

PUBLIC EMPLOYEES'
PEBB
 BENEFIT BOARD

September 2005

What's New for 2006

PEBB will hold Open Enrollment for 2006 benefits Oct. 1-31, 2005. Following is what's new for the benefit program beginning in 2006.

Enrollment

Medical-only enrollment will be mandatory for members who live in Multnomah, Clackamas, Washington, Yamhill, Columbia, Clark (WA), Marion, Polk, Linn, Benton and Lincoln counties.

- Members in these counties who fail to enroll will be enrolled in the Kaiser Permanente Added Choice POS, except members in Linn, Benton and Lincoln counties who will be enrolled in the Samaritan Health Plan's PPO plan.
- If you do not live in one of the specified counties, your current enrollment in the Regence

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.)

BlueCross BlueShield of Oregon PPO plan will be renewed.

If you want a dependent care or healthcare flexible spending account for the coming plan year, you must enroll annually during Open Enrollment. If you don't want to enroll for or make changes to any other benefits, you don't have to re-enroll.

You can enroll online during Open Enrollment using pebb.benefits.atwww.oregon.gov/DAS/PEBB/PDB.

Medical Plans

Premium rates for all plans will be higher in 2006.

Members who live in Multnomah, Clackamas, Washington and Yamhill counties can choose from two additional medical plans:

- Kaiser Permanente's Added Choice POS plan, if you live or work (at least 50 percent of the time) in the Kaiser service area
- Providence Health Plan's PPO.

Members who live or work (at least 50 percent of the time) in Columbia, Clark, Marion and Polk counties can also choose the Kaiser Permanente Added Choice POS plan.

Members who live in Linn, Benton and Lincoln counties can choose from two additional medical plans:

- Kaiser Permanente's Added Choice POS plan if you live or

work (at least 50 percent of time) in the Kaiser service area in Linn and Benton counties

- Samaritan Health Plan's PPO.

PEBB members who live or work (at least 50 percent of the time) in the Kaiser service area may enroll for the Kaiser Permanente HMO. All PEBB members may enroll for the Regence PPO plan.

Each of the medical plan designs vary slightly for 2006, including their prescription drug benefit. Three of the plans offer a lower-cost, lower-benefit plan design for eligible part-time employees.

Members currently enrolled in the Regence PPO plan who enroll for the Kaiser Permanente HMO plan during Open Enrollment will receive a one-time incentive payment of

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Welcome to pebb.benefits

Manage Your Benefits Online

PEBB members can enroll online during Open Enrollment this fall. No more paper forms to fill out and hand in! Using pebb.benefits, you can automatically enroll and confirm your choices with a few key strokes and mouse clicks.

Your Benefits Online

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

Get a jump on Open Enrollment by registering and logging in during September. Here's how.



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 system home page will open and show your options.

Your Current Selections

Select this option to view your benefit confirmation statement. It lists your current plans, along with



coverage tiers, dependents and effective dates. If you spot any errors or have any questions, close that screen, select **Contact Us** from the menu on the left, and contact your agency, university or PEBB. We'll clear things up right away.

Your Personal Information

The system already contains your basic information. You can add to and update the data here.

It's very important to ensure the system contains your correct home address, as some plans are available only in specific service areas.

Your Dependents

If you cover eligible dependents, check their information, too. A long-time PEBB member may have used the names Al, Alex and

Alexander to add the same child to coverage under several plans. Use this opportunity to sort out potential confusion by using the same name for each plan.

Your Beneficiaries

Now is a good time to name your life insurance beneficiaries. Your choices are currently held only on a paper form at your agency or campus benefit office. Make sure this important information is up to date.

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Welcome to pebb.benefits

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On Your Return

The next time you come back to pebb.benefits, enter your user name and password and select **Log In**. If, by that time, you've forgotten your password, select **Forgot Your Password?** Enter the required information, select **Save & Continue**, and the system will find your record. From there, you can create a new password and log in.

Your Support Teams

Your benefits support teams have been working with pebb.benefits throughout the summer. They've had training that makes them experts. If you encounter any difficulties with the system, feel free to call them for help and support. Just select **Contact Us** from the left-hand menu at www.oregon.gov/DAS/PEBB/PDB. We're here to help.

Your Choice

If you still want to use paper forms during Open Enrollment, you'll be able to print them from the PEBB Web site. If you don't have access to a computer, ask your agency, university benefits office or PEBB to print them for you. And you can still submit completed paper forms to your agency or campus benefits office.

Open Enrollment Meetings

PEBB will hold Open Enrollment meetings during the first two weeks of October in areas where enrollment for medical plans will be mandatory. Please see the schedule below. If you have questions about a meeting, please call (503) 373-1102 in Salem or (800) 788-0520 statewide.

City	Site	Location	Room	Date	Time
Corvallis	OSU	LaSells Stewart Ctr	Const.& Eng.	10/04	1:30-3 pm
Corvallis	OSU	LaSells Stewart Ctr	Const.& Eng.	10/10	1:30-3 pm
Corvallis	OSU	LaSells Stewart Ctr	Const.& Eng.	10/20	9-10:30 am
Hillsboro	DHS/CAF	5920 NE Ray Circle	Lge Conf Rm	10/06	1:30-3 pm
McMinnville	DHS/CAF	368 Norton Lane	Lge Conf Rm	10/13	2-3:30 pm
Newport	DHS/CAF	119 NE 4th St	Lge Conf Rm	10/10	9-10:30 am
Oregon City	Clackamas CC	Gregory Forum	Room 108-A	10/05	1:30-3 pm
Portland	State Office Bldg	800 NE Oregon St	Room 140	10/03	1:30-3 pm
Portland	State Office Bldg	800 NE Oregon St	Room 120C	10/18	9-10:30 am
Salem	Employment Dpt	875 Union St NE	Auditorium	10/03	9-10:30 am
Salem	Employment Dpt	875 Union St NE	Auditorium	10/12	1:30-3 pm
Salem	Employment Dpt	875 Union St NE	Auditorium	10/17	9-10:30 am
Tigard	City of Tigard	13125 SW Hall Blvd	Town Hall Rm	10/05	10-11:30 am
Tigard	City of Tigard	13125 SW Hall Blvd	Town Hall Rm	10/13	10:30 am-12

Physical Activity

How much walking is right for you?

Most PEBB members walk for physical activity – it's easy, can be done anywhere and doesn't require special equipment, just comfortable sturdy shoes. Any walking you do burns calories. You can gradually add to the amount of walking you do to meet your personal goals.

How much walking do I need?

- 30 minutes per day of moderate walking (about 3,000 steps or 1.5 miles) for overall health and to decrease risk for diseases like heart disease, cancer and diabetes
- 60 minutes per day (about 6,000 steps or 3 miles) for managing body weight and preventing weight gain

If you are new to physical activity, start gradually. Discuss your plans with your doctor if you have any concerns.

- 60 - 90 minutes per day (about 9,000 steps or 4.5 miles) for sustaining weight loss.

Do I have to do it all at one time?

No, these steps can accumulate during the day. It's the total over the course of a day that is important. For more information visit www.shapeup.org/10000steps.html.

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\$250 (prorated for part-time employees) to be deposited to a healthcare flexible spending account.

The Board chose to provide this incentive to encourage members to enroll in the highest-quality, lowest-cost plan available in the most populous portion of the state.

Members who have other coverage and opt out of medical coverage will receive a monthly payment of \$233 (prorated for part-time employees). After premium costs for at least employee-only dental coverage and the basic life insurance coverage are deducted, the balance is added to employee payroll as taxable cash.

Other Plans

The Kaiser Permanente Dental and ODS plan rates will increase. Kaiser will exclude coverage for temporary, removable appliances.

The routine eye care allowance will increase to \$165 per person.

Accidental death and dismemberment rates will decrease.

The rate for long-term disability, 60-percent coverage, 180-day waiting period, will decrease.

Flexible spending accounts will have a new grace period for eligible expenses.

You Deserve a Medical Home

When you're sick, you don't want to go shopping for a doctor. You want to go home, where someone will pay attention and do everything they can to help you feel better.

That's the concept of a medical home. A medical home focuses on you and your needs. The providers at your medical home take the time to know and care about you – your health, habits, preferences, history and family. They take a team approach to focus on you as a whole person, not just your "presenting problem." They use advanced information systems, including electronic health records, to save you time and stress. They know and can connect you with health resources community-wide. And they're there for you 24-hours a day, seven days a week.

Some PEBB members already have a medical home like this, but many don't. They don't have consistent, committed help to stay healthy and guide them if they have problems. If a severe or chronic illness results, these members can be at sea in the healthcare system, with no way home.

The Board is challenging the medical plans selected beginning in 2006 to offer every PEBB member a medical home. PEBB will track their efforts as one way of measuring the value they achieve. The Board encourages you to expect to have a medical home through your plan in your community – because you deserve it.

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.

Resolve Conflict with Effective Communication

Presenter: EAP

Date: Thurs., Sept. 8, noon-1 pm

Resolve conflict and identify mutually acceptable goals through active listening and effective communication.

Preparing for a Healthy Pregnancy

Presenter: Liz Marik, FNP

Date: Tues., Sept. 20, Oct. 11, noon-1 pm

Learn how to get ready for a healthy pregnancy through nutrition and lifestyle. Dads-to-be welcome.

Sneezing and Wheezing

Presenter: Carolyn Buel, ANP

Date: Thurs., Sept. 29, noon-1 pm

Allergies and asthma differ but may affect in combination. Learn lifestyle changes and medications that can help.

Every Body, Every Size

Presenter: Stacy Revay, Health Educator

Date: Thurs., Sept. 15-Oct. 6, 5:15-6:15 pm

Improve your self-esteem by setting realistic weight goals, accepting your body and making incremental changes.



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

Cultivating Health-

Presenter: Liz Marik, FNP; Carolyn Buel, ANP; Carole Kment, Health Educator; Stacy Revay, Health Educator

Date: Tues., Sept. 13-Oct. 4, 5:15-6:45 pm

Fee: \$15 for materials

When you actively manage diabetes, you feel better and have more energy. Learn to prevent, delay or reduce complications.

Everything You Want to Know About Peri-menopause 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 lights.

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 cold and flu? Learn steps you can take to protect yourself and your family.

PEBB Health Center to Close

During the 2005 regular session, the state legislature redirected funding that had supported the PEBB Wellness program. This means PEBB will no longer be able to contract for services through the PEBB Health Center in Salem. The center will close on Dec. 31, 2005.

Medical Records

If you received clinical services at the Health Center in the last 10 years, you may have a medical record there. This month, the center will send a notice to the last known address to everyone who has a medical record on file. If you accessed clinical services at the center and have since changed your address, please call (800) 701-1333 statewide or (503) 362-1111 in Salem prior to Sept. 10, 2005, to provide your current address.

Closure Schedule

The center will schedule no new patients after Sept. 15, 2005. If you currently use Health Center clinical services, you will not be able to have an appointment for acute services (flu, sore throat, allergies, etc.) or services that require lab work after Oct. 30, 2005.

Stay Well

The Board is working with the carriers it will contract for medical services in 2006 to ensure important elements of a wellness program will continue to be available. Such elements include chronic disease management and tobacco cessation services.

PEBB is also supporting the Department of Human Services public health initiative called Healthy Worksites. Eight agencies are participating in this pilot program to encourage healthy choices in the workplace.

Wellness, chronic disease management and consultation services will continue until Nov. 20, 2005. The Health Center library will close on Oct. 31, 2005. The center will continue health education classes and agency-based health screenings through Dec. 15, 2005.

Now's the Time

There's no better time than now for you to turn over a new leaf by quitting tobacco. Based on member participation to date, the Benefit Board has decided to continue funding the Free & Clear Tobacco treatment program through the end of this year. The program incorporates free nicotine replacement products and personalized treatment programs. Enroll by calling (be sure to tell them you're a PEBB member):

English (800) 292-2336

Spanish: (877) 266-3863

TTY: (877) 777-6534

Or enroll online at <http://www.freeclear.com/PEBB>.

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.odskompanies.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.