

The Providence Choice Medical Plan

How will your medical plan support PEBB's vision of high-quality healthcare for you and your family? This third in a four-part series presents information from Providence Choice, a plan that scored high in the Board's initial selection process.

Providence Health Plans designed the Providence Choice plan specifically for PEBB members. Through the medical home concept, the plan integrates elements of the PEBB Vision around healthcare quality and outcomes, coordination of care and member incentives.

Quality and Outcomes

Providence Choice members establish a unique relationship with their providers – a medical home, which becomes their open door to comprehensive care. Offering care through a medical home helps members receive quality care and achieve better outcomes, especially for members who have a chronic condition such as diabetes.

When they join the plan, PEBB members select their medical home from more than 30 Providence Medical Group (PMG) and pediatrics locations around the Portland metro area. Once established, they visit their medical home for all their healthcare needs. Even if they need to see an outside specialist, their medical home still keeps their care coordinated.

Two aspects of Providence Choice medical homes set them apart from most doctors' offices and medical clinics: information technology and comprehensive care teams. Both offer advantages to PEBB members – especially those with complex medical needs.

Technology and Teams

Medicine already uses advanced technology for diagnosis and treatment. Some plans, like Providence Choice, also use technology to help doctors and patients make the most of science-based treatment.

For example, Providence Choice providers use information technology to keep track of their diabetic patients. On a system "dashboard," they can see their patients' latest cholesterol and blood sugar level results along with whether they have had needed eye and foot exams.

Members due for such tests or screenings can count on a contact from their care team with a gentle reminder. The teams also offer expert telephone coaching, educational sessions and networking opportunities. These

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Your Dental Plans Are Changing

PEBB dental plans have new designs for 2008. Read what it means to you on page 5.

Providence Choice *(Continued from page 1)*

high-touch programs help members with such conditions as diabetes, asthma, heart disease and high-risk pregnancy manage their conditions and improve their outcomes.

Member Incentives

Lower Co-pays. In recognition of this plan's potential to advance its Vision, the Benefit Board approved even lower co-pays for members in 2008. For example, members in the full-time plan will pay only \$5 for an office visit to their medical home.

Prescription Support. Providence providers know the plan's formulary well because they helped create it. They help members choose drugs that will not only work for them but also save them money.

Extra Values. Most choices about being healthy happen outside the doctor's office. To help PEBB members make healthy choices, Providence Choice offers PEBB members extra values:

- **LifeBalance Program:** Exclusive discounts on wellness, recreational and cultural activities
- **Health and Fitness Classes:** Educational opportunities from experts on such topics as losing weight, smoking cessation and parenting

- **Affinity Access Program:** Discounts on massage therapy and dietician services as well as acupuncture and chiropractic services

Staying Connected. Providence Choice offers additional care and technology initiatives for all its members.

Through Providence RN, members can receive medical advice from Providence registered nurses 24 hours a day, seven days a week. It's free and confidential.

Through the MyProvidence Web portal, members can:

- Access secure, personalized health information from the privacy of their own computer
- Look up medical claims, deductibles and payment information
- Select a Medical Home clinic and provider
- Review their coverage

PEBB members who choose the PMG Mercantile Clinic as their medical home have additional online options. They can send secure electronic messages to their providers about non-urgent health issues, receive personalized reminders for routine screenings, get test results, and request specialist referrals and prescription refills.

Visit Providence Choice on the Web at www.providence.org/pebb.

Do you know your numbers?

Your blood pressure, body mass index (BMI), cholesterol and glucose numbers are important indicators of your health. You can learn your numbers and what they mean to your health at the free PEBB Worksite Health Screenings being scheduled at worksites throughout the state this summer and fall.

You have two options for the screenings: fasting and non-fasting. The fasting screening allows the screeners to analyze your blood sample in greater depth and produce more results.

- **Fasting:** Screens for fasting lipids total cholesterol, HDL and LDL, triglycerides, fasting blood sugar, blood pressure and BMI.
- **Non-fasting.** Screens for non-fasting lipids total cholesterol and HDL, blood pressure and BMI.

A health professional will go over your results with you and offer resources you can use to make sure they're in the normal range.

You can see the current screening schedule and get more details at <http://oregon.gov/DAS/PEBB/worksitescreenings.shtml>.

2008 Dental Plans Based on PEBB Vision

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In 2008, the Kaiser and ODS plans will offer coverage for dental implants. Members must cover 50 percent of the cost. Like other services, the total implant cost is subject to the \$1,750 per member annual maximum.

Vision: Care based on scientific evidence

Cleanings. It may surprise PEBB members to learn that, for most people with healthy teeth and gums, no scientific evidence exists to recommend professional dental cleaning more than once per year. On the other hand, those who have certain conditions, such as diabetes, gum disease or pregnancy, may need cleanings as many as four times per year.

In 2008, Kaiser and ODS plans will cover one general cleaning per member per year, down from twice a year. The plans will cover additional cleanings based on the plan's approval of the dentist's assessment of each member's individual dental health risks. Look for detailed information in the newsletter and PEBB Web site in the coming months.

Vision: Care based on scientific evidence

X-rays. X-rays expose people to radiation. Scientific evidence indicates that use of dental X-rays should balance diagnostic benefits with the risks of this exposure. In 2008, these

plans will cover X-rays (after initial intake) as follows:

- Members age 15 and older: bitewings every 24 months; full-mouth series every five years
- Members younger than age 15: bitewings every 12 months; panoramic view every five years

Vision: Care based on scientific evidence

Root Planing. Scientific evidence indicates frequent root planing (scaling of the root surfaces) could damage tooth structure. The Kaiser and ODS plans will cover root planing once every 24 months, rather than once every six months.

Vision: Care based on scientific evidence

Replacements. Over time, crowns, inlays, onlays and dental prosthetics may need to be replaced. Scientific evidence indicates they should last seven to 10 years – or even more. The Kaiser and ODS plans will cover replacements every seven years, an increase from every five years.

Vision: Care based on scientific evidence

Willamette DHMO Plan

The DHMO plan offered by Willamette Dental has no annual benefit maximum and incorporates the other plan-design aspects of the traditional and PPO plan designs. One Willamette plan change

concerns implants. For 2008, this plan will cover implants at a member cost-share of 75 percent. This cost-share amount offsets the plan's continued offer of no member annual benefit maximum.

Vision: Care based on scientific evidence and benefits affordable to employees and the state

Part-time and Retiree Plans

PEBB offers alternative traditional and PPO dental plan designs for eligible part-time employees and eligible retirees. These are lower-cost plans. For 2008, these plans will increase the annual benefit maximum from \$1,000 to \$1,250 per person. In addition, they will include the evidence-based plan design changes related to cleanings, X-rays, root planing and replacements.

Vision: Care based on scientific evidence and benefits affordable to employees and the state

Details on the Way

Changes to the dental plan designs may require changes on your part – and your dentist's part, as well. For example, you may need to talk with your dentist about how many times a year you have your teeth cleaned. PEBB's Web site (and future issues of this newsletter) will offer help as more information becomes available.

My Story Call the Nurse!

One PEBB member recently e-mailed to remind others about the benefits of the nurse-advice options in their medical plans.

“I have had two incidents in my home within the last six months, both of which occurred in the evening hours, after all doctors’ offices are closed. Having the ability to call an advice nurse was extremely valuable.

“The first incident I was able to manage at home, but the second called for immediate medical care. It’s a great benefit, and all of the staff were just wonderful to talk to. Many of my co-workers have forgotten about this benefit, so I am sure there are others who don’t remember it as well.”

Next time you have an after-hours medical question, remember you can call your health plan’s nurse advice line for help.

Before You Travel Check Your Rx

Before you head out on vacation this summer, make sure you have the needed supply of any medications. If you see your healthcare provider before you leave, go over all your current and new prescriptions. Keep in mind that you will pay more for non-preferred brand drugs, and the cost will be even higher for a non-preferred drug that has a generic version.

Make sure you’re getting the best care and value by asking these important questions:

- Is this drug on my plan’s formulary, so I don’t have to pay more?
- Are alternative drugs available that are equally effective but cost less?
- Is there a generic available for my brand name drug?

Do We Have Your Correct Address?

You could be missing important benefits information if PEBB doesn’t have your correct address:

- Statements from your healthcare plans
- Your annual PEBB benefits statement, mailed prior to Open Enrollment

Take a minute to make sure PEBB has the right address for you. Go to <https://pebb.benefits.oregon.gov/members>, and follow the instructions on the screen.

If you have any problems using the system, call PEBB.

Note: Even if you update your address in your HR office, you still need to update it with PEBB.

PEBB Resources

PEBB

www.oregon.gov/DAS/PEBB

Salem: (503) 373-1102

Statewide: (800) 788-0520

BenefitHelp Solutions

(FSA Administrator)

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.odskompanies.com/pebb

Portland: (503) 265-5680

Outside Portland (877) 277-7280

Providence Choice

(Medical Plan)

www.providence.org/resources/pebb

Portland: (503) 574-6620

Outside Portland: (800) 423-9470

Regence BlueCross BlueShield

(Medical Plans)

www.or.regence.com/pebb

Portland: (503) 220-3849

Outside Portland: (800) 826-9813

Samaritan Select

(Medical Plans)

www.samaritanselect.com

Corvallis area: (541) 768-6900

Outside Corvallis area: (800) 569-4616

The Standard Insurance Company

(Life & Disability Plans)

www.standard.com

Life Benefits (800) 242-1888

Disability Benefits (800) 842-1707

VSP

(Routine Vision Services except Kaiser)

www.vsp.com

(800) 877-7195

Willamette Dental

(Dental Plan)

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

(800) 227-4165

2008 Dental Plans Based on PEBB Vision

RFP Seeks Vision Elements

In January, the Benefit Board released what may be the first-of-a-kind request for proposals (RFP) for dental plans based on elements of the Board's Vision. In May, the Board selected dental plan designs and providers for 2008 that move PEBB toward a new vision of dental care.

The RFP asked proposers to show how their plans respond to the following PEBB Vision elements:

- Healthcare based on scientific evidence
- A focus on improving quality, not just providing services
- Empowering members to choose healthy behaviors and make informed choices
- Incentives that encourage the right care at the right time
- Transparency in outcomes, costs and other results
- Benefits affordable to employees and the state

Results Include Changes to Kaiser Plans

Based on both quality and cost measures, the Benefit Board chose Kaiser Permanente's *traditional plan design*, rather than its HMO design, for 2008.

Kaiser's 2008 dental plan design will be similar to the ODS Traditional Plan. Members in the plan will still use Kaiser dentists and

facilities, but they will pay a percentage of the cost of covered services rather than a set co-pay amount.

For 2008, the Board chose three types of plan designs and three plan providers:

- **Traditional dental** plan designs from ODS and Kaiser
- **A preferred provider organization (PPO)** plan design from ODS
- **A dental health maintenance organization (DHMO)** plan design from Willamette Dental

The Kaiser and ODS plans include alternative options for eligible part-time employees and retirees.

Traditional and PPO Plan Designs

While PEBB members already know these plan providers, they need information about plan changes. The following discussion presents an overview of changes in the Kaiser and ODS plan designs and how they meet PEBB Vision elements.

Benefit Maximum. The Board increased the annual maximum benefit from \$1,500 to \$1,750 per person per year. Like medical care, the cost of dental care increased over the years, while the maximum annual benefit for PEBB members did not. In 2008, PEBB members will not

have to cover the full cost of their dental care until their covered costs reach \$1,750.

Vision: Benefits affordable to employees and the state

Crowns. Crowns are one way to retain a tooth that could be lost to damage or disease. While the cost of crowns has increased, so has the age of PEBB members; an older population has greater need for crowns. In 2008, PEBB members will pay only 25 percent of the cost of crowns, down from 50 percent.

Vision: Benefits affordable to employees and the state

Orthodontia. Braces are a fact of life for many PEBB members – especially children. The cost of orthodontia has increased over the years, while this coverage limit has not. In 2008, the lifetime maximum for orthodontia in the Kaiser and ODS plans will increase from \$1,000 to \$1,500 per person.

Vision: Benefits affordable to employees and the state

Implants. Current PEBB plans do not cover dental implants. Scientific evidence indicates that implants can:

- Offer health and comfort advantages to dentures
 - Prevent the need to destroy other teeth to anchor a bridge
 - Last longer than a bridge
- But implants usually cost more than the alternatives.

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The Good Life Grows Outside

This summer, the good life is yours for the taking in your own backyard.

Physical Fitness

Whether you think of it as yard work, gardening or just puttering, tending to your outdoor environment can boost your fitness.

Depending on your pace, gardening can burn 200 to 500 calories an hour – as much as a brisk walk or fast run. Improve your surroundings and your fitness level through:

- “Power lifting” bags or barrow-loads of soil, compost and mulch
- Muscle repetitions while you dig and fill planting holes or rows
- Aerobics pushing a lawnmower

Be Careful

- Just like a gym workout, warm up first, pace yourself and stretch when you’re done.
- Watch your back: lift with your legs; move shovel loads with side steps, not twists; and if it hurts, stop.
- Be “mindful;” think about your physical actions as much as the outcome of your efforts.
- Wear sunscreen, and reapply when needed.

Great Food

A small deck garden can’t fill the fridge, but it could convert the palate of a finicky five year old with pick-it-yourself treats like grape tomatoes and sugar snap peas. Adding fresh basil, chives,

cilantro or dill from a patio pot could turn a “no-thanks” veggie side dish to an all-time family favorite.

Even if your thumbs are a color other than green, you can access Oregon’s bounty at nearby fruit and vegetable stands and farmer’s markets. Growers price their goods at competitive rates, and what you buy locally will be fresher and more nutritious than what you can find in the grocery store during most of the year. Many growers also use organic or sustainable growing practices.

Peace in Mind

It’s a fact: sunshine and fresh air lift your spirits. Research shows that people recover faster from everyday stress when they interact with natural surroundings. You don’t have to hug a tree to feel better, but (hint, hint) it wouldn’t hurt to turn off the TV and go outside for a while.

Public Meetings

The Benefit Board meets monthly. For meeting information, please check the Meetings section of the PEBB Web site: oregon.gov/DAS/PEBB/meetings.shtml.

PEBB Mission

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