

## Thanks for the Feedback . . .

The Board wants to thank the more than 7,000 members who completed the online survey PEBB sponsored in December. That's far more than ever responded to paper surveys in the last seven years.

The surveys attempt to get a sense of member perspective on PEBB benefits, materials and customer service. While the results are not statistically valid, member feedback helps PEBB staff improve services for members. For this year, members said:

- |  |            |
|--|------------|
| ✓ Satisfied or very satisfied with the 2006 Benefits Program                                 | <b>70%</b> |
| ✓ Satisfied or very satisfied with the materials in the Open Enrollment packet               | <b>75%</b> |
| ✓ Contacted PEBB and able to get questions answered or issue resolved during Open Enrollment | <b>80%</b> |

## . . . Thanks for Your Patience

December's survey also asked questions about enrolling online with the system called pebb.benefits.

About three quarters (74%) of respondents said they enrolled online. And about three quarters of that group (74%) said they enrolled online without assistance. Even more (78%) said they completed the online process in the range of less than 15 minutes up to 30 minutes.

In response to open-ended questions, some members expressed frustration with the system. Some also offered suggestions on how it could be improved.

PEBB staff adjusted the system throughout October in response to direct member feedback. However, more changes are needed. We are using member feedback to make the system more user friendly for our members.

We apologize for any frustration the new system caused for members during Open Enrollment.

Based on member input, we are working to make other improvements to the system. PEBB has formed an advisory group of agency and campus representatives. They will provide continuing review and input on the system to better meet member needs.

## You Are In Luck!

There really is a pot of gold at the end of your rainbow when you or someone you love gives up tobacco for good. The ground-breaking Free & Clear® Tobacco Treatment program includes free nicotine patches, and it's tailored to meet your own individual needs. Call (866) QUIT-4-LIFE (866-784-8454) today to enroll. Be sure to identify yourself as a PEBB member to get the program's full benefits. (Or sign up online at [www.freeclear.com/pebb](http://www.freeclear.com/pebb).)



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## EAP Offers New Services

Most state employees\* and their family members have access to a new and expanded employee assistance program (EAP) through PEBB. In addition to confidential counseling on work and home issues, the Cascade Centers EAP offers free access to:

- Legal and financial advice
- Lower costs when buying a home
- Work, life and family resources
- A Web site with thousands of health and wellness resources.

### Help With Personal Issues

If you're struggling with a work or family issue, help is just a call away. Cascade's professional counselors can guide you over the phone or in office visits. They'll listen to you, help you sort things out and then work with you on a plan to set things straight. If needed, they can refer you to a provider in your medical plan.

All your contact with Cascade, from the first call to resolution, is private and confidential. No information about you goes back to your employer or PEBB.

### Free Legal and Financial Advice

You can consult an attorney in Cascade's network – by phone or in person – in a free 30-minute session on an individual legal matter (up to three per year). If you decide to hire the lawyer for

further work, you'll get 25 percent off the normal hourly rate.

You can also access finance professionals in Cascade's network. They offer a half-hour phone consultation at no charge to discuss a single financial issue (up to three per year). If you want to extend the time, they will bill you at the 25 percent discount rate.

### Savings on Home Ownership

Through the Cascade EAP, you have access to a home-ownership network that offers discounts on lender fees, realtor commissions, home inspections and moving services. You can save up to 50 percent off closing costs when you buy, sell or refinance your home. Call toll free: (866) 505-3244.

### Work, Life and Family Resources

When your life changes, you need to chart new pathways. With a call to Cascade, you can get a customized set of resources on:

- Child care, including education from pre-school through college, parenting and adoption
- Elder care, including housing, home health, community services, legal concerns and medical needs
- Identity theft, including recovery, support and prevention techniques.

### A Web of Personal Advantages

From Cascade's Web site you can access a full range of innovative, online educational tools. Go online to [www.cascadecenter.com](http://www.cascadecenter.com) and register for Cascade's Personal Advantage. There you can get help to kick a habit, take self-assessments, view informative video clips and more.

*\*Universities not participating in the PEBB EAP contract at the time of this printing are Oregon State University, Portland State University and University of Oregon. These universities may have their own EAP program. Check with your HR or benefits representative.*



For Assistance Call  
(800) 433-2320



## Plans Work on Disease Management

### The 80/20 Rule

In just about any large insurance pool, 20 percent of the population will account for 80 percent of the need for medical care. PEBB is no exception. The majority of these PEBB members have such chronic conditions as asthma, diabetes, and heart and vascular diseases.

Working with their providers, they must manage their conditions and symptoms to maintain their quality of life. If they don't, they may suffer costly and even deadly complications. But self-management can be difficult without coordinated support from the healthcare system.

### PEBB's Chronic Care Efforts

In 2002, the Board formed a Chronic Disease Management

(CDM) Work Group to organize PEBB's CDM programs. The goal is to create healthcare delivery systems that help these PEBB members coordinate their care for the best outcomes, so they can maintain and/or improve their quality of life.

The CDM group recently reported that:

- Member participation in the CDM programs has increased every year
- Care costs for these members decreased from 2003 to 2004
- More CDM program members are following their treatment plans, which indicates better outcomes over time.

## When Your Life Changes

### *You May be Able to Make New Choices*

Big changes in your life may allow you to make new benefit choices. Called qualified status changes (QSCs) these include such life events as marriage, divorce, birth of a child, adoption, or death of a dependent.

For example, if you marry, you have 60 days from the date of the wedding to enroll your new spouse for medical and dental coverage in your plan. You can also apply for life insurance coverage for yourself and your spouse.

Your 2006 Benefit Booklets include tables that name each QSC and describe benefit changes you may make because of and consistent with each life event. You can view the table online at [oregon.gov/DAS/PEBB/docs/qsc.pdf](http://oregon.gov/DAS/PEBB/docs/qsc.pdf).

You can also access forms to initiate these choices from the PEBB Web site. Link to [www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb) and select "Forms" from the navigation menu on the left. Scroll to "Update Forms" to find the form you need.

If you have questions about QSCs and your benefits, call a Benefit Analyst at (503) 373-1102 in Salem or (800) 788-0520 statewide.

## The CDM Goal: *The Right Care at the Right Time*

Integrated systems, such as Kaiser Permanente and Providence Choice, offer members a medical home. In a medical home, groups of providers work with patients with chronic diseases to ensure they get the right care at the right time. They use advanced information technology systems to coordinate care.

Traditional insurance carriers, like Regence BlueCross BlueShield of Oregon, work with disease management specialists to identify and deliver CDM programs. The

new Regence Advicare program is reaching out to PEBB members with chronic diseases to help them better manage their conditions and get the right care at the right time.

Community-based systems, such as Samaritan Select, can more easily coordinate care through their networked facilities. Their better-integrated network of providers can coordinate care as teams, much like providers in the medical home model, which helps patients with chronic conditions access the right care at the right time.

# Eat Well to Be Well

## National Nutrition Month



What we eat is basic to our health. Here are tips that can make it easier to eat well to be well.

### Make half your grains whole

- Use whole-wheat bread instead of white bread.
- Try brown rice and whole-wheat pasta.
- Choose whole-grain snack chips, such as baked tortilla chips.
- Munch on popcorn, with little or no salt and butter, for a quick snack.

### Vary your veggies

- Buy fresh vegetables in season, when they cost less and are at their peak flavor.
- Stock up on frozen vegetables for quick, easy cooking in the microwave.
- Mix a pre-washed bag of greens with grape tomatoes to make a salad in minutes.
- Keep packages of baby carrots or celery sticks visible in the fridge for quick snacks.

### Focus on fruit

- Keep a bowl of whole fruit on the table, counter, or in the refrigerator.
- Look for fresh fruits in season for lower cost and more flavor.
- Buy dried, frozen, and canned fruits, too, so you always have a supply on hand.

- Pick up packages of pre-cut fruit for a healthy snack in seconds.

### Get your calcium

- Use low-fat or skim milk when cooking and as a beverage at meals.
- Have low- or no-fat yogurt as a snack or a dip for fresh fruit.
- Buy calcium-fortified juice, cereals and breads.
- Try lower-fat cheeses on sandwiches and in cooking.

### Go lean with protein

- Choose the leanest cuts of meat:
  - **Beef:** round steak, roast, top loin, top sirloin; at least 90 percent lean ground beef
  - **Pork:** loin, tenderloin, center loin, ham
  - **Chicken, Turkey:** boneless breasts and cutlets
  - **Sandwich Meat:** Turkey, roast beef, ham.
- Choose fish more often for lunch or dinner.
- Broil, grill, roast, poach, or boil instead of frying.
- Use beans as a main dish – try chile, bean soup, or black beans and rice.

### Online Resources

Several Web sites offer additional tips, menus and recipes to stimulate your creativity as well as your appetite for eating well.

The state's Healthy Worksites Web site at [oregon.gov/DHS/ph/worksites/index.shtml](http://oregon.gov/DHS/ph/worksites/index.shtml) offers nutrition resources and help for health living.

[www.my.pyramid.gov](http://www.my.pyramid.gov), sponsored by the U.S. Department of Agriculture, can help you;

- Make smart choices from every food group
- Find your balance between food and physical activity
- Get the most nutrition out of your calories.

Download a complete cookbook of healthy recipes at [www.nhlbi.nih.gov/health/public/heart/other/ktb\\_recipebk/](http://www.nhlbi.nih.gov/health/public/heart/other/ktb_recipebk/) on the National Heart, Lung and Blood Institute's Web site. Get organized using the site's menu planner at [hp2010.nhlbihin.net/menuplanner/menu.cgi](http://hp2010.nhlbihin.net/menuplanner/menu.cgi).

The American Cancer Society offers a range of food and fitness resources at [www.cancer.org/docroot/PED/ped\\_3.asp?sitearea=PED](http://www.cancer.org/docroot/PED/ped_3.asp?sitearea=PED)

Source: USDA's [mypyramid.gov](http://mypyramid.gov)

## No Rx Surprises

### *Know Your Cost Before You Leave the Doctor's Office*

The next time you get a prescription, it's more important than ever to ask if alternatives to non-preferred brands may be right for you. You don't want an unpleasant surprise at the pharmacy check out.

### Is there a generic or formulary version?

In most major drug classes, evidence fails to show that one drug is superior to another for efficiency or safety. Usually, a brand name drug that's not in your plan's formulary is considered non-preferred because it costs more without proving to be more effective than the alternatives.

In addition, generic versions of most drugs are widely available. They have the same active ingredients as brand drugs and are approved by the FDA.

So, ask if the medicine is a generic version or is on your plan's formulary (the list of preferred brand drugs created by each plan).

Many doctors use computers and hand-held devices in the exam room that quickly let them look up plan formularies while they're with the patient. Providers can also call the plan's service line to ask about specific drugs.

### Talk about costs

It's important that your provider knows if cost is a consideration for



you. If you're in a PPO, let the doctor know that:

- If the drug is a generic, you'll pay only \$5.
- If it's on the preferred brand list, you'll pay \$15.
- If it's not on the formulary, you'll pay \$50 or 50 percent of the cost, whichever is greater. And if the drug is not on the formulary and a generic equivalent (with the same active ingredient) is available, you'll pay even more — \$50 or 50% of the cost **plus the difference in cost between the generic and the non-preferred brand** (but not more than the actual cost of the drug).

### For the exceptions

Everyone is different, and some people may not get a good result from a specific medication. In some cases, side effects may actually cause people to stop taking a prescribed drug. In these cases, the plan may provide an exception to your cost for a non-preferred brand drug.

Each of the PPO plans describes their exception process on their PEBB Web sites. Go to [oregon.gov/das/pebb](http://oregon.gov/das/pebb) and choose Insurance Links from the menu on the left to find your plan's Web site.



## How One PEBB Member Works With Her Doctor

"I had my annual physical with my primary care doc today. As soon as she saw the Regence letter I had in my hand about alternatives to a medication I take [*sent to PEBB members taking non-preferred brand medications*], she reacted negatively. Apparently I was not the first patient to show up with such a letter.

However after she looked at it she indicated that, with this particular medication, the alternatives recommended were good ones. So we agreed to make a switch to a less expensive one, which also requires a lower dose.

So for me, thanks to PEBB for pointing out the alternatives that were available and getting me to discuss this with my doc. It has resulted in both a lower dose and a lower cost to me and my insurance provider."

## Did You Know? *Practice Makes Perfect*

Did you know that for most complex operations, you should go to a surgeon and a hospital that do a lot of them? In these hospitals, the team is very skilled at doing them and has worked closely together. For lung surgery, for example, a hospital that does a case every other day has a four times lower rate of deaths following the operation than one that does less than one a week.

You have access to resources that can help you make hospital decisions. On the Office of Health Policy and Research Web site you can see how frequently certain complex procedures are performed in many hospitals around the state. Hospitals report the data

voluntarily, and not all hospitals in the state participate. For example, rural community hospitals may choose not to report because they do so few of these procedures. Go to [egov.oregon.gov/DAS/OHPPR/HQ/index.shtml](http://egov.oregon.gov/DAS/OHPPR/HQ/index.shtml).

The data also show death rates for the procedures, which could be another quality indicator. But keep in mind that the hospital's "case mix" could include much sicker patients or those with greater potential for complications.

That's why the national Leapfrog Group for quality improvement asks hospitals to report where they are in adopting processes associated with improved outcomes for certain high-risk

procedures. Again, hospitals volunteer the data. On the Leapfrog Group Web site, you can search for hospitals in your area that are implementing these processes and how far along they are. Go to [www.leapfroggroup.org/cp](http://www.leapfroggroup.org/cp).

### 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).

## 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.theodscompanies.com/pebb](http://www.theodscompanies.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.samaritanselect.com](http://www.samaritanselect.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 Plans)  
[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.