

## Appendix B

### **Health Improvement and Cost Containment Programs**

#### ***Health Improvement Programs***

##### **Health Engagement Model Program**

The Health Engagement Model (HEM) program is a tool for members to use to improve their health and lower their personal health care costs. Members have lower monthly health care deductions when they elect to participate.

Members select and agree to their participation status in the HEM program when they enroll in a PEBB health plan. The agreement is included in the online enrollment system and the enrollment form.

Participation is easy, confidential and in the member's control.

<b>Step 1</b>	<b>Step 2</b>
Complete a confidential online health assessment on the plan's website within 45 days of plan's effective date	Take two online health e-lesson of your choice on the plan's website within 195 days of plan's effective date

In addition to the health assessment and e-lessons, the health plans offers tools and supports to take any actions members may choose to improve their health.

Members who have not completed the HA or e-lessons prior to the deadlines will receive reminders to complete them.

##### **Tobacco Use Program**

The costs of smoking count in many ways – a lower quality of life from chronic illness, lower productivity, and higher health-care costs. There are also costs to the family through exposure - this can even affect the health of pets.

Members elect their current tobacco-use status (and the tobacco use status of their covered spouse or domestic partner) when they enroll. They have lower monthly deductions when they don't use tobacco.

##### **Incentives to quit**

Members may end the deduction for tobacco use midyear when they quit using tobacco. The Tobacco Use Midyear Change form is here: [www.oregon.gov/das/pebb/forms.shtml](http://www.oregon.gov/das/pebb/forms.shtml).

Beginning 2013, life insurance in PEBB will be tobacco-rated. Member premium rates will be higher if they use tobacco use within the 12 month prior to Open Enrollment.

##### **Assistance to quit**

State of Oregon  
Public Employees' Benefit Board Summary Plan Description

The health plans continue to offer full coverage for the Quit4Life tobacco cessation support program. Information is at [www.oregon.gov/das/pebb/wellness](http://www.oregon.gov/das/pebb/wellness).

***Cost Containment Programs***

When a spouse or domestic partner waives coverage through another employer's group health plan, it concentrates risks and costs in PEBB instead of spreading them more broadly. When members enroll, they select their status related to other employer group coverage available to their spouse or domestic partner.

If the spouse or partner waives group coverage available through his or her other non-Oregon-state-agency employer, members have \$50 deducted from their pay for spouse or domestic coverage in PEBB.

***If their spouse or domestic partner takes that other coverage or loses access to that coverage during the PEBB plan year,*** members have the opportunity to change their status in this program to end the deduction. See Sections 4 and 6e of the Midyear Change form available at [www.oregon.gov/das/pebb.forms.shtml](http://www.oregon.gov/das/pebb/forms.shtml).