

## Healthcare FSA

# Enroll now to save tax dollars in 2008

Open Enrollment is the time when you can sign up for a healthcare flexible spending account (FSA).

A healthcare FSA makes it easy for you to save on taxes. You specify pretax monthly deductions from your pay to be deposited to your account. You use those untaxed dollars to cover co-pays, deductibles and other valid healthcare expenses not paid by your plan.

The new FSA administrator, ASIFlex, will manage accounts in 2008. The company reviews claims, determines if they qualify and sends out reimbursements.

ASIFlex offers a new option – a healthcare FSA debit card. The card makes it even easier for you to use your account and save tax dollars.

When you enroll in the FSA program, ASIFlex will send you a debit-card application along with a claim form (if you decide not to get a card). After you send the completed application to ASIFlex, you should receive your card in about two weeks.

### Using the FSA debit card

The debit card is convenient and easy to use. You can use it to cover

- Co-pays and coinsurance payments at hospitals, vision centers, and medical and dental clinics
- Prescription co-pays at retail outlets with an IRS-approved inventory control system (currently Walgreens and Wal-Mart/Sam's Club – more in 2008)
- Recurring orthodontic payments.

### Easy claims process

If you use the standard claim process, ASIFlex offers

- Next-business-day processing
- Personal phone assistance
- Toll-free fax number
- E-mail notification
- Electronic funds transfer

It's a good idea to keep all receipts for any healthcare FSA expense, whether you use the card or submit claims. They're proof of valid pretax expenses if you ever have to show them to the IRS.

### How to enroll

To participate in a healthcare FSA, you must enroll during Open Enrollment. If you have an account this year and want one in 2008, you must re-enroll. See the PEBB Web site for plan information and to enroll online.

For more information and tools, visit the ASIFlex Web site at [www.asiflex.com](http://www.asiflex.com). See what expenses qualify, estimate your 2008 expenses and calculate your potential savings.

*This is summary information only. See plan documents for details.*

---

## Inside this issue

Meet your Benefit Board.....	2
Depression: common, treatable ....	3
Sign up for a health screening ...	3
Get a free flu shot .....	3
Calling some PEBB members ...	3
What's new for 2008 .....	4
Open Enrollment checklist .....	5
PEBB Resources .....	6

## Meet your Benefit Board

Your Benefit Board is unique in three important ways.

First, these people care about you and know how important healthcare is to you and your family.

Second, they make up a labor-management group appointed by the governor and approved by the senate. Four members represent employees covered by collective bargaining agreements. Four represent management and the state as the employer. This means the Board considers your and your employer's interests in every decision.

Third, your Board designs your medical plans based on a long-term Vision of better healthcare for you and your family.

This hard-working group invests as much effort on improving the care and services you get from your plans as they do on negotiating premiums. The goal is to use the best scientific evidence to increase the quality of your care while holding down costs.

### Example: Evidence-based prescription drug plan

As prescription drug costs continue to rise, your Board looked at expert studies on classes of drugs to treat such common conditions as high cholesterol. Studies show that most drugs in

each class are equally effective. Yet some brand-name drugs in these classes cost two or three times as much without showing better outcomes.

Based on the evidence, the Board designed a new prescription drug benefit. In this design

- At least one drug in each of these classes is available at the lowest cost.
- You and your provider work together to choose the best treatment option for you.
- If you must use a higher-cost drug, your plan offers an exception process that may allow you to get the drug at lower cost.

### Connect with your Board

You are welcome to attend Board meetings, usually held on the third Tuesday of each month. The agenda includes a public comment period for you to share your input. For schedules, agendas and minutes, select "Board" on the PEBB Web site.

If you can't take time or travel to attend Board meetings, you can send an e-mail to the Board at [pebb.connect@state.or.us](mailto:pebb.connect@state.or.us). They want to hear from you.

## Board members

**Diane Lovell**, *chair*, American Federation of State, County and Municipal Employees healthcare workers representative. Represents employees covered by second-largest union.

**Sue Nelson**, *vice chair*, interim executive director, Board of Nursing. Represents state as employer.

**Peter Callero**, Western Oregon University sociology professor. Represents non-management representable employees not covered by the largest or second-largest union.

**Rocky King**, administrator, Office of Private Health Partnerships and Oregon Medical Insurance Pool. Represents state as employer.

**Paul McKenna**, research director, Service Employees International Union Local 503. Represents employees covered by largest union.

**Rich Peppers**, assistant director, Service Employees International Union Local 503. Represents employees covered by largest union.

**Jeanene Smith**, M.D., administrator, Oregon Health Policy and Research. Holds position designated for OHPR.

**Bret West**, administrator, Department of Administrative Services Operations Division. Holds position designated for DAS.

---

## Depression: common and treatable

Depression is a common medical condition. About 25 percent of the U.S. population will have this illness at some time in their life.

On Oct. 11, Cascade Centers, your EAP provider, is holding a day of outreach for all members who may be dealing with depression in their lives.

Call the EAP on Oct. 11 (or any time) for a private, completely confidential screening or to talk with a trained professional about

your or a loved one's mental health.

The good news is that depression is highly treatable. Talk therapy and medications, alone and in combination, help many people recover from depression.

The bad news is that, without help, some people with depression may become so ill they consider and even attempt suicide.

**Remember: you can call your EAP at any time for help with home, work or life issues. You could save a life. (800) 433-2320**

## Sign up for a health screening

Now through December, you can sign up for a free worksite health screening. Check the schedule on the PEBB Web site to find a location near you, and call for an appointment.

It's **free, quick and easy**. And it tells you some important numbers – your blood pressure, your cholesterol and blood sugar levels, and your body mass index.

A fasting screening gives the most-detailed results. See the Web site for details.



*Remember  
Your Flu  
Shot!*

### Get a free flu shot

Your Benefit Board is sponsoring free flu shot clinics in worksites throughout the state this fall. If you're enrolled in a PEBB medical plan, you can sign up for any one of the clinics.

The clinic schedules are updated weekly on the PEBB Web site. New clinics will be posted as they are scheduled.

---

## Calling some PEBB members

You may be one of the 2,000 employees selected at random to participate in PEBB's second member health survey. The results help your Benefit Board create or modify wellness programs and other activities to meet your needs. The Board values your opinions and participation.

### Schedule at your convenience

If you get a call, you will be able to schedule the 15-minute survey interview at your convenience to respond to questions about:

- Your health risks
- PEBB wellness programs

- Worksite health and wellness activities
- Your experience with the healthcare system.

### Your information is confidential

All responses are completely confidential. The independent survey firm will use member phone numbers for this survey, only. It will securely dispose of all individual information when the survey is completed. The firm will report results only in the aggregate. No person can be identified by any reported data.

---

# What's new for 2008



## Eligibility

If you cover a dependent age 19-24, you must certify the dependent's eligibility for coverage in 2008.

Seasonal and intermittent employees are no longer eligible to enroll in short term or long term disability insurance.

## Medical Plans

The Regence and Samaritan PPO plans offer new pilot programs to improve care for members with chronic conditions.

Hearing aids are covered at \$4,000, with a 10 percent member coinsurance. The benefit renews every four years.

The materials allowance for glasses and contacts in the routine vision care benefit increases to \$200.

## Dental Plans

Kaiser Permanente offers a Traditional Dental Plan Design. Members pay a percentage coinsurance rather than set co-payment for services that require a payment.

Kaiser Permanente offers a new Part-time and Retiree Traditional Dental Plan Design.

The maximum annual benefit in the Kaiser and ODS plans increases from \$1,500 to \$1,750 per person.

The maximum annual benefit in the Part-time and Retiree Plans increases from \$1,000 to \$1,250 per person.

The lifetime orthodontia benefit in the Kaiser and ODS plans increases from \$1,000 to \$1,500 per person.

Routine dental cleaning is covered once per year, or more often if your dentist determines they are indicated.

X-rays are covered on an age-based schedule.

Replacement crowns and similar attachments are covered every seven years.

Dental implants are covered at a member coinsurance rate of 50 percent in the Kaiser and ODS plans and 75 percent in the Willamette Dental plan.

Member coinsurance for crowns decreases from 50 percent to 25 percent in the Kaiser and ODS plans.

## Optional Benefits

Long and short term disability benefits have enhanced features, with no premium increase.

Optional life insurance premium rates decrease.

## Flexible Spending Accounts

Healthcare FSA debit cards are available through ASIFlex, along with enhanced online support for claims processing.

## Travel Assistance Benefit

A free travel benefit provides assistance to you or your dependents if you become ill while traveling 100 or more miles from home. It's available for all eligible employees enrolled in the employee basic life insurance.

*Find more information about all these topics on the PEBB Web site.*

---



# ***Open Enrollment***

**Oct. 1-31**  
**Checklist**

- ✓ **Log in** <https://pebb.benefits.oregon.gov/members>
- ✓ **Update** your security questions
- ✓ **Certify** if dependents age 19 to 24 will be eligible for coverage
- ✓ **Review** your current enrollments
- ✓ **Enroll** or make changes to
  - Medical and dental plans
  - Flexible spending accounts
  - Optional life insurance (may require medical history)
  - Optional dependent life insurance
  - Long and short term disability insurance
  - Long term care insurance (enroll any time)
- ✓ **Save**, print, log out

**Contact PEBB** if you have questions

**Information at <http://oregon.gov/das/pebb>**

---

# PEBB Resources

## **pebb.benefits**

*(Online enrollment)*

<https://pebb.benefits.oregon.gov/members>

## **Public Employees' Benefit Board (PEBB)**

775 Court St NE, Salem, OR

97301-3802

Phone: (503) 373-1102, (800)

788-0520

Fax: (503) 373-1654

Web: [www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb)

E-mail: [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

## **ASIFlex**

*(Administrator for 2008 FSAs)*

P.O. Box 6044, Columbia, MO

65205-6044

Phone: (800) 659-3035,

Fax: (866) 381-9682)

Web: [www.asiflex.com](http://www.asiflex.com)

E-mail: [asi@asiflex.com](mailto:asi@asiflex.com)

## **BenefitHelp Solutions (BHS)**

*(Administrator for 2007 FSAs and Retiree, COBRA, Self-Pay & Semi-independent Agency)*

PO Box 67240, Portland, OR

97268-1230

Phone: (503) 765-3581,

(800) 556-3137

Web: [www.benefithelpsolutions.com](http://www.benefithelpsolutions.com)

E-mail:

[pebb@benefithelpsolutions.com](mailto:pebb@benefithelpsolutions.com)

## **Kaiser Permanente**

*(HMO, POS & Dental Plans)*

500 NE Multnomah, Ste100,

Portland, OR 97232-2099

Phone: (503) 813-2000,

(800) 813-2000

Web: [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb)

## **The ODS Companies**

*(Dental Plans)*

601 SW Second Ave,

Portland, OR 97204

Phone: (800) 452-1058

Web: [www.odskompanies.com](http://www.odskompanies.com)

## **Providence Choice**

Administered by Providence

Health Plan

*(PPO Plan)*

PO Box 3125, Portland, OR

97208-3125

Phone: (503) 574-7500,

(800) 423-9470

Web: [www.providence.org/pebb](http://www.providence.org/pebb)

## **Regence BlueCross BlueShield of Oregon (Regence)**

*(PPO Plan)*

P.O. Box 1271, Portland, OR

97207-1271

Phone: (503) 220-3849,

(800) 826-9813

Web: [www.or.regence.com/pebb](http://www.or.regence.com/pebb)

## **Samaritan Select**

Administered by Samaritan

Health Plans

*(PPO Plans)*

Mailing Address: P.O. Box 1310,

Corvallis, OR 97339

Physical Address: 815 NW 9 St,

Corvallis, OR 97330

Phone: (541) 768-6900,

(800) 569-4616

Web: [www.samaritanselect.com](http://www.samaritanselect.com)

## **The Standard Insurance Co.**

*(Life & Disability Plans)*

P.O. Box 2800, Portland, OR

97208-2800

Phone: (800) 842-1707 Disability

(800) 242-1888 General

Fax: (800) 227-4165

Web: [www.standard.com](http://www.standard.com)

## **Willamette Dental Insurance**

*(Dental Plan)*

6950 NE Campus Way

Hillsboro, OR 97124

Phone: (503) 952-2000

(800) 460-7644

Web: [www.willamettedental.com/pebb](http://www.willamettedental.com/pebb)

## **VSP**

*(Vision Services in PPOs)*

PO Box 997105, Sacramento,

CA 95899-7105

Phone: (800) 977-7195

Web: [www.vsp.com](http://www.vsp.com)

## **UnumProvident**

*(Long Term Care Plan)*

Unum Life Insurance Company  
of America

2211 Congress St, Portland, ME  
04122

Phone: (800) 227-4165

Web: [www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)

---

## *PEBB Mission*

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