. Indicate the preferred day of the week and time of day for the clinic, and the number of individuals who could be expected to attend.

If you have questions about flu shot clinics, contact PEBB Health Educator Carole Kment at (503) 362-1111 (Salem); (800) 701-1333 (statewide); [carolek@oregonwellness.com](mailto:carolek@oregonwellness.com).

### Currently Scheduled Flu Shot Clinics

CITY	DATE	AGENCY	ADDRESS	START	END
Corvallis	Wed. Oct. 27	OR State University*	Student Health Services	Noon	5:00 p.m.
Corvallis	Thu. Oct. 28	OR State University*	Student Health Services	Noon	5:00 p.m.
Eugene	Wed. Oct. 20	Dept. of Motor Vehicles	2870 W. 10th Pl.	8:00 a.m.	8:30 a.m.
Medford	Mon. Oct. 18	OR Judicial Dept.	100 S. Oakdale	7:30 a.m.	8:30 a.m.
Portland	Tue. Oct. 19	OR Liquor Control Comm.	9079 SE McLoughlin	9:30 a.m.	Noon
Salem	Fri. Oct. 1	PEBB Health Center	775 Court St. NE	10:00 a.m.	3:00 p.m.
Salem	Wed. Oct. 6	OR Lottery	500 Airport Rd. SE	9:00 a.m.	1:00 p.m.
Salem	Tue. Oct. 12	OR School for the Deaf	999 Locust St. NE	2:00 p.m.	3:30 p.m.
Salem	Wed. Oct. 13	Dept. of Human Services	4074 Winema Pl.	9:00 a.m.	11:00 a.m.
Salem	Wed. Oct. 13	OR School for the Blind	700 Church St. SE	2:00 p.m.	3:00 p.m.
Salem	Thu. Oct. 21	OR Lottery	500 Airport Rd. SE	3:00 p.m.	5:00 p.m.
Salem	Tue. Nov. 2	OR Youth Authority*	530 Center St. NE Ste. 200	8:45 a.m.	10:45 a.m.
Salem	Tue. Nov. 2	OR State Marine Board	435 Commercial St. NE	11:15 a.m.	12:15 p.m.
Salem	Tue. Nov. 9	OR Dept. of Education	255 Capital St. NE	9:00 a.m.	10:00 a.m.
Salem	Fri. Dec. 10	PEBB Health Center	775 Court St. NE	11:00 a.m.	3:00 p.m.
St. Helens	Wed. Oct. 13	DHS Self-Sufficiency	500 N. Hwy. 30 Ste. 210	9:00 a.m.	9:30 a.m.

\* Agency employees only

## Board Moves Forward

After voting to renew current benefit plans for 2005 in June, the Board moved on to planning for 2006 and 2007.

In July, the Board contracted with David Lansky from the Foundation for Accountability. Lansky will help lay the groundwork for pilot healthcare programs PEBB may look at during the next few years.

Two advisory committees support these efforts. The technical advisory committee is helping the Board seek input from the healthcare market. The communications advisory committee is working on ways to clearly communicate with members on healthcare issues.

Look for more planning information in future issues of this newsletter and on the PEBB Web site.

## New Vendor, New Process

In August, PEBB selected a new vendor to handle the flexible spending account (FSA) program. BestChoice Administrators (BCA) took over the process on Sept. 1.

PEBB took this opportunity to match up the enrollment process for both the healthcare and dependent care FSAs. Beginning with this Open Enrollment, Oct.

1-31, 2004, members who want to have a dependent care FSA in 2005 will need to complete and submit the Dependent Care FSA Enrollment Form.

This is a change in process for those who have had a dependent care FSA in the past. If you are enrolled for a dependent care FSA this year and want to be enrolled

again for 2005, you must complete the enrollment form. BCA will mail the form to your home address this month. Complete the form and submit it to your agency by Oct. 31.

If you have questions about the new process, please call BCA at (800) 556-2230. Or call PEBB at (503) 373-1102 in Salem or (800) 788-0520 statewide.

## September 2004 Public Meetings

All meeting dates, times and locations are subject to change. Please check the PEBB Web site at [oregon.gov/DAS/PEBB/meetings.shtml](http://oregon.gov/DAS/PEBB/meetings.shtml) or call the PEBB office at (503) 378-6296 for the most current information.

**The Public Employees' Benefit Board** will meet Tuesday, September 21, from 2 to 5 p.m. in Hearing Room 357 in the Capitol building at 900 Court Street NE, Salem.

**The Operations Subcommittee** will meet Tuesday, September 14, from 9:30 to 11:30 a.m. in the PEBB Health Center conference room located at 775 Court Street NE, Salem.

**The Plan Design Subcommittee** will meet Tuesday, September 7, from 8:30 to 11:30 a.m. in Hearing Room 357 in the Capitol building, and Tuesday, September 21, from 8:30 to 11:30 a.m. in Conference Room 350 in the Capital building.

**The Wellness Subcommittee** will meet Tuesday, August 21, from 11:30 a.m. to 1 p.m. in Conference Room 350 in the Capitol building.

*Meetings held at these addresses are wheelchair accessible. If other 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  
[oregon.gov/DAS/PEBB](http://oregon.gov/DAS/PEBB)  
[inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

**PEBB Health Center**  
(800) 701-1333, (503) 362-1111  
[www.pebbhealth.org](http://www.pebbhealth.org)  
[pebbhealth@oregonwellness.com](mailto:pebbhealth@oregonwellness.com)

**BestChoice Administrators**  
(Third-party administrator)  
(800) 556-2230  
[www.bestchoiceadmin.com](http://www.bestchoiceadmin.com)

**Kaiser Permanente (medical & dental)**  
(800) 813-2000  
[my.kp.org/nw/pebb](http://my.kp.org/nw/pebb)

**Nationwide Insurance (auto)**  
(888) 628-4663 media code 8425  
(888) 662-8446 (TDD)

**The ODS Companies (dental)**  
(800) 452-1058  
[www.theodscompanies.com/pebb](http://www.theodscompanies.com/pebb)

**Regence BlueCross BlueShield of Oregon (medical)**  
(800) 826-9813  
(503) 220-3849  
[www.or.regence.com/pebb](http://www.or.regence.com/pebb)

**The Standard Insurance Company (life & disability)**  
(800) 242-1888  
[www.standard.com](http://www.standard.com)

**UnumProvident (long-term care)**  
(800) 227-4165  
[www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)

**VSP (vision for Regence members)**  
(800) 877-7195  
[www.vsp.com](http://www.vsp.com)

**Willamette Dental Insurance (dental)**  
(800) 460-7644  
[www.willamettedental.com](http://www.willamettedental.com)

# PEBB Health Center Update

775 Court St. NE • Salem, OR 97301

(800) 701-1333 • [www.pebbhealth.org](http://www.pebbhealth.org) • (503) 362-1111 • [pebbhealth@oregonwellness.com](mailto:pebbhealth@oregonwellness.com)

## Noon-hour Programs at the PEBB Health Center

All classes noon-1 p.m. Registration required: (503) 362-1111; (800) 701-1333; [pebbhealth@oregonwellness.com](mailto:pebbhealth@oregonwellness.com). Feel free to bring your lunch. Handouts may be available if you are unable to attend. Check the Health Center website at [www.pebbhealth.org](http://www.pebbhealth.org) for updates. *(Please follow agency rules on use of the Internet at work.)* Call the Health Center if you are outside the Salem area and see a class your agency is interested in hosting.

### Depression and Chronic Disease Enlisting Support

**Presenter:** Liz Marik, FNP

**Date:** Wed., Sept. 8

Shows how to find support for healthy behavior changes in your physical activity plan.

### Dealing with Difficult People

**Presenter:** Cindi Aeni, MS

**Date:** Tues., Sept. 14

Discusses various types of difficult people and demonstrates coping techniques.

### Preparing for Pregnancy

**Presenter:** Liz Marik, FNP

**Date:** Wed., Sept. 22

Details getting ready for pregnancy with nutrition and lifestyle changes (dads-to-be are welcome).

### Menopause Naturally

**Presenter:** Carolyn Buel, ANP

**Date:** Tues., Sept. 28

Discusses foods, supplements and alternative therapies to assist with menopausal symptoms.

### Depression

**Presenter:** Lynn Bosworth, MSW

**Date:** Tues., Oct. 12

Covers low mood states, sadness, and depression and roles of anger, guilt, loss in depression.

### Proper Nutrition for Physical Activity

**Presenter:** Liz Marik, FNP

**Date:** Wed., Oct. 13

Discusses healthy eating vs. dieting and the importance of good nutrition.

### A Breast Lump – Every Woman's Fear

**Presenter:** Carolyn Buel, ANP

**Date:** Tues., Oct. 19

Identifies risks and common breast symptoms and what they mean; introduces diagnostic tools.

### Fall Allergies and Asthma

**Presenter:** Liz Marik, FNP

**Date:** Wed., Oct. 20

Covers asthma and allergies during the fall, and lifestyle changes and medical treatment of both.

### Prevention and Treatment of Back Pain

**Presenter:** Rick Hammerquist, RPT

**Date:** Thurs., Oct. 21

Details ways to prevent and treat back pain with hints on how to strengthen and tone your body.

### Depression Workshop at Two Rivers Correctional Institute, Umatilla

**Date:** Tues., Oct. 5

**Time:** Noon-1 p.m.

Depression takes a toll on our country. This one-hour presentation by an EAP counselor will help answer questions for those who have family members, friends, or colleagues who suffer from this treatable, medical disorder. Available only to employees of Two Rivers Correctional Institute.



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

## PEBB Mission

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