

## Board Renews Medical Plans for 2007

### *Plans offer members a medical home*

The Benefit Board will renew contracts with current healthcare plans for 2007, with no changes in plan designs.

This year, the Benefit Board created new, long-term partnerships with the Kaiser Permanente, Providence Choice, Regence BlueCross BlueShield of Oregon and Samaritan Select medical plans. These partnerships focus on achieving better health outcomes at costs that are affordable to PEBB members and the state. Each of the Board's partners is making progress to ensure every PEBB member has a "medical home."

#### **Integrated Care in Kaiser Permanente**

Kaiser Permanente is already the most integrated of PEBB's healthcare plans. The HMO's use of information technology tracks right in line with the medical-home concept. All patients' tests, results, schedules, histories, prescriptions and diagnoses are available to all Kaiser providers electronically. The system cuts down on prescription errors, duplicate tests, waiting time, missed screenings, unnecessary office visits and other waste in the system.

Kaiser recently improved patient care by creating a new e-mail tool. Kaiser members who have symptoms, for example, that could be a cold – or might be flu – can e-mail their primary provider to ask for guidance. They'll get a quick response and, in many cases, be able to get on with their lives without having to make an appointment and take time off work or school to see the doctor.

#### **Continuity of Care in Providence Choice**

A medical home in the Providence Choice plan gives members and their families continuity of care. Mindi Robinson, M.D., sees family practice patients at Providence Medical Group-Sunnyside in Clackamas, Oregon. "Because I see the same children, even the same families of children, I can see patterns in health issues and treat more effectively," she says.

*(Continued on page 2)*

### **What's a Medical Home?**

"A medical home is not a building, house, or hospital, but rather an approach to providing comprehensive primary care. A medical home is defined as primary care that is accessible, continuous, comprehensive, family-centered, coordinated, compassionate, and culturally effective." – *American Academy of Pediatrics*

In a medical home, teams of providers seamlessly integrate and coordinate care in response to each patient's individual needs. The board wants PEBB members to have a medical home that includes the following elements:

- Electronic medical records to increase efficiency for both members and providers
- Health risk assessments that identify lifestyle risks and support for healthy behaviors
- Medical decision-making based on widely accepted guidelines
- Knowledge tools that help members make confident healthcare decisions
- Published safety and quality scores members can use to choose the best providers.

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“Short-term problems, like an ear infection, may be part of a larger pattern that requires a different treatment approach to really get at the core health issue.”

Members using a Providence medical home may see a different provider in an immediate need, but that continuity still exists. “In our clinic, the patient’s history, medical reports and treatment notes are all available information.”

This continuity is good for kids, too. “Kids learn about the office - where the scale is to get weighed for example - and they feel comfortable coming here. That can make a big difference in how they talk to me as their doctor, and it reduces their anxiety about going to the doctor.”

### Knowledge and Support in Regence BCBSO

Regence BCBSO offers PEBB members an array of health

resources and wellness support online and in person. At MyRegence.com, members can quickly complete a health risk assessment. The site offers online programs for weight loss, stress relief, getting in shape and handling chronic conditions. The password-protected site also lets them create a personal health record and check the status of claims.

The plan’s 24-hour nurse-line connects members with registered nurses who can advise them when they have questions about seeking care. Members can also access a personal health coach who will provide support to start and maintain healthier behaviors.

Members with chronic conditions get help to manage their illness through Advicare. The range of support includes self-care goal setting, mailed reminders and personalized care plans. Advicare works with the member and member’s providers to make sure they get the right care at the right time.

### Community of Care in Samaritan Select

As a local, community-based health system, Samaritan Select helps members find preferred providers in their region who meet their medical needs. This community-based network of providers can access all members’ test results and current prescriptions for greater safety and efficiency.

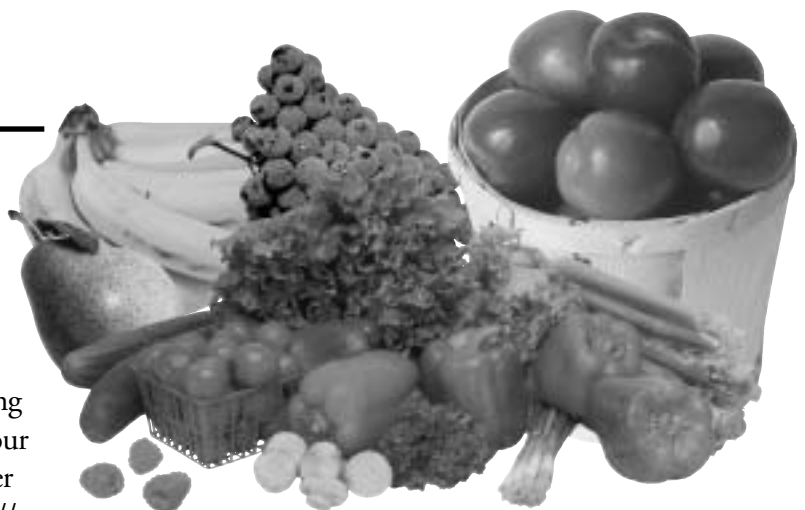
Samaritan supports the use of widely accepted medical guidelines throughout its healthcare system. It works with plan providers to track results of treatments based on specific guidelines. Through the system, providers and patients can participate in clinical trials of new medications, equipment and techniques. The results help the providers and the system to continually improve the quality and outcomes of care.

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## Eat Your Colors

Want your kids to like healthy foods? Feed them a rainbow. Colorful fruits and vegetables provide the wide range of vitamins, minerals, fiber, and phytochemicals our bodies use to stay healthy and energetic.

Visit the Healthy Worksites Initiative Web site for tips on getting color into your diet for better health: <http://oregon.gov/DHS/ph/worksites>.



# Benefit HOT TOPICS

## Adding a Domestic Partner Affects Your Pay

PEBB allows you to add a domestic partner (and/or the partner's children) to your benefit coverage. But if you do, you'll see a change in your pay. Payroll will withhold more taxes, so you will have less pay to take home.

### IRS Sees Coverage as Added Value

The IRS doesn't view your domestic partner and children the same as a legal spouse and dependent children. The IRS sees partner coverage as a value added to your taxable income. This is called an *imputed value* on which you must pay taxes.

### Imputed Value Means More Taxes

The imputed value is an estimate of the premium cost you would pay if you bought the coverage on the open market. It is not the same as the premium cost in your PEBB handbook. Each year, PEBB reviews the market cost for each of the plans and estimates an imputed value for each plan and coverage tier.

When you enroll a domestic partner or children in PEBB coverage, your payroll system adds the estimate of the imputed value

to your taxable wages. Then it withholds taxes on the imputed value. Because the new taxable total is larger than your wages alone, you pay more taxes. The bottom line: you take home less money.

### See How It Flows

Jane J Stateworker enrolled for medical and dental coverage on the employee-only tier. (See Pay Stub A.) Payroll calculates her taxes based on her taxable wages of \$3,515.39. After deductions, she takes home \$2,665.35.

Jane adds her domestic partner to her PEBB employee-only tier. Payroll adds the imputed value of \$456.59 to her taxable wages of \$3,515.39. (See Pay Stub B.) Payroll now calculates Jane's taxes based on the total of \$3,971.98.

After deductions, Jane's take-home pay is now \$2526.94, for a net pay reduction of \$138.41.

The imputed value will increase if Jane adds coverage for her domestic partner's children. Again, she will take home less pay.

**Note:** Even though the imputed value shows as a dollar amount on Jane's pay stub, she does not receive any additional pay nor does she pay the imputed value as a premium.

**B**

STATE OF OREGON			
OREGON STATE PAYROLL SYSTEM			
AGENCY	DISTRIBUTION	EMPLOYEE NAME	EMPL
99900	9987	STATEWORKER, JANE J	OR99999
EXPENSES			
DESCRIPTION	HCARE	WAGE	AMOUNT
TOTAL -REG	184.00	3,515.39	3,515.39
DOMESTIC PARTNER			456.59
GROSS PAY			3,515.39
FED TAX			305.52
STATE TAX			245.00
OASDI			245.99
MEDICARE			57.53
WCD TAX			2.78
EMPL DEDNS			131.65
NET DEPOSIT			1,526.94
NET CHECK			
EXMPTNS J 03			
YEAR TO DATE INFORMATION			
TAX DEFER INCOME	OTHER TAXABLE	TAXABLE INCOME	
285.41	456.59	31,373.10	

**A**

STATE OF OREGON			
OREGON STATE PAYROLL SYSTEM			
AGENCY	DISTRIBUTION	EMPLOYEE NAME	EMPL
99900	9987	STATEWORKER, JANE J	OR99999
EXPENSES			
DESCRIPTION	HCARE	WAGE	AMOUNT
TOTAL -REG	184.00	3,515.39	3,515.39
GROSS PAY			3,515.39
FED TAX			237.04
STATE TAX			210.00
OASDI			217.68
MEDICARE			50.91
WCD TAX			2.78
EMPL DEDNS			131.65
NET DEPOSIT			265.30
NET CHECK			
EXMPTNS J 03			
YEAR TO DATE INFORMATION			
GROSS PAY	TAX DEFER INCOME	OTHER TAXABLE	TAXABLE INCOME
31,858.51	285.41		31,373.10

### More Information

Members and their domestic partners must meet PEBB eligibility. For more information, go online to [oregon.gov/DAS/PEBB/DPBenefitsInfo.shtml](http://oregon.gov/DAS/PEBB/DPBenefitsInfo.shtml), or contact your payroll or benefits office or PEBB.

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## August is National Immunization Awareness Month

Vaccines are a key to a healthy life for people of all ages. August is National Immunization Awareness Month, and PEBB is asking all its members to check if they and their loved ones are up to date on their immunizations.

All PEBB plans cover routine immunizations in full. But if you schedule an office visit for shots that is outside your plan's preventive

schedule, you may have to pay an office-visit co-payment or coinsurance amount. Call your plan's customer service line for details.

Visit [www.cdc.gov/nip](http://www.cdc.gov/nip) for recommended vaccination schedules.



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## Heads Up Look for Your Annual Benefit Statement

To help you get ready for Open Enrollment in October, you'll receive an important notice in the mail next month — your PEBB benefit statement. The statement shows

- Your personal information, including your Benefit Number and contact information (see sidebar).
- The plans and coverage levels in which you are enrolled
- Information about your dependents, including their coverage in your plans.

Make sure it reflects your current benefit choices. If you see any errors, call your payroll, personnel or benefits office to make corrections.

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## Does PEBB Have Your Correct Address?

If your address in [pebb.benefits](http://pebb.benefits), the online benefit system, is not correct, you may not receive your benefit statement before Open Enrollment in October. Check it now to make sure it's right.

Go to <https://pebb.benefits.oregon.gov/members>. If you haven't registered, select the Register Here button, and follow the instructions on the new screen.

- If you have already registered, enter your user name and password; then select the Log In button.
- If you registered but have forgotten your user name or password, select "Forgot your User Name/ Password?" and follow the instructions on the new screen.

Once in [pebb.benefits](http://pebb.benefits), select "Update my personal information." If your address is wrong, you can correct it.

If you encounter any problems in the process or don't have access to the online system, call PEBB at (503) 373-1102 in Salem or (800) 788-0520 statewide.

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## Health Online at State Library

If you're looking for some motivation to help you move more, eat better or get rid of stress, look at the State Library. You can access The State Employee Wellness Collection of books, videos and tapes on those topics and more through the library's online catalog.

Go to [www.oregon.gov/osl](http://www.oregon.gov/osl) and select Online Catalog from the menu on the left. At the catalog page, select Keyword. In the search field, type in "state agency use only" followed by a keyword like "exercise." Hit search and the catalog will pull up a wealth of resources. You can even check them out online.

## Accolades for Healthy Worksites

Seven state agencies with about 9,500 employees are participating in the state's Healthy Worksites Initiative pilot program (see sidebar). The initiative's goal is to make "the healthy choice the easy choice" throughout Oregon workplaces.

During the first year, participating agencies sponsored contests and other activities that encourage walking and weight loss. They achieved success through the efforts of their wellness committees and agency wellness coordinators.

Congratulations to all employees who participate in the program. And thanks to the following agency wellness committees and wellness coordinators:

- Department of Administrative Services: Jerry Korson
- Department of Forestry: Deb Bogart
- Department of Human Services: Shannon Kraemer (Parkway Building); Jan Maddux and Julie Davie (Human Services Building), Sue Wimmer; (Oregon State Hospital)
- Department of Housing and Community Services: Larry Dillenbeck
- Oregon Liquor Control Commission: Gail Parnell
- Oregon State Treasury: Tina Barthlow
- University of Oregon: Kathy Cooks.

The following agencies will join the initiative this year:

- Department of Consumer and Business Services

### Oregon Healthy Worksites Initiative

The Department of Human Services Health Promotion and Chronic Disease Prevention Program is partnering with several public and private employers to make the healthy choice the easy choice at Oregon worksites. PEBB is collaborating with the Healthy Worksites Initiative to provide leadership in promoting healthy worksites among state agencies and universities.

Employers help make the healthy choice the easy choice when they create workplaces that support and promote healthy behaviors. Key elements include:

- Smoke-free campuses
- Easy availability of fruits, vegetables and other low-fat foods
- Support for bicycling and walking
- Policies that encourage healthy choices
- Assistance in identifying health risks and referral to disease management programs.

- Employment Department (Central Office)
- Oregon Student Assistance Commission.

Watch for continued opportunities to make the healthy choice the easy choice at your agency or campus.

Healthy worksites benefit us all.

### *Kids in Transition?*

## EAP Offers Parenting Resources

As part of its broad menu of employee assistance choices, the Cascade Centers EAP offers many parenting resources. They help parents guide their children's transitions from:

- Day care to early learning programs
- Grade to middle school
- Middle to high school
- High school to college.

The EAP can help you locate resources in your community, assist with family issues, and even point you to financial and legal resources. Go online to [www.cascadecenters.com/pebb.htm](http://www.cascadecenters.com/pebb.htm), or call (800) 433-2320. **All your interaction with the EAP is completely confidential.**

## Public Meetings

The Benefit Board and its subcommittees usually meet monthly. Times and locations are subject to change. For schedules, please check the Meetings section of the PEBB Web site: [oregon.gov/das/pebb/meetings.shtml](http://oregon.gov/das/pebb/meetings.shtml).

## Do You Know Your Numbers?

**Quick Quiz:** What's your fasting glucose level? Blood pressure? Total, "good" and "bad" cholesterol levels? Body mass index?

If you can't answer, you need to find out.

These numbers are indicators for chronic conditions such as heart and vascular disease and diabetes. If your numbers aren't in line, there are things you can do now to reduce the likelihood of developing these conditions - but you have to know your numbers first.

The next time you see your doctor, ask about each of these numbers. Work with your provider to make sure you know your health risks and what you can do to maintain and improve your health.

### Free Worksite Health Screenings

PEBB is sponsoring **free** worksite health screenings for cholesterol, blood sugar, blood pressure and body mass index. Screening will take about 15-20 minutes, including consultation with a health coach to review your results and receive recommendations and referral.

Watch the PEBB Web site for more information:  
[oregon.gov/das/pebb/screenings.shtml](http://oregon.gov/das/pebb/screenings.shtml).

## Public Employees' Benefit Board

### Voting Members

Diane Lovell  
*Chair*  
Rocky King  
*Vice Chair*  
Peter Callero  
David Hartwig  
Paul McKenna  
Sue Nelson  
Rich Peppers  
Jeanene Smith

### Advisory Members

Representative Jeff Kropf  
Senator William Morrisette

### Administration

Jean Thorne  
*Administrator*  
Lydia Lissman  
*Operations Director*  
Bobbie Barott  
*Benefits Manager*  
Ingrid Norberg  
*Communications Coordinator*

## PEBB Resources

### PEBB

[www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb)  
Salem: (503) 373-1102  
Statewide: (800) 788-0520

### BenefitHelp Solutions

(FSA Administrator)  
[www.benefithelpsolutions.com](http://www.benefithelpsolutions.com)  
(800) 556-2230

### Kaiser Permanente

(Medical & Dental Plans)  
<http://my.kp.org/nw/pebb>  
Portland: (503) 813-2000  
Outside Portland: (800) 813-2000  
TTY: (800) 735-2900

### The ODS Companies

(Dental Plans)  
[www.odscompanies.com/pebb](http://www.odscompanies.com/pebb)  
Portland: (503) 265-5680  
Outside Portland (877) 277-7280

### Providence Choice

(Medical Plan)  
[www.providence.org/resources/pebb](http://www.providence.org/resources/pebb)  
Portland: (503) 574-6620  
Outside Portland: (800) 423-9470

### Regence BlueCross BlueShield

(Medical Plans)  
[www.or.regence.com/pebb](http://www.or.regence.com/pebb)  
Portland: (503) 220-3849  
Outside Portland: (800) 826-9813

### Samaritan Select

(Medical Plans)  
[www.samaritansselect.com](http://www.samaritansselect.com)  
Corvallis area: (541) 768-6900  
Outside Corvallis area: (800) 569-4616

### The Standard Insurance Company

(Life & Disability Plans)  
[www.standard.com](http://www.standard.com)  
Life Benefits (800) 242-1888  
Disability Benefits (800) 842-1707

### VSP

(Routine Vision Services except Kaiser)  
[www.vsp.com](http://www.vsp.com)  
(800) 877-7195

### Willamette Dental

(Dental Plan)  
[www.willamettedental.com](http://www.willamettedental.com)  
Portland: (503) 644-6444, Option 8  
Statewide: (800) 460-7644, Option 8

### UnumProvident

(Long Term Care Plan)  
[www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)  
(800) 227-4165

## PEBB Mission

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