

We're Listening Members Give Input to Board

Thank you to the almost 9,000 members who took the time to respond to PEBB's 2006 Annual Member Survey. Here's what they said about PEBB benefits, customer service and communications.

Benefits

Overall, 84 percent rated their benefits as good or excellent. Less than two percent said they were not satisfied. Their major complaints focused on the prescription drug plan.

The plan design encourages members and their doctors to choose generic and preferred-brand drugs. Exceptions processes in the plans ensure that when only a non-preferred brand drug will meet a medical need, the member can buy the drug at the co-payment level set for preferred-brand drugs.

PEBB will continue to work with the plans to ensure their exceptions processes are working as designed.

Open Enrollment and Member Services

More than 75 percent of respondents said they were satisfied or very satisfied with Open Enrollment information. Most of the one

percent who said they were not satisfied said they want printed rather than online materials.

PEBB will work with agencies and universities to ensure members who need printed materials have easy access to them.

About 35 percent of respondents said they contacted PEBB during the year for member services. Of that group, 86 percent rated PEBB customer service as good or excellent.

PEBB will continue to assist members with their individual issues while ensuring fairness to all PEBB members under state and federal rules and PEBB policies.

Communications

PEBB used the survey to see if members are connecting with the Board's goal to improve the health care system. Of respondents in this area:

- 95 percent agreed or strongly agreed that a healthy lifestyle not only benefits them as individuals but also reduces the cost of healthcare for all members.
- 90 percent agreed or strongly agreed that healthcare should

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Electronic Medical Records

The Office for Health Policy and Research asked PEBB to survey members about protected electronic medical records (EMRs). One goal is to see how members feel about EMR privacy and security.

Respondents said they would be comfortable or very comfortable having their EMR stored and managed by:

- Their personal doctor – 70 percent
- The doctor's hospital or health system – 56 percent
- Their health insurance company – 28 percent
- A private company – 19 percent.

Respondents highly ranked three uses of EMRs:

- Emergency room doctor retrieving vital health information – 89 percent
- Primary doctor sending records online to a specialist – 87 percent
- Making a note on their record if they see a mistake – 81 percent.

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Benefit HOT TOPICS

EAP Offers Homeowner Help

Act Now for FSA Dollars

If your 2006 healthcare or dependent care flexible spending account (FSA) still has a balance, you need to be aware of two important dates.

March 15

This is the date your grace period ends. If you have incurred eligible expenses during the first two-and-a-half months of 2007, you can claim reimbursement from funds left in your 2006 account. The program administrator, BenefitHelp Solutions (BHS) must receive your completed claim form and any required documentation by March 15.

Example

Gary had a dependent care account during 2006. He used the account to reimburse himself for day care costs. He had \$100 left in the account at the end of the year. He enrolled for another account for 2007 and submitted his first claim of the year against the dollars left in his 2006 account, which brought the balance to zero. Then he found a \$200 daycare receipt from back in December 2006.

What should Gary do? He should complete a Claim Reallocation Form and submit it to BHS along with a completed claim form and a copy of the receipt by March 31. BHS will reallocate \$100 to his 2006 account and reimburse that amount from the 2006 account before applying the remainder of the claim to his 2007 account.

March 31

March 31 is the last date you can submit eligible **2006 expense claims** to BHS to use up any balance left in your 2006 account.

2006 or 2007?

If you also have an FSA for 2007, and you depleted your 2006 account during the grace period using a 2007 expense, you can still submit a claim for the 2006 expense. You must complete and submit a Claim Reallocation form and a regular claim form. BHS must receive both forms and documentation by March 31.

Forms and Help

You can find forms and more detailed information on the BHS Web site at www.benefithelpsolutions.com/pebb/fsa.shtml. For specific questions about your circumstances, call BHS customer service at (800) 556-2230.

Making a major purchase, especially a new home, can be a major cause of stress. Cascade Centers, your employee assistance program (EAP), offers help through its partnership with Enhanced Benefits Group.

At no cost to you, the group can guide you on buying, selling or refinancing a home. Even better, it can help you save up to 50 percent off your closing costs. Discounted services include mortgage, moving, home inspections and real estate representation. Call the homeownership hotline at (866) 505-3244.

Cascade Centers EAP

For any home, work or life issue, call Cascade Centers for a confidential consultation with a behavioral health professional: (800) 433-2320.



What's a Healthy Weight?

How do you know if you're at a healthy weight? Is your gauge your comfort level with the waistband of your favorite jeans? Or do you get on the scales each morning? Do you let the mirror be your guide? Or do you leave it to your best friend to drop a hint?

Members' Input

(Continued from page 1)

focus on improving quality and the health of individuals, not just providing services.

- 82 percent said they want information about the quality of the care provided by their doctors, hospitals and health plans.

PEBB will use these responses to guide communications that connect with member concerns.

The survey also asked where members get health and wellness information. The three top sources – healthcare provider (74 percent), PEBB newsletter and Web site (72 percent) and the Internet (70 percent) – support the Board's requirement that health plans offer members health tools and wellness resources online.

PEBB will continue to work with the medical plans to promote wellness, including online resources and health information.

The most commonly used weight measure today – the body mass index or BMI – was developed by a Belgian statistician in the 1830s. In the 1980s, public health organizations generally adopted it to indicate ranges for underweight to obesity.

BMI is a simple calculation based on your height and weight. Go to the National Heart, Lung and Blood Institute Web site at www.nhlbisupport.com/bmi, punch in your numbers and, voila, there's your BMI.

BMI Categories

Underweight = less than 18.5

Normal weight = 18.5-24.9

Overweight = 25-29.9

Obese = 30 or greater

While BMI is a well-accepted way to categorize weight range for most people, everyone isn't *you* as an individual. Like most natural phenomena, statistics for human weight distribution generally form a bell curve (see below), with fewer people on each edge of the bell and most in the middle.

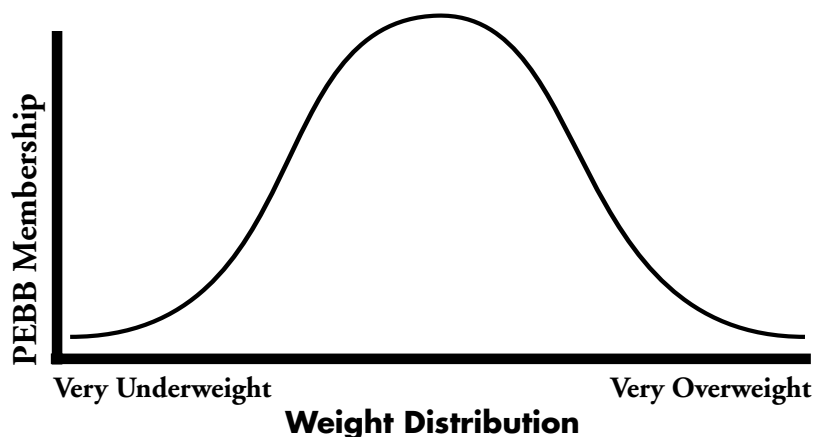
What influences your range for healthy weight?

- Genetics, including body structure
- Age
- Muscle mass (because it's denser, it weighs more than fat)
- Fat distribution
- Overall fitness level.

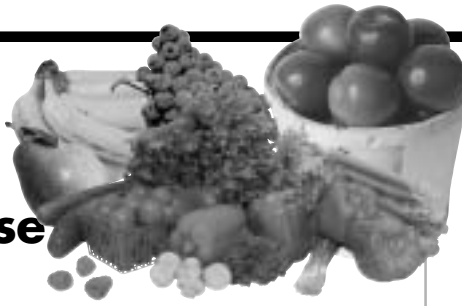
While you can't change your genes or age, you can increase your muscle mass throughout your life with weight-bearing exercise. Just walking and using the stairs can build up your largest muscles in your lower body. For your upper body, barbells are inexpensive, and push-ups cost nothing but time (and maybe a little discomfort).

Getting back to the waistband on your favorite jeans. Some research indicates your waist-to-hip ratio may be a better predictor of heart attack risk than your BMI – the smaller your waist compared to your hips, the lower your risk. Once again, diet and exercise can influence the equation.

In the end, your overall fitness level may be a better predictor of health than any other. After all, Sylvester Stallone says his BMI was higher than 30 when he filmed Rocky Balboa.



Did You Know? **Too Much Weight Can Lead to Chronic Disease**



Did you know that too much body weight is a leading cause of many chronic diseases? By managing your weight, you may be able to reverse your risks for some of these diseases – and even the disease state itself.

The national Centers for Disease Control says overweight increases risks for:

- Heart disease
- Type 2 diabetes
- Stroke
- Gallbladder disease
- Sleep apnea and breathing problems
- Some types of cancer.

The most recent public health survey reports that 60 percent of adult Oregonians are overweight.

Health experts agree that our man-made environment contributes to the increase in the number of children and adults with unhealthy weight. For most of us, too much food with too many calories is too available. Add the fact that physical activity has been almost engineered out of daily life, and it's no surprise that much of the population is at risk.

If you think you're outside a healthy weight range, find out your risks. Bring it up with your healthcare provider. Ask how your weight may be affecting your health; discuss it as a medical – not cosmetic – issue. Learn what resources are available in your community and health plan to help you gain balance in nutrition and physical activity to decrease your risks.

Health Plan Web Resources

Kaiser Permanente's Web site includes a Weight Management Section with advice on healthy eating, staying active, eating and emotions, and tips for parents. Kaiser also distributes a quarterly catalogue to members that describes all its wellness offerings, including weight management.

The Providence Choice Web site lists classes and services available for weight management. For example, through Providence Nutrition Services, registered and licensed dietitians help you manage your individual nutrition needs. They specialize in medical nutrition therapy for weight management and other medical conditions.

The Regence MyEngine Web site offers tools to help you develop an individualized weight management plan, set achievable goals, learn about and practice nutritional eating, get and stay motivated, and track your progress over time.

Samaritan Select's Web site lets members sign up for weight reduction classes conducted by Samaritan providers. Participants learn how to develop healthy food and activity choices that will become part of their overall lifestyle.

Be 100% Fad Free

During National Nutrition Month this March, the American Dietetic Association (ADA) urges Americans to be 100 % Fad Free.

ADA defines "food fads" as "unreasonable or exaggerated beliefs that eating (or not eating) specific foods, nutrient supplements or combinations of certain foods may cure disease, convey special health benefits or offer quick weight loss."

The ADA encourages consumers to go 100% Fad Free and achieve lifelong success through proven, science-based approaches to weight loss.

Sound-science Weight and Nutrition Resources

ADA: www.eatright.org

National Institutes of Health:
www.nhlbi.nih.gov/health/public/heart/obesity/lose_wt/control.htm

Food and Drug Administration:
www.fda.gov/Fdac/features/2002/102_fat.html

U.S. Department of Health:
www.smallstep.gov.

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.

Housing Department Named Winning Worksite

The Department of Human Services (DHS) Public Health Division has named Housing and Community Services (OHCS) as a “Winning Worksite” for creating a workplace that supports healthy behaviors. OHCS competed with 13 other state agency workplaces that are part of the Healthy Worksites Initiative, a partnership between the Public Health Division and PEBB.

The competition was close. Three other agencies – Employment, Forestry and Treasury – were tied at just two points behind.

OHCS was recognized for making changes in the workplace that encourage healthy behavior choices. These changes make it easier to:

- Be active during the work day, with convenient bike parking, printed walking maps, a dedicated fitness room and flex-time for physical activity
- Access health support through the work place, with promotion of chronic disease management programs, health screenings, and the employee assistance program, along with CPR and defibrillator training.
- Breathe easier at work through a smoke-free campus policy and fragrance policy for asthma and allergy triggers.

Members of OHCS’ active Wellness Committee, who represent the entire department, emphasize health and wellness communication with all employees. They are currently developing an annual wellness plan, along with policies to support healthy choices in meeting refreshments and vending machines.

“Most people know that a nutritious diet and regular physical exercise have major health benefits and help prevent disease,” says David Hudson with the Healthy Worksites Initiative. “But most



Housing and Community Service's Wellness Team (from Left): Tony Penrose, Peggy Watson, Cecilia Lyons, Debie Zitzelberger, Diane Ballard, Larry Dillenbeck, Keslie Joyce, Richard Bjelland.

work environments don't support healthy opportunities. The Healthy Worksites Initiative pilot agencies try to make the healthy choice the easy choice for employees through practices in the workplace.”

Public Employees' Benefit Board

Voting Members

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

Advisory Members

House Member (vacant)
Senator William Morrisette

Administration

Jean Thorne, *Administrator*
Lydia Lissman, *Operations Director*

One to Remember

Remember that you can check your benefits at any time using [pebb.benefits](https://pebb.benefits.oregon.gov/members), your personal benefits management tool. Just go to <https://pebb.benefits.oregon.gov/members>.

After you log in, select “View my current benefit selections.” While you’re there, take a minute to make sure your beneficiaries are correct. If you have a problem or question, contact your agency payroll or university benefits office, or PEBB.



Board Looking at Dental Plans for 2008

In January, the Benefit Board issued a request for proposals (RFP) for 2008 dental plans. The RFP asks plans for more than a simple bid on PEBB's current plan design. It also asks for innovative proposals supported by the best scientific evidence on oral healthcare.

Many members have provided input to the board on dental coverage. Members shared opinions on such topics as orthodontia, crowns, implants, cavity filling materials and frequency of cleanings. Before issuing the RFP, the Board considered member input, and staff met with the state's dental consultant. The Board is asking dental plans to consider member issues and to base responses on best dental-care practices.

The Board's review committee will study proposals in March and begin discussions with plans whose proposals meet initial qualifications. The Board is scheduled to select a dental plan or plans in May.



Advances in dentistry over the last 30 years make it possible for Americans to have healthy smiles for a lifetime. Research also links oral health with overall physical health.

Most dentists have a goal of never losing a patient's tooth, which requires an individual's active participation in daily oral care. It starts with the first "baby" teeth and continues throughout your life as your dental care needs change. Keeping your mouth healthy promotes your total well-being, so try to keep a healthy smile.

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.odscompanies.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

PEBB Mission

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