

PEBB



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Healthcare FSA

During Open Enrollment in October, PEBB offered members the opportunity to enroll for a healthcare flexible spending account (FSA). These IRS-sanctioned accounts allow members to use pretax dollars to reimburse themselves for many out-of-pocket healthcare expenses. Many members enrolled for an account. Some had questions.

Q Can I roll over funds in the account from one year to the next?

A The simple answer is “no.” The IRS applies its “use-it-or-lose-it” rule to FSAs. This means, if you don’t incur the same level of eligible expenses during 2005 as you deposit to your account, you will forfeit the balance. Ongoing discussions at the federal level may change the rule in the future. But for now, you’ll want to balance your deposits and eligible expenses by the end of the year.

Q Do I have to submit all my claims in 2005 to get reimbursed for my 2005 expenses?

A You will have until March 31, 2006, to submit claims for your 2005 expenses. But you have to incur the expenses during what’s called the plan year, which is Jan. 1 through Dec. 31.

Q What if I have a larger expense early in 2005 than I have dollars in my account?

A You can file for reimbursement as soon as you have your receipt or other proof of payment. If it’s an eligible expense, you will be reimbursed for the actual expense up to the level of dollars that will be deposited in your account during the plan year.

Q I’m a part-time employee and don’t receive enough state contribution to cover my monthly premiums; can I be reimbursed for my portion of the premium cost?

A IRS rules state that eligible payments are those “incurred for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body.” This definition excludes insurance premiums.

Q Can I use the FSA to reimburse myself for out-of-pocket healthcare costs for my kids or just myself?

A If you claim your children as dependents on your federal tax

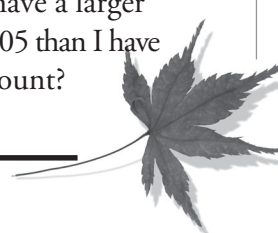
forms, you may use your healthcare FSA to reimburse yourself for their eligible expenses.

Q Where can I find out what’s eligible for reimbursement?

A Your Open Enrollment Summary presents a list of eligible expenses. Bestchoice Administrators, the company that administers the FSA program for PEBB, also has a detailed list of eligible and ineligible expenses available online at www.bestchoiceadmin.com. If you have additional questions, feel free to call a PEBB Benefits Counselor at (503) 373-1102 in Salem or (800) 788-0520 statewide.

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November is National Diabetes Month

The number of people with type 2 diabetes is growing fast. Are you at risk?

The biggest risk factors include being overweight, physically inactive, over 45 and having a family history of the disease. By losing a modest amount of weight, getting 30 minutes of physical activity five days a week and eating healthier, people can delay or even prevent the onset of diabetes.

A Quick Check

Take a quick diabetes risk test online at www.diabetes.org (please follow agency policy about use of the Internet at work). Or register at www.wellmed.com/stateofhealth for your own, personal suite of online health tools, which includes a comprehensive health risk assessment.

If you score high on risk factors, you may want to ask your healthcare provider about having a blood glucose (blood sugar) test. You may also want to check out the “Small Steps; Big Rewards” program at www.ndep.nih.gov. This national campaign carries a message of hope for the millions of Americans at risk for diabetes.

Take Control

If you already have the condition, taking control of your diabetes can help you feel better and stay healthy. Research shows that keeping your blood glucose close to normal reduces your

chances of having eye, kidney, and nerve problems.

To control your diabetes, you need to know your blood glucose numbers and your target goals. You should also get the following preventive services as directed by your healthcare provider:

- Blood pressure check
- Complete foot exam
- Hemoglobin A1c test
- Test for protein in urine
- Cholesterol test
- Flu shot
- Dental checkup
- Diabetes education update
- Eye exam.

The Oregon Diabetes Coalition has developed a guide to help keep your diabetes care plan on track. Called a Carecard, this handy checklist folds to card-size. Print it out from www.healthoregon.org/diabetes/carecard.cfm, or call (503) 731-4273.

Look for Surprising Facts

This newsletter will soon be a source of some surprising facts about the cost and quality of healthcare and how you can be a wise healthcare consumer. Look for “Did you Know?” beginning in December.



If you smoke, Nov. 18, 2004, could be the day you start to live the good life. It's the Great American Smoke Out, sponsored by the American Cancer Society. This annual event challenges smokers to quit cigarettes for at least one day, in hopes they will quit forever.

Even if you don't participate, call the Oregon Tobacco Quit Line. This free telephone service is available to all Oregon residents who want to stop using tobacco. The Quit Line offers you free quitting information, one-on-one telephone counseling, and referrals for you or a loved one. Call (877) 270-STOP (7867). For those who speak Spanish, the number is (877) 2NO-FUME. To use TTY, call (877) 777-6534.

To help members quit, PEBB is developing a tobacco cessation program for 2005. The benefit will give members access to free phone counseling sessions along with nicotine replacement therapy, such as the patch. Look for details about the program soon on the PEBB Web site and in coming newsletters.

Take Care of Yourself During Cold and Flu Season

Cold and flu season has begun. Both illnesses are caused by viruses. Symptoms of both can include runny nose, fever, coughing, itchy eyes, sore throat, headache and body aches.

Home care for colds and flu:

- Drink plenty of liquids.
- Get extra rest.
- Take aspirin, acetaminophen or ibuprofen for fever, aches and pain (do not give aspirin to children).
- Use a humidifier, hot showers or saltwater nasal sprays to relieve congestion.
- Gargle with lukewarm saltwater to relieve a sore throat.

To reduce your chances of getting a cold or flu:

- Wash your hands often, and avoid touching your eyes, mouth and nose.
- Eat well, and get plenty of sleep.
- Get a flu shot if you are in a high-risk group (*see list at right*).

Call your medical provider if you note:

- Persistent fever greater than 101°F
- Swollen glands
- A whitish coating on your tonsils or throat
- Greenish, thick nasal discharge
- Persistent ear or sinus pain
- Severe headache with stiff neck, fever, nausea and vomiting
- Any cold or flu that lasts more than two weeks.

Source — Kaiser Permanente

Are You in the Risk Pool?

Because of the nationwide lack of flu vaccine this fall, PEBB cancelled all its previously scheduled flu shot clinics. State and national health officials strongly recommend that only those at high risk for complications be vaccinated (*see list of priority groups, right*).

PEBB urges members at high risk to contact their healthcare provider to ask about a flu shot. If your provider does not have flu vaccine, call the Oregon Flu Hotline at (800) 978-3040 statewide or (503) 872-6900 in the Portland Metro area. Or, look for local flu shot clinics by zip code at an American Lung Association Web site: www.findaflushot.com. (*Please follow agency policy about use of the Internet at work.*)

Priority groups for flu vaccination

- All children age 6–23 months
- Adults age 65 years and older
- People age 2–64 years with underlying chronic medical conditions
- All women who will be pregnant during the influenza season
- Residents of nursing homes and long-term care facilities
- Children age 6 months – 18 years on chronic aspirin therapy
- Healthcare workers involved in direct patient care
- Out-of-home caregivers and household contacts of children age less than six months.

Health Center Shifts Focus

During the last couple of years, the Board's Wellness Subcommittee asked the PEBB Health Center to shift its focus. This shift allows center staff to offer more statewide services and support for PEBB members who need to manage chronic diseases.

In 2004, staff will conduct more than 85 agency visits around Oregon, screening more than 1,800 members. This effort builds on last year's pilot program.

The center's nurse practitioners are providing more wellness exams along

with chronic disease management and prevention services. While members may still make appointments for episodic care, they may be directed to their primary care provider for urgent matters. If you don't have a primary care provider, center staff can help you find one.

The PEBB Health Center can help you navigate our complex healthcare system. To learn more, please call (503) 362-1111 in Salem or (800) 701-1333 statewide.



Open Enrollment Survey

November 2004

Your input helps the Public Employees' Benefit Board improve our enrollment processes and the quality of our service. Please take a minute to complete and submit this survey. Indicate your level of satisfaction on a scale of 1 (lowest) to 5 (highest). Please fax the completed questionnaire to PEBB at (503) 373-1654 or send it to PEBB at 775 Court St NE, Salem 97301. We really appreciate your input and feedback.

1. How satisfied are you with the open enrollment process for 2005 benefits?

1 2 3 4 5

2. How satisfied are you with the materials in this year's Open Enrollment packet?

1 2 3 4 5

3. If you contacted PEBB during Open Enrollment, please rate your satisfaction with our assistance.

1 2 3 4 5 NA

4. If an agency representative held an Open Enrollment meeting at your site, please rate the meeting's effectiveness.

1 2 3 4 5 NA

5. If you accessed benefit information on PEBB's Web site, please rate your satisfaction with the site.

1 2 3 4 5 NA

6. How satisfied are you with the 2003 benefits program (medical, dental, etc.)?

1 2 3 4 5

What suggestions would you like the Board to consider in planning for benefits in the future?

PEBB

775 Court St NE

Salem, OR 97301-3802

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

775 Court Street NE
Salem, OR 97301-3802
Phone: (503) 373-1102 Salem, (800)
788-0520 Statewide
Fax: (503) 373-1654
Web site: oregon.gov/DAS/PEBB

BestChoice Administrators (BCA)

(Flexible Spending Accounts)
PO Box 67230
Portland, OR 97268-1230
Phone: (503) 219-3679, (800) 556-2230
(Retiree, Self-pay, Semi-independent,
COBRA)
PO Box 67240
Portland, OR 97268-1240
Phone: (503) 765-3581, (800) 556-3137
Web site: www.bestchoiceadmin.com

Kaiser Permanente

500 NE Multnomah Street, Suite 100
Portland, OR 97232-2099
Phone: (503) 813-2000, (800) 813-2000
Web site: my.kp.org/nw/pebb

The ODS Companies

601 SW Second Avenue
Portland, OR 97204
Phone: (800) 452-1058
Web site: www.odscompanies.com/pebb

Regence BlueCross BlueShield of Oregon

PO Box 1271
Portland, OR 97207-1271
Phone: (800) 826-9813 (outside
Portland)
(503) 220-3849 (Portland)
Web site: www.or.regence.com/pebb

VSP

PO Box 997105
Sacramento, CA 95899-7105
Phone: (800) 877-7195
Web site: www.vsp.com

Willamette Dental Insurance

14025 SW Farmington Road, Suite 300
Beaverton, OR 97005
Phone: (800) 460-7644
Web site: www.willamettedental.com

PEBB Health Center Update

775 Court St. NE • Salem, OR 97301

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

Noon-hour Programs at the PEBB Health Center

All classes noon-1 p.m. Registration required: (503) 362-1111; (800) 701-1333; pebbhealth@oregonwellness.com. Feel free to bring your lunch. Handouts may be available if you are unable to attend. Check the Health Center website at www.pebbhealth.org for updates. *(Please follow agency rules on use of the Internet at work.)* Call the Health Center if you are outside the Salem area and see a class your agency is interested in hosting.

Parenting

Presenter: Trevor Lockwood, MSW

Date: Tues., Nov. 9

How to be fair and firm with your kids. Set rules, be consistent and know your limitations.

Staying Motivated

Presenter: Liz Marik, FNP

Date: Wed., Nov. 10

Reward yourself for achieving your goals while pursuing healthy lifestyle changes.

Winter Blues

Presenter: Carolyn Buel, ANP

Date: Tues., Nov. 16

Signs and symptoms of the winter blues. What to do when the mood needs to change.

Long Term Complications of Diabetes

Presenter: Denise Cedar, CDE

Date: Wed., Nov. 17

Learn about major complications of diabetes and how to reduce your risks.

Tobacco Cessation:

Starting to Stop

Presenter: Carolyn Buel, ANP

Date: Tues., Nov. 30

Evaluate your readiness to quit, choose appropriate therapy options, and tap into support.

Preparing for Pregnancy

Presenter: Liz Marik, FNP

Date: Tues., Dec. 7

How to get ready for pregnancy with proper nutrition and lifestyle changes. Dads-to-be welcome.

Planning Ahead

Presenter: Liz Marik, FNP

Date: Wed., Dec. 8

Relapsing into unhealthy habits? How to plan ahead for difficult situations and avoid relapse.

Stress Management

Presenter: Katherine Masis, MSW

Date: Tues., Dec. 14

Tips to reduce stress and avoid its physical, emotional and productivity tolls.

Balanced Workout

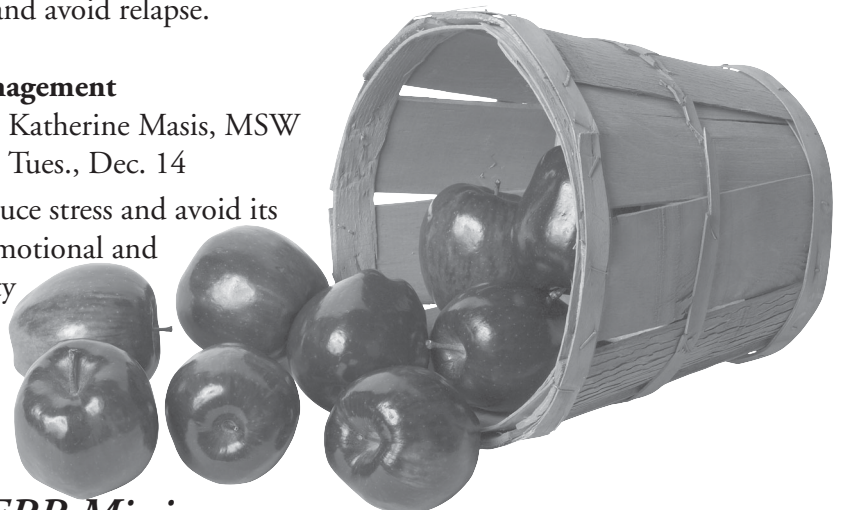
Presenter: Jennifer Truax, PT,
ATC-R

Date: Wed., Dec. 15

How to create a balanced workout with stretching, strengthening and cardio vascular conditioning.



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



PEBB Mission

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