

✓ Check Your Health

What are your chances of staying well or becoming ill in 2005? How can you cut your risks and “up” the chances you’ll be healthy?

Answer these questions for yourself and your family members through a quick quiz that reveals personal health risks and shows how to reduce them. Take this 10-minute, online health risk assessment at www.wellmed.com/stateofhealth.

If you’re new to this private Web site, follow the prompts on the upper right section for secure, one-time registration. Then, under “My Recommendations,” choose “First Step” and click on the link to “HealthQuotient.” On the HealthQuotient introduction page, click “Take Assessment” on the far right side of the page.

The assessment will ask 20 to 25 questions about your medical profile, lifestyle and family health history. Plus you can enter in your blood pressure, cholesterol scores and other measurements on the last page of the questionnaire.

Click “Submit” at the bottom of each page. At the end, you’ll receive your personalized “HQ Report” with your “HQ Score.”

Your HQ Score tells you how your health compares with that of other people in your age group. The report also provides in-depth information on the health risks identified through the questionnaire.

Print out the report and take it to your next visit with your healthcare provider. It will help both of you plan steps to keep you well or make you better during 2005.

✓ Check Your Benefits

Benefits are a valuable part of your total compensation. So even if you made no benefit changes for 2005, you should review your elections in January to make sure they’re correct.

The quickest way to do that is to go over the deductions shown on your first pay stub or pay statement for the year. Members paid through the Oregon State Payroll System (OSPS) will see their deductions on their January pay stub. Please see the tables on page 2 for explanation of the codes used to identify PEBB benefit deductions on pay stubs issued through OSPS. Oregon University System employees will see their 2005 deductions on their Dec. 31, 2004, earnings statement. All members will also receive a benefits confirmation letter from PEBB in February.

If you discover an error on your pay stub or earnings statement, contact your agency.



Time to Quit? Get Started Now

All PEBB members – employees and their dependents – have access to PEBB’s new tobacco cessation benefit beginning in January. The benefit includes nicotine replacement products and counseling support from Free & Clear. If you’re thinking about

quitting, or want to help a loved one quit, call Free & Clear and tell them you’re a PEBB member.

English: (877) 270-7867
Spanish: (877) 266-3863
TTY: (877) 777-6534

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Clues to Pay Codes

The following codes identify PEBB benefit deductions on pay stubs issued through the Oregon State Payroll System. Ages and amounts are examples. (K= maximum benefit in \$1,000s.)

Vendor	Explanation	Description	Explanation
BASIC LIFE	Mandatory life insurance	PRETAX/5K	Premium deducted before pay is taxed
EMP LIFE/40+	Employee life insurance; number denotes employee's age group	PRETAX/80K	Premium for up to \$45,000 deducted before pay is taxed
SP/DP LIF40+	Optional spouse or domestic partner life insurance; number denotes age group	POSTAX/60K	Premium deducted after pay is taxed
DPNDT LIFE	Optional dependent life insurance (a policy that covers all dependents)	5K/DEPNDT	Benefit per dependent; premium deducted after pay is taxed
EMP AD&D	Employee accidental death & dismemberment insurance	POSTAX/100K	Premium deducted after pay is taxed
EMP/DEP AD&D	Employee and dependent accidental death & dismemberment insurance	POSTAX/100K	Premium deducted after pay is taxed
SHORTTERM DIS	Sort-term disability insurance, 7-day waiting period	60% BENEFIT	Replaces 60% of weekly salary; premium deducted after pay is taxed
LONGTERM DIS	Long-term disability insurance	180DAY/60% 90DAY/60% 180DAY/66% 90DAY/66%	Days denote waiting periods; percentages denote amount of salary replaced; premiums deducted after pay is taxed
FSA/DEP CARE	Dependent care flexible spending account	Monthly deduction	Amount deposited to account, deducted before pay is taxed
FSA/HLTHCARE	Healthcare flexible spending account	Monthly deduction*	Amount deposited to account, deducted before pay is taxed

* Eligible employees who elected to have the \$350 workload recognition adjustment deposited to their healthcare flexible spending account will see the deduction on the February pay stub.

Medical Plan Codes	Vendor
KAISER HMO	Kaiser Permanente HMO
KAISER P/T	Kaiser Permanente part-time plan
REGENCE PPO	Regence BlueCross BlueShield PPO
REGENCE P/T	Regence BlueCross BlueShield part-time plan
VSP	Vision Service Plan (for Regence PPO members)
OPT OUT	Employee opted out of medical coverage

Dental Plan Codes	Vendor
KAISER DENT	Kaiser Permanente
ODS TRD DENT	ODS Traditional plan
ODS PRF DENT	ODS Preferred plan
WILLMT DENT	Willamette Dental plan

Medical & Dental Descriptions	
EMP	Employee only
EMP&SPOUSE	Employee & spouse
EMP&PARTNER	Employee & domestic partner
EMP&CHILDREN	Employee & child or children
EMP&FAMILY	Employee, spouse or domestic partner & child or children

How to Use Your Healthcare FSA

More than 1,000 PEBB members signed up for a healthcare flexible spending account (FSA) for the new plan year. In 2005, these members can use their FSA to repay themselves for eligible healthcare expenses not covered in PEBB plans.

BestChoice Administrators (BCA) handles the claims (*see Resources, page 7*). Enrolled members can submit their claims online at the BCA Web site. Or, they can use the first claim form BCA will send them in January. Contact BCA if you have questions about your FSA claims.

Eligible Healthcare Expenses

- Alcoholism and drug addiction treatment
- Alternative care office visits (chiropractor, naturopath, acupuncturist)
- Ambulance
- Artificial limbs and teeth
- Blood pressure monitoring devices
- Birth control pills and Norplant insertion and removal
- Coinsurance, co-payments and deductibles
- Contact lenses and solution
- Contraceptives (*prescription and over-the-counter*)
- Individual counseling (*for a medical condition*)
- Crutches
- Dental and denture expenses
- Diabetic supplies and insulin
- Diagnostic services and x-rays
- Dietary supplements*
- Exercise programs*
- Eye glasses and reading glasses
- Flu shots
- Glucose monitoring equipment
- Hearing aids
- Herbal supplements*
- Hospital services
- Immunizations

- Laboratory fees
- Laser and Lasik eye surgery and radial keratotomy
- Massage therapy*
- Operations and surgeries
- Orthodontia
- Osteopath
- Physical therapy
- Pregnancy test
- Prescription drugs
- Psychiatric and psychology expenses
- Screening tests
- Smoking cessation programs and products
- Sterilization procedures
- Test strips
- Transplants
- Weight-loss programs.*

* *If prescribed by a physician to treat a medical condition*

Ineligible Healthcare Expenses

- Annual fees for medical services (e.g., LifeFlight, MedicAlert)
- Cosmetic surgery
- Food supplements for weight loss
- Insurance premiums
- Long-term care expenses
- Physician retainer fees
- Vitamins or herbal supplements for general health.

Approved Over-the-Counter Products

The primary purpose of these over-the-counter (OTC) products is for medical care and for a medical purpose. The following products are eligible for reimbursement.

- Allergy medication, spray
- Antacid and acid reducer
- Anti-diarrheal medication
- Anti-fungal spray, ointment, cream
- Anti-itch lotions and cream
- Bandages
- Blood pressure monitor
- Cold remedies
- Cold sore, fever blister remedies
- Contact lens solution
- Contraceptives

- Cough drops, syrup
- Crutches
- Eye drops for allergy and cold relief
- Gastro-intestinal medicine
- Gauze pads
- Glucose monitor
- Hemorrhoid suppositories, cream
- Hot and/or old packs
- Incontinence products
- Laxative
- Menstrual cycle medication
- Muscle & joint cream, gel
- Nasal spray (decongestant and allergy)
- Pain relievers
- Pregnancy test, ovulation test
- Reading glasses
- Rubbing alcohol
- Smoking cessation aids and products
- Sunburn ointment, cream
- Syringes
- Test strips
- Toothache and teething pain reliever
- Throat lozenges, spray
- Vaporizer.

Dual Purpose OTC Products

These products have both a medical purpose and a cosmetic or general health purpose. To be considered for reimbursement, a letter from a physician prescribing the OTC medication stating the medical condition that is being treated is required.

- Acne treatment, medication
- Dental fluoride treatments
- Dietary supplements (e.g. vitamins)
- Fiber supplements
- Herbal supplements
- Nose strips for proper breathing
- Orthopedic inserts
- Sleeping aids
- Snoring cessation aids and medication.

BCA will require an itemized grocery store, drug store or pharmacy receipt that includes the name of the specific OTC product that was purchased. The receipt must also have the location and the date purchased.

Play by the Rules: *Covering your kids*

If you are in PEBB's PPO plan and cover a child who is near his or her 19th birthday, you may soon receive a letter from the insurance carrier.

PEBB's rules say you can cover children 19 to 24 if the child meets certain requirements. The letter will ask you to certify that the child meets these requirements. (Please see *Who is a Dependent Child?*). Domestic partners are entitled to the same benefits under PEBB rules as other PEBB members. This includes rules about dependent children.

If you have a child 24 or older who is unable to work because of mental retardation or physical handicap, that child may also be a covered dependent. The child must have been covered by PEBB on his or her 24th birthday, and the physical handicap or mental retardation must have existed before the child reached 24.

It's your responsibility to stop coverage when your child no longer meets the rules. Please call PEBB at (503) 373-1102 in Salem or (800) 788-0520 statewide if you have questions about your child's status.

Who is a dependent child?

A dependent child meets all the criteria in Box A and at least one criterion in Box B:

Box A

The child

- Is not married and does not have a domestic partner, and is
 - Under age 19 at the end of the calendar year, or
 - At least age 19 and under age 24 and qualifies as a student or meets the IRS gross income test
- Meets the criteria for a "dependent child" under Section 152 of the Internal Revenue Code.

Compare Your Rx Cost, Effectiveness

Several Web sites can help you research your prescription drug costs. Some also help see how effective less-costly versions are compared with higher cost options.

AARP's Web site at www.aarp.org/or/rx compares cost and effectiveness of common drugs for the following conditions:

- Menopausal symptoms, low bone density
- High cholesterol
- Chronic pain
- Heartburn, stomach acid, ulcer
- Joint and muscle pain, stiffness, symptoms of arthritis
- Spasticity, muscle spasms and pain
- Type two diabetes
- Urinary incontinence, overactive bladder
- Migraine headaches.

AARP based its effectiveness comparisons on research by the

Oregon Evidence-Based Practice Center at OHSU. So did another new site operated by Consumers Union at www.crbestbuydrugs.org. This site compares cholesterol-lowering statins, non-steroid pain relievers and drugs to reduce stomach acid. It also names the "best buy."

Regence BlueCross BlueShield of Oregon, the insurance carrier for PEBB's preferred-provider plans, is introducing its own prescription drug Web site this month at www.regencerox.com. When you search for a brand name drug on this site, it returns that drug's average cost along with the name and cost of generic alternatives, if they are available. The site also includes an alphabetical list of brand name drugs with their generic alternatives.

Box B

The child must also be:

- A natural or adopted child, or
- A child placed with you for adoption, or
- A child who is your legal ward, dependent by affidavit or under your legal guardianship.

Unpredictable Healthcare: *Geography is Destiny*

Did you know?

Did you know that if you're diagnosed with breast cancer in Medford, you're more likely to get a mastectomy than someone who lives in Yakima? That the rate of back surgery in Bend is more than six times the rate of the same surgery in New York? And that having heart problems in Eugene means you're twice as likely to get bypass surgery as if you live in Honolulu?

For some injuries and illnesses, doctors agree on the appropriate course of treatment. For example, if your elderly aunt breaks a hip, she'll probably get hip surgery, no matter if she lives in Oregon or South Dakota. That's because most doctors agree that surgery is the best treatment for a hip fracture.

But most health conditions have several treatment options. That's where "geographical variation" comes in. When there's no clear-cut "best" option, the treatment you get often depends on where you live.

Why are there variations in care?

A difference in opinion

A major reason for these variations is that opinions among doctors differ. The more scientific uncertainty there is about the usefulness of a procedure, the more likely there is professional disagreement about its use.

In these situations, doctors often make decisions for patients based on personal preference. Some physicians will be strongly in favor of using a

surgical procedure, and others will recommend another form of treatment or a "wait and see" approach – monitoring the condition without active treatment. In many communities, one option emerges as the favored treatment – and geographic differences may arise.

Supply side healthcare

Another reason for variations in treatment is because of the capacity of the healthcare system in different communities. Studies show that, in areas with high numbers of doctors and hospitals, there are often more unnecessary services or tests — regardless of the level of need.

We need to understand that use of more resources doesn't mean better care. The type of care you receive should be based on scientific evidence about what's best for your particular situation, not on the number of local specialists or hospital beds.

Get involved!

Become an active participant in decisions about your care:

- Do research and ask questions. Go to the library, get on the Internet, and talk with your providers. Contact support groups that specialize in your condition.
- Ask about evidence for each treatment option, what each option entails and the likelihood of side effects. Ask your doctor about "clinical practice guidelines" for your condition.

- Assess your values, and make health decisions consistent with your beliefs.
- Make a list of pros and cons and your feelings about each option.
- Find a doctor who encourages and helps you participate in treatment decisions. If you don't feel your doctor is giving you the information you need to make an informed decision, get a second opinion.

Go to the PEBB Web site at <http://oregon.gov/DAS/PEBB/didyouknow.shtml> to access Internet resources that offer tips and guidance on being involved in making decisions about your care.

Patients need to be fully involved in decisions about their care. Many alternatives depend greatly on patient values and preferences. For physicians to understand and honor patient values, patients need to participate actively in the decision. After evaluating the evidence, and obtaining a second opinion when appropriate, patients are better equipped to make the decision that's right for them. They are also better equipped to be "activated" patients, actively participating in self care and contributing to a good outcome.

Robert Wheeler, M.D.

Board Requests Medical Proposals

This month, the Benefit Board will release a request for proposals (RFP) for medical benefits to start in January 2006. This RFP differs from those PEBB has issued in the past.

Previous RFPs laid out a plan design for insurance companies to bid on, and the Board purchased services based on best dollar proposals and negotiations. This year, the Board is asking for innovative proposals from a broader array of potential providers. They include partnerships among

physician groups, hospitals, prescription management firms and medical practices.

How proposals score will differ, as well. Criteria will include quality measures and costs. For example, criteria for primary care services might ask if the plan:

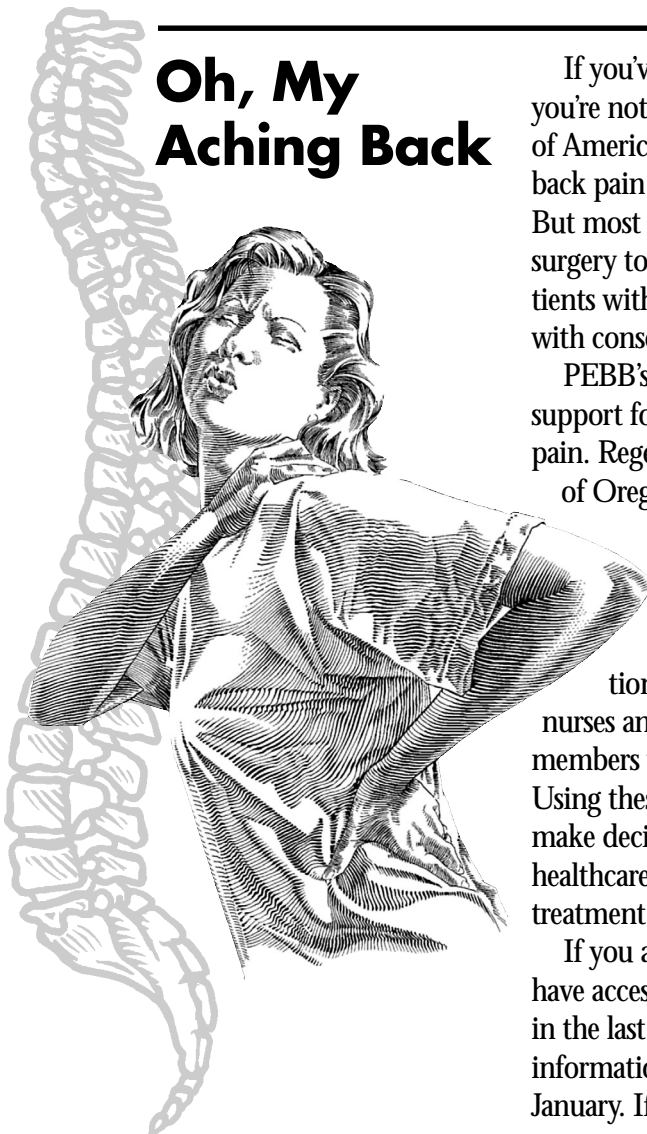
- Has electronic medical records
- Provides patients access to their records
- Offers secure e-mail with patients
- Practices electronic prescribing

- Reports on such measures as health screenings, risk assessments and diabetes self-care support.

For hospitals, criteria might ask if a hospital publicly reports results of patient satisfaction surveys. Other criteria might ask for reporting on volume and success rates for specific procedures.

Proposals are due in March. Find more information on the RFP criteria on the PEBB Web site at <http://oregon.gov/DAS/PEBB/facct.shtml>.

Oh, My Aching Back



If you've ever felt low back pain, you're not alone. Up to 80 percent of Americans have some kind of low back pain before they reach age 50. But most don't have to consider surgery to deal with it. Most patients with low back pain recover with conservative therapy.

PEBB's medical plans include support for members with low back pain. Regence BlueCross BlueShield of Oregon (BCBSO) has a new program called Back to Health. It provides educational materials, personal phone consultations with specially trained nurses and other decision tools for members with low back problems. Using these resources, patients can make decisions – with their healthcare provider – on the best treatment options for them.

If you are a BCBSO member and have accessed care for low back pain in the last year, you will receive information about the program in January. If you have questions

about the program or low back pain, contact a health coach at (800) 871-8439, option 4.

Kaiser Permanente offers two non-surgical alternatives to help people with chronic pain. In its Chronic Pain Support Groups, patients share what works for them and what doesn't. It's an opportunity for discussion and support. Kaiser Permanente doctors can also refer patients to the Multidisciplinary Pain Management Clinic. In six sessions at the clinic, patients practice a variety of therapies to reduce pain and improve function.

If you're dealing with low back pain, it's a good idea to try the alternatives before surgery. Up to 90 percent of low back pain problems resolve over time with non-surgical treatment.

Prevention plays a key role in avoiding common back pain. It's important to stretch before exertion and to use proper techniques for lifting and other physical action that can cause or aggravate back pain.

Coming Soon to a Computer Near You

Benefits Online

PEBB staff members are working closely with agency payroll and university benefits representatives to bring members a new way to manage their benefits — online. The team is currently working on Phase 4 of a five-phase, multi-year process to build pebb.benefits (“pebb dot benefits”). With this user-friendly, Web-based application, members will be able to view and easily make changes to their benefits.

The new system has been developed to work with

- PEBB’s administrative rules
- Rigorous privacy safeguards
- The state and university payroll systems
- Insurance carrier eligibility and enrollment systems
- PEBB’s third-party administrator’s eligibility and enrollment processes.

Payroll and benefit representatives are coordinating efforts with PEBB to fine-tune the system behind the scenes through early spring. Phase 5, scheduled to roll out in late spring, will bring online access to members.

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.)

What’s your number?

Bringing benefits online means PEBB will no longer use Social Security number (SSNs) in administering benefits. When members access care, they should use the group and ID numbers printed on the member card issued by the insurance carrier. Both ODS and

Regence BlueCross BlueShield will issue new cards to all enrolled members — new and continuing — in 2005. Members in the Kaiser Permanente HMO or dental plan receive a medical record ID when they first access care.

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

BestChoice Administrators (BCA)

(Healthcare and Dependent Care FSAs)

Phone: (503) 219-3679, (888) 398-8057

(Retiree, Self-pay, Semi-independent, COBRA)

Phone: (503) 219-3679, (800) 556-2230

Web site: www.bestchoiceadmin.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 Health Center Update

775 Court St. NE • Salem, OR 97301

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

Programs at the PEBB Health Center

Registration required. 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.) Feel free to bring lunch or snacks to any of these noon classes.

Meditation: The Art of Relaxing

Presenter: Byron LaChance

Date: Tues. & Thurs., Jan. 4 –
Feb. 10. (Join Jan. 4, attend
1 or 2 sessions/week.)

Learn to relax into the present and allow yourself to be where you are.

911 Flu

Presenter: Liz Marik, FNP

Date: Wed., Jan. 5

Time: Noon-1 p.m.

How to take care of yourself and your family if you catch a cold or the flu this year.

Walking Fitness

Presenters: Liz Marik, FNP & Jeanine Olson, ANP

Date: Fri., Jan. 7

Time: Noon-1pm

Walk for winter fitness with stretching, strengthening and fun.

Cultivating Health

Presenters: Liz Marik, FNP; Jeanine Olson, ANP; Carolyn Buel, ANP; Carole Kment, Health Educator

Date: Tues., Jan. 11 – Feb. 8

Fee: \$15 for materials and workbooks

Time: 5:30-7 p.m.

In class or on your own, assess your readiness to change your lifestyle, learn tools to make changes, and gain resources to go in the right direction.

Depression

Presenter: EAP

Date: Wed., Jan. 12

Time: Noon-1 p.m.

Learn how to get help for yourself or others with this common, highly treatable, medical condition.

Smoking Cessation: Starting to Stop

Presenter: Carolyn Buel, FNP

Date: Thurs., January 20

Time: Noon-1 p.m. or 5:30-
6:30 p.m.

It's time to quit. Learn how to get ready to quit and about PEBB's new smoking cessation benefit.

Body Composition Analysis

Presenter: Francel Wyatt, RN

Date: Wed., Jan. 26

Time: Measurement 9-11:30
a.m. (by appointment);
class noon-1 p.m.

Fee: \$10 co-payment

Your body composition tells how fit you are. Have yours measured in the morning; at noon learn what the results mean to you.

Know Your Numbers

Presenters: Carolyn Buel, ANP; Liz Marik, FNP

Date: Tues, Feb. 15, 22

Time: Noon-1 p.m.

Schedule a free, 20-minute personal health screening at the health center between Feb.1 and 11 to check your

Call the Health Center if you are outside the Salem area and see a class your agency is interested in hosting or if your agency would like to schedule an on-site health screening.

cholesterol, blood pressure and blood sugar. On Feb. 15, learn how out-of-range numbers create risks for diabetes or other chronic conditions. On Feb. 22, learn lifestyle changes to improve your numbers and your health.

Dealing with Difficult People

Presenter: Cindy Aerni, MS

Date: Thursday, Feb. 17

Time: Noon-1 p.m.

Discuss various types of difficult people and learn coping techniques.

Planning for a Healthy Pregnancy

Presenter: Jeanine Olson, ANP

Date: Thursday, Feb. 24

Time: Noon-1pm

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



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.