

PUBLIC EMPLOYEES'
PEBB
BENEFIT BOARD

May 2007

As the Board considers contract renewals with current medical plans, it is asking each plan how it supports the Board's Vision of high-quality, affordable healthcare for members. It's also asking members to consider, "How does this plan fit with my family's needs – now and in the future?" This is the first in a four-part series of plan responses.

Regence BlueCross BlueShield of Oregon Taking Steps toward PEBB's Vision

Regence BlueCross BlueShield of Oregon provided examples of how members benefit from the plan's efforts to integrate services for members. Examples include the Regence Health Coach Program, AdviCare, Pharmacy Services and myRegence.com, along with new community pilots and programs.

Regence Health Coach

Regence health coaches work with members to set achievable health goals, and provide tools and support to help them take charge of their health. Goals can be as simple as losing a few pounds, getting more exercise or getting a better night's sleep.

For one member, working with a health coach even helped her save money. The member set goals to lose weight and reduce her cholesterol. Working with her health coach, she not only lost 26 pounds but she was also able to quit taking cholesterol medication.

Another member wanted to lose weight but was extremely tired. She thought it might be her

medication combinations and asked her health coach about it. The coach contacted Regence Pharmacy Services, which responded with questions and ideas she could discuss with her doctor at the next visit.

AdviCare

AdviCare helps members who have chronic conditions manage their health through ongoing consultation with trained nurses.

One member, who has diabetes, told the nurse during a welcome call that she appreciates the ongoing help and user-friendly workbook. She had attended a diabetes class, but she didn't understand much of the information; now she has a better handle on it. Because she was overdue for some standard care, the nurse also helped her set goals to see her doctor, get needed tests, and prepare for talking with her provider.

Pharmacy Services

Regence Pharmacy Services helps members understand their medications and how to use them. The group also has a goal of helping members with chronic conditions prevent complications before they start.

People with migraines are an example. With the right information, they may be able to prevent a migraine before it starts. Pharmacy Services sends educational information to these members and their doctors to help them get the most effective treatment.

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Ah, Spring! Ah-choo!

Ah, Spring. A time for lovers – including tiny grains of pollen floating on the breeze in search of another plant. When the pollen ends up in your nose instead, it can create an allergic reaction.

If your body sees the pollen as an invader, it will pump out chemicals (mostly histamines) in an effort to kill it. The result is called “hay fever” – even though it’s tree pollen that typically causes nasal allergies during spring. Grass and weed pollens come later.

Whatever they call it, you almost always know it when you’ve got it because of your runny nose, itchy eyes and violent fits of sneezing.

If you have hay fever, you’re among 40 million or so Americans who react to this airborne irritant. Medical experts recommend two ways to stay more comfortable: 1) avoid it; 2) treat it.

Avoid It

Take steps to avoid exposure.

- Stay inside, with windows and doors closed, when outdoor pollen levels are highest.
- Filter the air inside your home, and change or clean filters often.
- Wear a pollen-dust mask when you work outdoors.
- Shower and wash your hair (a pollen-catcher) before going to bed.

Treat It

You may see many ads on TV promoting new treatments for allergies. But existing prescription and over-the-counter drugs are already proven to prevent or relieve symptoms.

Prevent Symptoms

Nasal allergy sprays that contain corticosteroids can block allergy triggers and, over time, keep symptoms at bay. These prescription drugs include generic versions of Flonase (fluticasone) and Nasolide (flunisolide).

Relieve Symptoms

You can find many non-drowsy hay-fever medications over the counter at relatively low cost. Many, like Claritin, contain loratadine, a generic drug that has proven to be effective.

Ask Your Provider

If you suspect you have hay fever, talk to your healthcare provider for advice on avoiding and controlling the symptoms. If your provider offers a prescription, remember to ask some important questions:

- Is this covered by my plan; is it a preferred brand?
- If not, are there alternatives that may be as effective?
- Is there a generic version available that is as effective but less costly?

Have Asthma? Have a Plan

Did you know that people with asthma do much better if they follow a personal action plan?

To develop a personal asthma action plan, patients typically use a peak-flow

meter for two or three weeks to measure the rates at which they can forcefully exhale.

Their goal is to learn their own personal best, as

well as their range.

Working with their doctor, they determine their green, yellow and red zones – a top to bottom range showing where they are compared with their best peak flow.

Then they determine which medications they need to use and at what dosage in each zone.

Asthma doesn’t have to control your life; you can control your asthma. People who follow their asthma action plan and use medication as recommended stay in the green zone more often and longer. Work with your healthcare provider to make sure you’re the one in control by creating and following your own asthma action plan.

PEBB requires all its medical plans to have programs in place to help members with asthma manage their condition. Check what’s available in your plan.

Long-term Care Insurance

Enroll Now to Protect Your Future

What's in your long-term future if you don't have long-term care insurance? Through accident or illness, you could need long-term care at anytime. And given the size of the aging "baby boomer" population, it may be worth a look now.

Help for You and Your Family

Long-term care (LTC) differs from medical care.

LTC insurance pays for help you may need with activities of daily living, either in your home or in a facility, because of age, illness or disability. Examples include transferring from bed to seating, using the toilet, bathing, dressing and eating.

Health insurance and Medicare don't cover these needs, outside of a hospital setting, because they're not considered medical care.

PEBB members and their immediate family can enroll in LTC insurance at any time – not just during Open Enrollment. Enrolling in this plan may help to protect your assets – and your family's – if or when you need ongoing, daily care.

Costs for Long-term Care

Prices for long-term care services will vary according to the type of service you need, how often and how long you need it, and the region where you live.

Current average costs in the U.S.:

- \$5,566 per month for a semi-private room in a nursing home
- \$6,266 per month for a private room in a nursing home
- \$2,968 per month for care in an assisted living unit
- \$19 per hour for a home health aide. These costs can add up. If you need help three hours each day, three times per week, this would amount to nearly \$9,000 each year.

Paying for and Getting Benefits

If you enroll in LTC insurance, you pay the premiums. As an employee, you can have the premium deducted from your pay. The younger you are when you enroll, the lower your monthly premium amount.

The plan you choose will pay a monthly benefit amount based on level of coverage. When you access the benefit, you use the money to meet the needs you decide are most important and where you receive care. You receive the full benefit payment even if it is larger than your expenses.

Newly hired employees can enroll for the base plan within 60 days of their hire date without a review of their medical history. In most other cases, enrollment depends on medical history review and approval.

LTC insurance requires a waiting period before you receive benefits. In addition, the plan may exclude coverage for pre-existing medical conditions.

You Need More Information

Most PEBB members aren't enrolled in LTC insurance. You may not have considered it because it's a relatively new type of insurance, and your need for it may seem far in the future. But given state and national resources, and the size of the aging population, you may want to consider it.

Keep in mind that the younger you are when you enroll, the lower the monthly premium rate. In addition, if you enroll while you're still relatively healthy, you have a better chance of being accepted by the plan because of a good medical history.

For more information on this plan, offered by UnumProvident, visit the plan's Web site: www.unumprovident.com/enroll/pebb. Or, call or e-mail PEBB to request an LTC insurance packet.

Benefit HOT TOPICS

Age and Graduation Can Affect A Child's Eligibility

College and high school graduation time is fast approaching, and some PEBB dependent children may graduate out of PEBB plan coverage as well. A dependent child age 19 to 24 can stay covered under PEBB plans only if the child continues to meet eligibility criteria. First, no one else can claim the child as a tax dependent. Second, the child may not be married or have a domestic partner. Third, the child must either:

- Fit the IRS definition of a full-time student – meaning that they attend school at least five months during the year (not necessarily consecutive) and, as defined by the school, attend school full time. Full-time student does not include foreign students; or
- Live in your home for at least six months of the year, and you provide more than half his or her yearly support; or
- Be incapable of self-sustaining employment because of a developmental disability, mental illness or physical disability (further criteria apply; see oregon.gov/DAS/PEBBjune06.shtml#Is_Your_Child_Age_19_24_).

You must remove dependents from your PEBB plans if they do not meet eligibility criteria. To remove a dependent, complete and submit update forms to your agency. When PEBB or your agency removes a dependent from coverage, benefits end the last day of the month when the eligibility is lost.

Did you know?

You are responsible for repaying costs paid by the insurance if the dependent was not eligible when claims were paid on their behalf.

Q When my 18-year-old son graduates from high school this month, can he remain covered under my PEBB medical and dental plans this plan year?

A Your son is under 19 and if no one else can claim your son as a tax dependent and he remains unmarried or without a domestic partner, your son can continue under your PEBB coverage. If your son turns age 19 this year, PEBB will send you a letter reminding you of dependent eligibility criteria.

Find forms on the PEBB Web site: oregon.gov/das/pebb/forms.shtml. If you have any questions about dependent eligibility, contact your payroll or benefits office or PEBB for guidance.

Q My two daughters, 22 and 23 – both full-time students – will graduate from college in early June. The 23-year-old turns 24 in July. Can they both stay covered under my plans for the rest of the year?

A While both your daughters currently meet the full-time student criteria, PEBB will automatically remove the 23-year-old from coverage the last day of July because she turns age 24 during that month. You can continue to cover the 22-year-old through the year because she was a full-time student for at least five months.

Q My 19-year-old graduated last year. I left him on my PEBB health plans because even though he doesn't live with me, I pay the rent on his apartment and he does not have any other health insurance. Can he continue under my coverage?

A Your son is not eligible for coverage because he does not fit any of the PEBB eligibility criteria for a dependent age 19 up to age 24. You must remove him from your coverage. If your son used your plan benefits while ineligible you may be responsible for those costs.

Where are You in the Process of Change?

If you could do something in your life that would make you feel better, avoid illness and live longer, would you? Most of us have a lifestyle health risk: being sedentary, eating too much “bad” stuff, smoking – you name it. So if changing could make us healthier, why don't we “just do it”?

Because change is good, but it's hard. It takes time, thought and effort.

The Stages of Change

Research shows that changing behavior involves a defined, multi-step process. You need to go through each step for the change to take root and become a habit. The good news is, even if you backslide at any step (and most of us will), just going through the step adds personal tools that help you succeed the next time.

The research, by psychologist James Prochaska and his colleagues, has gained wide acceptance for the following six stages to lifestyle change.

1. **Precontemplation** – The need for change isn't even on your radar screen.
2. **Contemplation** – You think about how a change may be a good thing.
3. **Preparation** – You want to change and start to look for ways to accomplish it.
4. **Action** – You have a plan, you're committed to it, and you begin to do it.
5. **Maintenance** – You feel the benefits of the change, and they reinforce your desire to continue.

6. **Termination** – The change is no longer a change; it's a way of life.

Resources

No matter where you are in the process of change, you have resources available to support your efforts. Beyond family and friends, ask for insight and direction from your healthcare provider. Check out the Wellness Collection in the state library for books, tapes and videos you can use for free. Explore your health plan for tools that range from online fitness trackers to support groups and classes.

Maybe you can't “just do it,” but you can do it with time, thought and effort.

Public Employees' Benefit Board

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Get Help to Stress Less

Many of us experience serious stresses in our lives. Job issues, marriage and family problems, and major life events are all too common and affect our stress levels greatly. Even such positive life events as moving, having a child or changing jobs can bring stress.

Unfortunately, stress is cumulative, so the more stress in your life, the more likely you are to be impacted by it. Regardless of the cause, too much stress affects us physically, emotionally and behaviorally.

When your emotional muscles feel a little weak, you may benefit from some coaching. The Employee Assistance Program (EAP) can connect you with online, telephone and in-person supports that put emotional stress into perspective, help you become stronger and more resilient, and learn ways to reduce the stress of stress.

Call the EAP at (800) 433-2320. It's completely confidential. No one – not your boss, coworkers, family or health plan – will know. It's just you and the help you need to feel better.

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.

Taking Steps toward PEBB's Vision

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myRegence.com

myRegence.com is an interactive online resource for Regence members. On this personalized, secure site, members can take a health risk assessment, check their claims status, find a healthy recipe, enroll in a wellness program, compare costs and quality, learn about health issues and reach out to other members.

myRegence.com also lets members search their formulary and helps in understanding how the medications work. Plus, members can earn reward points for making healthy lifestyle choices.

One member offered a strong testimonial: "This is awesome! I can use this site to get information

about my body, to review my history, to check on a claim and even to find a place to go hiking! I love it! I plan on exploring the site even more in the near future to help me keep on track with my family's and my own health."

Community Pilots

Regence also reported on current partnerships with physician offices throughout the state.

In one community Regence is sponsoring an electronic medical record for all physicians so that test results and chart notes can be shared with primary care providers, specialists, and the local hospital and emergency room. Doctors can also view formularies and

medication history before electronically ordering prescriptions at the members' pharmacy.

In five other communities Regence has partnered with physician groups to help develop patient reminder systems, provide electronic tools with the latest guidelines, integrate lab test results into electronic patient records and track outcomes over time.

Broad Access

Regence noted that its network includes most providers in the state and that it covers members wherever they need care. With its Blue Card program, it offers coverage worldwide.

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.