

## New programs bring down barriers to care



Your Benefit Board wants to bring down barriers that stand in the way of getting the best care.

If you have a chronic disease, such as asthma or diabetes, “the best care” means that you actively participate in your treatment. But you may face barriers in the cost and complexity of managing your illness.

Regence’ READI and Samaritan Select’s Zero Co-pay are two new programs designed to help you lower those barriers.

### Regence READI

Regence Education and Assessment for Diabetes Improvement (READI) will be available in 2008 as a pilot program for Regence members in the Eugene-Springfield area who have diabetes. It may be expanded to other areas in the future.

READI provides monthly consultations with specially trained

pharmacists at no cost. Their assistance can help you to

- Stay on track with tests and medications
- Get needed screenings
- Meet goals related to nutrition, physical activity and other day-to-day health concerns.

If you participate in this voluntary program, you will also have access to generic versions of certain diabetes medications with no co-payment.

### Samaritan Zero Co-pay

Members in Samaritan Select plans who have asthma or diabetes will be able to save money when they comply with their treatment plans.

If you have asthma, you will have no co-pay when you see your primary care provider, allergist or lung specialist for asthma care. Plus, you can get your nebulizer and inhaler without a co-pay.

If you have diabetes, you can see your primary care provider, podiatrist and endocrinologist with no co-pay as part of your diabetes care. In addition, Samaritan will waive co-pays for certain lab tests and for seven diabetes-related generic drugs.

### The BIG picture

What do these new programs mean to the larger pool of PEBB members?

They will make it easier for PEBB members to self-manage their diabetes and asthma.

Success helps these members comply with their treatment plans. This means they avoid complications, ER visits and hospitalization. This not only leads to a higher quality of life, but also holds down their own cost of care. Over the long term, this helps contain healthcare costs for all PEBB members.

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## Post Open Enrollment

# Frequently asked questions

### **Q I missed Open Enrollment because I was out of the country; what should I do now?**

**A** If you want to keep the same benefits in 2008 as you have currently, you don't have to do anything. Your current enrollments will continue in 2008.

There is one exception: If you currently have a flexible spending account and want one in 2008, you must re-enroll. Contact your agency right away.

### **Q When I looked at my record on pebb.benefits, I realized I made an enrollment mistake; how do I correct it?**

**A** You should contact your agency. You can make changes to your selections in pebb.benefits only during Open Enrollment, which ended Oct. 31. Your agency can help you make corrections in November.

### **Q When will selections I made during Open Enrollment go into effect?**

**A** Benefits for 2008 go into effect on Jan. 1, 2008, except for enrollment choices that require approval of medical history by the insurance plan.

Optional life insurance coverage amounts go into effect the first of the month following plan approval but no earlier than Jan. 1, 2008. Long term care insurance coverage goes into effect the first of the month after plan approval.

### **Q When will I hear from the plan about their approval?**

**A** You should hear from the insurance plan in about a month. If you don't have a response by December, contact your agency for assistance with follow up.

### **Q I'm getting married this month; do I wait until 2008 to change my coverage?**

**A** You want your coverage to begin as soon as possible after your marriage. You should complete and submit relevant update forms within 60 days after the event. The coverage will go into effect the first of the month following your agency's receipt of the form.

### **Q I enrolled for a healthcare flexible spending account for 2008; when will I get my debit card?**

**A** You will need to apply for the debit card. You'll receive an application form in the mail from ASIflex, the 2008 FSA administrator. After you complete and return the form you should receive your healthcare FSA card in a couple of weeks.

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## Last chance to certify eligibility of dependents 19-24

Do you currently cover a dependent aged 19 to 24? Did you certify that the dependent will be eligible for coverage in 2008? If you didn't, expect a letter from PEBB the second week in November.

The letter will include a form you can complete to certify that the dependent will continue to meet PEBB eligibility requirements in 2008. PEBB must receive the form with a fax or postmark date no later than Dec. 7.

**If you do not certify your dependent's continuing eligibility, the dependent will lose all coverage Jan. 1, 2008.**



## Put your health first this month

This month, put your health at the top of your “to do” list.

**Make an appointment for a health screening.** Check the schedule of free PEBB health screenings on the PEBB Web site. Call the contact number for an appointment.

**Get a flu shot to protect yourself,** your loved ones, and your customers and clients from this serious illness. (See *Who should get a flu shot*, right.) Find a free, PEBB-sponsored flu-shot clinic in your area on the PEBB Web site. Locations are updated weekly.

**Take part in the Great American Smoke Out** on Nov. 15. Your Benefit Board sponsors Free and Clear, a quit program that may work for you and those you care about. Learn more at [www.freeclear.com/pebb](http://www.freeclear.com/pebb).

**Check your smoke alarms.** Make this annual check part of your daylight savings switch. If you have battery-operated alarms, make sure they’re still in their 10-year life span.

## Take PEBB’s annual survey

# Share what you think about your benefits and your board

What do you think about your benefits? Does PEBB provide the level of member service you expect? How well does your Board communicate about your benefits and healthcare issues?

### Take the survey

Share your thoughts through PEBB’s annual online survey at

<http://oregon.gov/das/pebb>.

It takes only a few minutes to give your confidential, anonymous response.

### Your opinion matters

Your Benefit Board represents a vastly diverse group of people. Your unique viewpoint helps the Board take into account the needs of all members.

## Who should get a flu shot

Oregon public health officials encourage all Oregonians to be vaccinated against the flu. The Centers for Disease Control recommends that the following individuals get a flu shot every year:

### People at high risk for flu complications

Children six months through four years old

Pregnant women

People age 50 and older

Anyone with a chronic medical condition

People who live in nursing homes and similar facilities.

### People who live with or care for those at risk for complications.

## Connect with your Board

E-mail your benefit-related questions, suggestions and concerns to your Benefit Board at [pebb.connect@state.or.us](mailto:pebb.connect@state.or.us)

### Board Members

Diane Lovell, *Chair*  
Sue Nelson, *Vice Chair*  
Peter Callero  
Rocky King  
Paul McKenna  
Rich Peppers  
Jeanene Smith, M.D.  
Bret West

### Advisory Members

House Member (*vacant*)  
Senator William Morrisette

### Administration

Jean Thorne, *Administrator*  
Lydia Lissman, *Deputy Administrator*

## Plan now for the end of 2007

# Manage your flexible spending account wisely

If you have a flexible spending account (FSA), now is a good time to plan for closing out your 2007 account.

FSAs are “use-it-or-lose-it” accounts that operate by IRS rules. You save on taxes using pretax pay to cover eligible healthcare and dependent care expenses. If you don’t incur expenses equal to your deductions, you lose the balance.

To avoid losing any 2007 dollars, look for expenses you haven’t claimed. For a dependent care FSA, this is usually daycare costs for a child under 13. For a healthcare FSA, it could be:

- Co-pays for doctor visits and prescriptions
- Costs for glasses or contacts above the allowance
- Dental costs above your annual maximum
- Payments for over-the-counter drugs to treat a medical condition.

BenefitHelp Solutions (BHS) administers your 2007 FSA. Check the BHS Web site for details on eligible expenses. Submit claim forms and documentation to BHS to make sure you use (and don’t lose) your pretax benefit.

## FSA Plan Year Schedule

*Start of Plan Year:*

**Jan. 1, 2007**

*End of Plan Year:*

**Dec. 31, 2007**

*Plan Year Grace Period:*

**Jan. 1-March 15, 2008**

*Plan Year Claims Deadline:*

**March 31, 2008**

## PEBB Resources

### PEBB

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

### ASIFlex

*(2008 FSA Administrator)*  
[www.asiflex.com](http://www.asiflex.com)  
(800) 659-3035

### BenefitHelp Solutions

*(2007 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  
Statewide (800) 813-2000

### The ODS Companies

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

### Providence Choice

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

### Regence BlueCross BlueShield

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

### Samaritan Select

*(Medical Plans)*  
[www.samaritanselect.com](http://www.samaritanselect.com)  
Corvallis (541) 768-6900  
Statewide (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 in PPOs)*  
[www.vsp.com](http://www.vsp.com)  
(800) 877-7195

### Willamette Dental

*(Dental Plan)*  
[www.willamettedental.com/pebb](http://www.willamettedental.com/pebb)  
Portland (503) 952-2000  
Statewide (800) 460-7644

### 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.