

PEBB Open Enrollment Q & A

Why is the Board requiring mandatory medical enrollment in certain areas?

In 2005, PEBB conducted a major review of medical plans to offer beginning in 2006. The Board carefully selected five medical plans based on how the quality of the healthcare delivery system they offer can advance the Board's strategic vision of a new state of health for PEBB members. Four of the plans are offered in specific service areas. To ensure members consider their choices for 2006, the Board is requiring that members in those service areas who are currently enrolled in a PPO plan actively enroll for a medical plan for 2006 during Open Enrollment, Oct. 1-31, 2005.

In what areas is medical enrollment mandatory during Open Enrollment?

Medical-only enrollment for members currently enrolled in a PPO plan is mandatory in the following counties: Multnomah, Clackamas, Washington, Yamhill, Columbia, Clark (WA), Marion, Polk, Linn, Benton and Lincoln.

If I don't live in one of these counties, do I have to enroll for a medical plan for 2006?

No. If you do not live in one of the counties listed above, you do not have to enroll. Your enrollment in your current plan will continue.

What happens if I'm currently enrolled in a PPO, live in Marion County and don't enroll for a plan during Open Enrollment?

You will automatically be enrolled in the high-quality plan selected by the Board for your region. In **Multnomah, Clackamas, Washington, Yamhill, Columbia, Clark (WA), Marion and Polk counties**, that is the Kaiser Permanente Added Choice point of service (POS) plan.

What happens if I'm currently enrolled in a PPO, live in Benton County and don't enroll for a plan during Open Enrollment?

You will automatically be enrolled in the high-quality plan selected by the Board for your region. In **Linn, Benton and Lincoln counties**, the high-quality plan selected by the Board is the Samaritan Select PPO plan.

I live in Multnomah County and am currently enrolled in the Kaiser Permanente HMO; do I have to enroll in a medical plan for 2006?

No. In recognition of its quality delivery system, the Board encourages Kaiser members to maintain their enrollment in the HMO. So, the Board does not require mandatory medical plan enrollment for these members during Open Enrollment.

Why is the Board offering a cash incentive to members who enroll in the Kaiser HMO?

The Board is offering members who switch from their current enrollment in a PPO to enrollment in the Kaiser HMO for 2006 a \$250 deposit to a healthcare flexible spending account. The Board

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encourages members in the Kaiser service area to enroll in this highly integrated delivery system, which provides care based on the best scientific evidence. This is also the lowest cost plan; when more members enroll in this plan, we all benefit from the savings.

Why did the member cost for non-preferred-brand prescriptions go up in the PPOs for 2006?

The Board designed the prescription drug benefit in the PPO plans to encourage members and providers to consider whether the medicine being prescribed is the most effective at the least cost. Members will have an even lower copay of only \$5 when using an available generic medication that is equally as effective as a drug on the plan's lists of preferred brand medications. Members who select a preferred brand medication will have more responsibility for the cost, paying \$15, which is unchanged from 2005. Members who choose a brand drug not on the list of preferred brands will have an even greater portion of the cost as their responsibility. The Board also

directed each of the PPO plans to establish an exception process for members who can show that a non-preferred brand drug is medically necessary. All the PPO plans describe their exception process on their PEBB-specific Web sites, which are accessible through www.oregon.gov/das/pebb.

What if I have unanticipated side effects from the generic version or for other reasons need the non-preferred brand?

If your provider determines that the non-preferred brand drug is the only one that will work for your specific circumstances, the provider can ask the plan for an exception in your case. If the plan approves the exception request, you will be able to purchase the drug at the preferred-brand copay.

How does the non-preferred-brand drug payment work in the PPO plans?

There are two types of non-preferred brand drugs – single-source and multisource. A single-source brand drug has therapeutic alternatives

available – drugs that treat the problem effectively but that don't contain the exact same ingredients. A multisource brand drug has an exact generic equivalent available. Payment works differently for each.

For a non-preferred, single-source brand drug you would pay the greater of \$50 or 50% of the cost of the drug. However, your copay will never be higher than the actual cost of the drug.

For a non-preferred multi-source brand drug, you pay as follows:

1. The greater of a \$50 copayment or 50% of the cost of the brand-name drug,
plus
2. the difference between the generic drug cost and the brand-name drug cost,
but
3. no more than the cost of the brand-name drug.

Here's an example: The exact generic equivalent drug costs \$15, and the multisource non-preferred-brand-name drug costs \$60.

Example:

Generic	\$15	
Brand	\$60	This case
1.	You pay 50% of the cost of the brand-name drug or \$50, whichever is greater	\$50
2.	Plus the difference in cost between the generic and the brand drug	+ \$45
		= \$95
3.	Because that's higher than the cost of the brand drug, your copay will be the cost of the drug.	\$60

Enroll Online During Open Enrollment

No more paper forms to fill out and hand in! PEBB members can enroll for 2006 benefits online during Open Enrollment, Oct. 1-31, 2005. Using pebb.benefits, you can enroll electronically and confirm your choices with a few key strokes and mouse clicks.

Pebb.benefits is a user-friendly, easy, secure system. Step-by-step on-screen instructions will walk you through the enrollment process.

Here's how to register:

1. Direct your Internet browser to www.oregon.gov/DAS/PEBB/PDB.
2. Select **Log In to pebb.benefits**. This will open a **Welcome** screen.
3. In the box at the upper left portion of the screen, select **Register Here**.
4. Follow the on-screen instructions.
5. Select **Save and Continue**.

Your Roadmap

- The system will open your home page. Select Enroll or change benefits during Open Enrollment.
- The system will open an information screen about Open Enrollment. Please read the information and select Continue.
- The system will open your current benefit statement. This screen is the on-ramp to all your benefit choices. It shows your 2005 benefit selections as "pending" choices for 2006. By section, it presents:
 - Subscriber Information (that's you)

- Mandatory Plan Enrollments (your 2005 medical and dental selections and basic life insurance coverage)
- Optional Plan Enrollments (your current choices for life, disability and long term care insurance, and flexible spending accounts)
- Dependent Information
- Employee Beneficiary Designation.

To make any changes, just select **Edit** next to the section you want to change or update.

When you select **Save and Continue** from your benefit statement, the system will open your new benefit statement, which will include any changes you have made.

Your Benefit Statement for 2006

From your new benefit statement, you can **Edit** any of the Open Enrollment elections you have made before you agree to and save them. If you edit a benefit election, select **Save and Continue**. If you select **Back**, you will return to your benefit statement. Continuing to select **Save and Continue** will allow you to review your elections in order.

When you have completed all your edits, read the information under **Confirm your Enrollment Selections** and the **federal notices**. Then check the box next to **I have reviewed and agree with all my enrollment selections and federal notices**, and select **Save**.

Print Your Benefit Statement

Print a copy of your benefit statement for your records. Then select **Close** to return to your home page in pebb.benefits or **Log Out** to exit the system.

On Your Return

The next time you come back to pebb.benefits at www.oregon.gov/DAS/PEBB/PDB, enter your user name and password and select **Log In**. If, by that time, you've forgotten your password, select **Forgot Your User Name/Password?** Follow the instructions on the screen.

To Make a Change After You Have Confirmed Your Selections

If you enroll online and confirm your selections during Open Enrollment and you subsequently want to change an election during the open enrollment period, please contact your agency, university benefits office or PEBB. Go to www.oregon.gov/DAS/PEBB/PDB and select **Contact Us** from the menu on the left side of the screen to find the contact information. We will be happy to assist you.

Your Support Team

PEBB staff will be available extended hours by phone during October to ensure you have help when you need it. Mondays-Thursday, 7 a.m.-9 p.m., and Fridays, 7 a.m.-6 p.m., call (503) 373-1102 in Salem or (800) 788-0520 statewide.

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301

(800) 701-1333 • www.pebbhealth.org • (503) 362-1111 • pebbhealth@oregonwellness.com

Outside the Salem area? Call the Health Center to arrange a class or health screening at your worksite.

Programs at the PEBB Health Center

Registration required. Handouts may be available if you are unable to attend. Check the Health Center Web site at www.pebbhealth.org for updates. (Please follow agency rules on use of the Internet at work.) Feel free to bring a meal to any of these classes.

Everything You Want to Know About Perimenopause and Menopause

Presenter: Carolyn Buel, ANP

Date: Mon., Oct. 10, noon-1 pm

Find out about foods, supplements and therapies to assist with menopausal symptoms.

Pink Looks Good on Everyone-Breast Cancer Awareness

Presenter: Linda Spaulding, BS, CNC

Date: Wed., Oct. 12, noon-1 pm;
5:15-6:15 pm

Fight breast cancer with nutrition; fortify your immune system; minimize treatment side effects.

Balancing Work and Family

Presenter: Cindy Aerni, MS

Date: Thurs., Oct. 13, noon-1 pm

Adopt strategies and techniques to reduce the stress of balancing work and family.

Phytochemicals and Antioxidants

Presenter: Ann Raymon, MS, RD

Date: Tues., Oct. 18, 5:15-6:15 pm

Learn about phytochemicals and antioxidants and their importance to your health from a registered dietician.

Resistance Bands

Presenter: Jennifer Truax, MS, PT

Date: Wed., Oct. 19, noon-1 pm

Try resistance bands to strengthen the upper body and prevent back pain. Bands \$3 each. Dress for movement.

Long Nights, Sad Days

Presenter: Cindy Aerni, MS

Date: Thurs., Oct. 20, noon-1 pm

Low mood, sadness and depression affect many. Learn treatment options, including broad-spectrum light therapy.

Getting Active, Staying Active

Presenter: Stacy Revay, Health Educator

Date: Tues., Oct. 25, noon-1 pm

Learn how to create a more physically active lifestyle. The options are limitless!

911 Flu

Presenter: Carole Kment, Health Educator

Date: Thurs., Oct. 27, noon-1 pm

What's the difference between a cold and the flu? Learn steps you can take to protect yourself and your family.

Living Well with Chronic Conditions

Presenter: Carolyn Buel, ANP; Stacy

Revay, Health Educator

Date: Tues., Nov. 1-29, 5:15-6:45 pm

In five classes, learn to self-manage heart disease, arthritis, diabetes, asthma, bronchitis, emphysema and other chronic diseases. **Free** textbook.

Personal Safety

Presenter: Cyndi Aerni, MA

Date: Wed., Nov. 3, noon-1 pm

Focus on basic safety in the home, and prepare for the unexpected. Plus information about safety in relationships.

Improving Sleep

Presenter: Liz Marik, FNP

Date: Tues., Nov. 8, noon-1 pm

What does it take to get to sleep? Find out what you can do on your own and what you can talk to your provider about to get good, restful sleep.

Smoking Cessation

Presenter: Carolyn Buel, ANP

Date: Thurs., Nov. 10, noon-1 pm

Evaluate your readiness to quit, choose appropriate over-the-counter or prescription options, and tap into educational resources that support your decision. Learn about your PEBB tobacco cessation benefit

Improving Mood with Food

Presenter: Linda Spaulding, Certified

Nutritional Consultant

Date: Wed., Nov. 16, 5:15-6:15 pm

What you eat affects how you feel. Learn how to improve your mental and physical health by choosing the right foods for your body.

Food Preservation for Gift Giving

Presenter: Janice Greg, Master Food

Preserver

Date: Thurs., Nov. 17, noon-1 pm

Learn to make holiday gifts of healthy food this year and the benefits it can bring to those receiving them.

Identity Theft

Presenter: Sandra Adams, MA

Date: Tues., Nov. 29, noon-1 pm

No one is invulnerable to identity theft. We'll focus on current trends, how to protect yourself and your property, and what to do if you become a victim.

Breathe for Relaxation

Presenter: Stacy Revay, Health

Educator

Date: Wed., Nov. 30, 5:15-

6:15 pm

Make your body work for you! Learn to relax through deep breathing and the art of guided imagery. You owe it to your body and mind to relax for this one hour class.



The PEBB Health Center's lending library has materials related to these topics and more. Call or e-mail for your library card so you can take advantage of the resources available to all PEBB members statewide.

Shaping the Future

How Did PEBB Decide On The Healthcare Plans Offered for 2006?

Three years ago, the Public Employees' Benefit acknowledged that the healthcare system was not working well at any level. Medical costs were continuing to rise at an unprecedented rate; demand for care was exceeding available resources in many areas; and concrete steps would be needed for change to take place. In response, the Board developed a strategic Vision and comprehensive planning process to make certain that PEBB members receive the best possible healthcare value through innovative healthcare delivery systems in communities statewide that

- Provide care based on evidence and wise use of dollars
- Focus on improving healthcare outcomes for members
- Deliver consumer education and tools that help members make informed choices about their healthcare
- Provide incentives that encourage the right care at the right time
- Produce clear, understandable reports about costs, outcomes and other data that are useful to PEBB and members
- Result in benefits that are affordable to the state and members.

Through its proposal process, the Board was able to carefully weigh

how each delivery system planned to meet criteria directly linked to the Vision. These include:

- Supporting a medical home for members
- Providing evidence-based care
- Supporting member self-management
- Integrating services
- Providing clear information to members and the Board
- Managing for quality
- Building infrastructure to support a quality system.

Plans received a comprehensive score based on the Board's view of their overall capacity and progress in supporting systems of care that align with the PEBB Vision.

How Well Do the 2006 Plans Measure Up in Meeting the PEBB Vision?

Kaiser Permanente ranked highest in meeting the Vision criteria in all those parts of the state where it delivers care. Kaiser already demonstrates experience with all elements of the visions. The HMO proposal aligned so closely with the criteria, the board encouraged

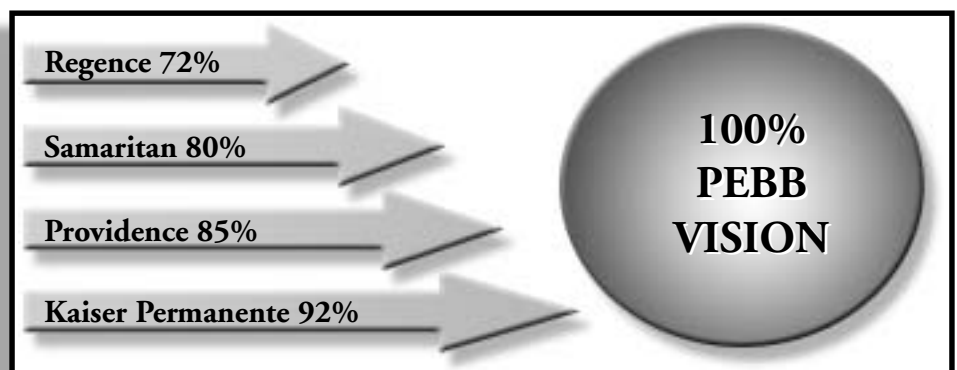
Kaiser Permanente to offer a dual option of the Kaiser HMO with the Added Choice Plan. This will let members experience Kaiser's fully integrated system, while also allowing them to continue to see a preferred provider in an expanded network.

The Providence plan is also closely aligned with elements of the Vision. Providence has made significant investments in information technology to improve and measure healthcare safety and outcomes.

The Samaritan plan has committed to expanded resources for its integrated, community-based delivery system in keeping with the Vision.

Regence has committed to evidence-based treatment guidelines, tracking performance on outcomes and Web-based health tools for members.

The Board encourages members to take this opportunity during Open Enrollment to consider and select the plan that best meets their health and wellness goals.



Be Free & Clear This Fall



With crisp fall days coming on, there's never been a better time to turn over a new leaf and quit tobacco. The innovative Free & Clear® Tobacco Treatment Program, with *free* nicotine patches and individual support from a tobacco treatment specialist is designed to help you or your loved ones successfully quit tobacco for good. Take advantage of this no-cost PEBB benefit. Learn more about this free program by calling:

English (800) 292-2336
Spanish (877) 266-3863
TTY (877) 777-6534

Be sure to tell them you're a PEBB member so you get the full benefit. Or, enroll online at <http://www.freeclear.com/PEBB>.

PEBB Health Center Closure

The PEBB Health Center, located at 775 Court St NE in Salem, will close at the end of this year. The many people who have used its services over the years will want to pay attention to transition plans.

Medical Records

If you received clinical services at the Health Center in the last 10 years, you may have a medical record there. Last month, the center sent a notice to the last known address of everyone who has a medical record on file. If you accessed clinical services at the center and didn't receive a notice, call (800) 701-1333 statewide or (503) 362-1111 in Salem.

Closure Schedule

The center is no longer scheduling new patients. After Oct. 30, 2005, it will make no

appointments for acute care services (flu, sore throat, allergies, etc.) or services that require lab work. The Health Center library will close on Oct. 31, 2005. Wellness, chronic disease management and consultation services will continue until Nov. 20, 2005. The center will continue health education classes and agency-based health screenings through Dec. 15, 2005.

Public Meetings

The Benefit Board and its subcommittees usually meet monthly. Times and locations are subject to change. For schedules, please check the Meetings section of the PEBB Web site: oregon.gov/DAS/PEBB/meetings.shtml.
(Please follow agency policy on use of the Internet at work.)

PEBB Resources

Access PEBB, insurance companies and other benefit resources using the contact information below. The insurance company Web sites include provider directories. You can also link to insurance company Web sites from the PEBB Web site.

PEBB

Phone: (503) 373-1102, (800) 788-0520
Fax: (503) 373-1654
Web: oregon.gov/DAS/PEBB
E-mail: inquiries.pebb@state.or.us

PEBB Health Center

Phone: (503) 362-1111, (800) 701-1333
Web: www.pebbhealth.org

BenefitHelp Solutions

(Healthcare and Dependent Care FSAs)
Phone: (800) 556-2230
Web site: www.benefithelpsolutions.com

Kaiser Permanente

(HMO & Dental Plans)
Phone: (503) 813-2000, (800) 813-2000
Web site: my.kp.org/nw/pebb

The ODS Companies

(Dental Plans)
Phone: (800) 452-1058
Web site: www.odscompanies.com/pebb

Regence BlueCross BlueShield of Oregon

(PPO Plans)
Phone: (800) 826-9813 (outside Portland);
(503) 220-3849 (Portland)
Web site: www.or.regence.com/pebb

The Standard Insurance Company

(Life and Disability Plans)
Phone: (800) 842-1707;
Disability (800) 242-1888
Web site: www.standard.com

UnumProvident

(Long Term Care Plan)
Phone: (800) 227-4165
Web site: www.unumprovident.com/enroll/pebb

VSP

(Vision Service Plan)
Phone: (800) 877-7195
Web site: www.vsp.com

Willamette Dental Insurance

(Dental Plan)
Phone: (800) 460-7644
Web site: www.willamettedental.com

PEBB Mission

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