

PUBLIC EMPLOYEES'  
**PEBB**  
BENEFIT BOARD

June 2007

*The Board has asked each medical plan to show how it supports the Board's Vision of high-quality, affordable healthcare for members. It's also asking members to consider, "How does this plan fit with my family's needs – now and in the future?" This second in a four-part series presents information from Kaiser Permanente, the plan that scored highest in the Board's initial plan selection process.*

## Kaiser Permanente

At Kaiser Permanente, the term "health plan" means more than "medical insurance." This integrated system offers members an array of healthy living resources: health education classes, online health information and tools, Health Resource Centers and health consultants.

Kaiser Permanente's approach centers on member-doctor partnerships. Together with online access to personal medical information, around-the-clock medical advice and special programs to help members manage chronic conditions, this partnership means better care for every member.

### Healthcare Partnership

PEBB members who join Kaiser Permanente choose a physician, physician assistant, or nurse practitioner to be their healthcare partner. Members choose this primary care provider from more than 300 providers in internal medicine, family practice and pediatrics. They also have

access to a network of more than 500 specialists.

The member and provider form a team to detect and treat problems early using the right resources at the right time. "We have had more preventive care in six months than we had in the previous 10 years," a member wrote recently. "The exemplary care we have experienced from so many different services has appeared to be like seeing one provider. Everything is so well-coordinated and communicated."

### Instant Access to Health Information

Kaiser Permanente's health information system contains each member's medical history, prescriptions, allergies, test results and other vital information. The electronic system makes all information available to the member's entire medical team at any time. This electronic health record not only tracks everything from scheduled appointments to whether someone needs a tetanus

booster but also helps providers share vital patient information. This system increases efficiency and coordinates care.

Members can access their own health information online at **kaiserpermanente.org** to be sure it's correct and current. They can even use **kaiserpermanente.org** to e-mail non-urgent questions to their doctor.

### Around-the-clock Advice

Is that nagging cough a symptom of a cold or the first sign of pneumonia? Can you treat it

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# C U T T I N G   Y O U R   R I S K S

Sunday, June 3, is National Cancer Survivors Day, a great day to celebrate the lives of family members, friends and coworkers who have survived cancer.

Early detection and advanced treatments have increased survival rates and changed the way we view cancer. The Centers for Disease Control even call cancer a chronic illness.

Still, cancer is the second leading cause of death in Oregon. And making healthy choices now is the best way to cut your risks for a cancer diagnosis in the future.

## Cutting Your Risks

Gene mutations cause cancers, but most people aren't born with them. Most happen because of lifestyle risks. Making healthy choices reduces your risks.

- **Don't smoke.** Tobacco smoke is the number-one culprit for lung and many other types of cancer. If you smoke, quit now.
- **Keep moving.** Physically active people have a 30-40 percent lower risk for breast cancer and a 20-30 percent

lower risk for colorectal cancer. Try for moderately intense activity for 30 minutes per day, five days each week.

- **Eat the best foods.** "Best" for cancer risk reduction means fruits and vegetables. People whose diets are rich in fruits and veggies have a lower risk of getting cancer of the colon, mouth, pharynx, esophagus, stomach, lung and possibly prostate.

## Kaiser Permanente *(Continued from page 1)*

yourself, or do you need an appointment? Kaiser Permanente members can find out by calling the advice nurse service 24 hours a day, seven days a week, and speaking with a registered nurse.

One member called an advice nurse about an earache. After a brief discussion, the nurse told him to go to the hospital right away. He was treated for a serious infection and credits the nurse with actually saving his life.

### Taking Command of Chronic Conditions

Kaiser Permanente has more than 20 programs to help members take control of chronic illness, including diabetes, heart disease and asthma.

"Before, I was always reactive and crisis-oriented," said one member with diabetes. "I have

begun a weight reduction plan and joined a gym two months ago. The diabetic program nurse has been invaluable to me. I feel like I really have a team working with me."

### Care Where and When You Need It

Kaiser Permanente has 21 medical offices in the Salem-Portland area and seven more in southwest Washington. At many offices, members can have lab tests done, get an X-ray, and fill a prescription in a single visit.

With the emphasis that Kaiser Permanente places on staying healthy, it's hoped that members will seldom need a hospital. If they do, the health plan operates its own hospital, Kaiser Sunnyside Medical Center. It also contracts with four other hospitals in the region to care for members.

### Kaiser Permanente Added Choice

Kaiser offers PEBB another option called "Added Choice." When they need care, members can choose from three points of service – the HMO and its providers, a network of doctors through CCN (now "First Health Network") or providers outside the network.

Member costs are lowest using the HMO and greatest outside the network. Through Added Choice, members can explore the HMO option to see how it fits for them and their family without having to leave a doctor – particularly a specialist – with whom they have an established relationship.

- **Get checked.** Certain screenings can identify cancer in early stages – when treatments are more successful. Ask your healthcare provider for a screening schedule for you and your family members. And follow them; with cancer, what you don't know can hurt you.

## You Can Quit for Life



Quitting tobacco not only cuts your cancer risks, it also cuts your risks for other diseases such as heart disease. Yes, it's hard to break a nicotine addiction. But access to Free & Clear's Quit for Life Program increases your chances of quitting successfully. Call Free & Clear at 866-QUIT-4-LIFE (866-784-8454). Be sure to tell them you're a PEBB member so you get the full benefit.

## Look for Worksite Health Screenings

In partnership with the medical plans, PEBB will sponsor worksite health screenings this summer through the fall. Look for detailed information on the PEBB Web site beginning in July.

## Working with Cancer

### It's You

If you have been diagnosed with cancer and are or will be in treatment, check your options with your human resources representatives. They can tell you about paid and unpaid leave that may give you the time and respite you need. Be assured they will protect your personal health information; they must keep it completely private and confidential.

Call the employee assistance program (EAP) at (800) 433-2320. EAP counselors, who also protect all your personal information, can help you and your family deal with the emotional burdens that accompany a cancer diagnosis.

Most working-age people who survive cancer return to work. If you decide you're ready to go back on the job, you may want to ask your agency representative about flex time for medical appointments, family needs and times when you may not feel up to being at work. If your job fits, you could also look into telecommuting, job-share and part-time opportunities.

Perhaps most important, take care of yourself when you return to work. Good nutrition, physical activity and stress reduction will be even more important for you now.

### It's a Coworker

How do you interact with a coworker who has been diagnosed with cancer? The American Cancer Society offers some advice.

- Take your cues from the person with cancer. Some people are very private, while others will talk more about their illness.
- Let them know you care.
- Expect your colleague to have good days and bad days, emotionally and physically.
- Respect their treatment decisions, even if you disagree.
- Include the person in usual work projects and social events — as they prefer.
- Just listen. Sometimes a caring listener is what a person needs the most.

Continue your support of workplace efforts to make the healthy choice the easy choice. A worksite that supports wellness benefits all employees.

## Public Meetings

The Benefit Board meets monthly. For meeting information, please check the Meetings section of the PEBB Web site: [oregon.gov/DAS/PEBB/meetings.shtml](http://oregon.gov/DAS/PEBB/meetings.shtml).

# Benefit HOT TOPICS

## Is Retirement on Your Horizon?

If yes, Congratulations! But how will you decide what health insurance benefits are right for you?

You'll have many decisions to make about retirement, including what health coverage to choose for you and your dependents. You'll want to learn about coverage options and costs in order to budget your monthly retirement income. You must also become familiar with retiree coverage eligibility. Take time to review coverage options and ensure the coverage you decide on is right for you. If you don't, you could find yourself without enough coverage and unable to get coverage later.

PEBB's 2007 Benefits Handbook provides you with information about PEBB retiree coverage and eligibility requirements along with contact information for other options. Ask your agency for a copy of the handbook or view it online at <http://oregon.gov/das/pebb>.

**Here are three retiree coverage options you may want to review.**

### Medicare

If you are eligible or will soon become eligible for Medicare, we strongly encourage you to contact your local Social Security office.

*(If you are Medicare eligible, you are not eligible for PEBB retiree coverage.)*

### PERS

You and your family members may be eligible for coverage under the Public Employees Retirement System's (PERS) medical and dental benefit plans. For information, contact (503) 224-7377 or (800) 768-7377, or visit [www.pershealth.com](http://www.pershealth.com).

### PEBB

PEBB offers two options for continuing PEBB health insurance coverage during retirement for you, eligible family members, your domestic partner and your domestic partner's children. You self-pay the premium for both.

- **COBRA** – Shortly after you retire, you'll receive a COBRA notice from PEBB's third party administrator, Benefit Help Solutions (BHS). COBRA continuation coverage is available for a limited time, usually 18 months. For that reason, many PEBB members choose to enroll directly in PEBB retiree coverage.
- **PEBB Retiree Plans** – These plans are the same full-time and part-time and retiree plans currently offered to active employees. You can read about these plans in

the 2007 Handbook. BHS administers the PEBB retiree plans and sends new retirees a retiree enrollment packet.

Here are some points to remember about the PEBB medical and dental coverage as a retiree:

- To participate in PEBB retiree plan options, you must also be currently *eligible* to receive a PERS retirement allowance.
- If you are eligible for Medicare, you are not eligible for PEBB retiree coverage. Once you are enrolled in PEBB retiree coverage, your coverage continues only until you become Medicare eligible, either because of age or disability.
- PEBB coverage must be continuous from active-employee to retiree status. PEBB gives you a 60-day window from the date your active employee PEBB coverage ends to enroll in retiree coverage. If you miss the window, you are not eligible to continue PEBB coverage.
- You can enroll in either the full-time or the part-time and retiree plans. You may enroll for medical or dental, or both.

**NOTE:** If you choose only dental or only medical coverage, you will not be able to add the other coverage later.

## Plan Renewals Include Care Innovations

The Benefit Board voted in May to renew contracts with current medical plans for 2008 in part because of their progress toward meeting PEBB's Vision. The Vision focuses on improving healthcare quality and outcomes for members, not just providing more healthcare.

The Board also elected to renew the plans based on their proposals to improve care for members with diabetes and back pain.

### Why Back Pain?

About 80 percent of Americans will have back pain at some time in their lives. It is the most common reason for visits to orthopedic surgeons and neurosurgeons. More people in Oregon have back surgery than people in most other states. Yet, medical evidence suggests that surgery for back pain may not always be the best option. Studies show that when people know more about their back problem, they tend to choose more conservative treatment.

### Samaritan Select

Samaritan will set up a \$Zero co-pay program for the seven generic drugs most-often prescribed for people with diabetes. The plan will also begin a member and provider incentive program for care of diabetes and asthma. Both programs will promote member self-management and use of practice guidelines by their doctors.

### Why Diabetes?

About four percent of PEBB members have diabetes, and the number is growing. Uncontrolled diabetes can cause heart and vascular disease, kidney failure, blindness, amputations and even death. People with diabetes must strictly manage their own health through diet, exercise, blood sugar control, regular health care tests and visits, and a range of medications. Managing their illness can be complex and costly.

Physicians in the plan are developing a decision-support program for back care. Using the program, members and their primary care providers will be able to walk through the landscape of back pain causes, treatments, risks and outcomes and choose a path that best fits the member's life and values.

### Regence BCBSO

In at least one community, Regence will set up a special pharmacy pilot for members with diabetes. Through one-on-one meetings with specially trained pharmacists, diabetic members can learn how to manage their condition better. Regence will waive coinsurance payments for these consultations and for generic diabetic medications.

Regence will also roll out online, clinical and worksite programs on back care. In addition, the plan will

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## Board Selects Dental Plans For 2008

In May, the Board selected Kaiser Permanente, ODS and Willamette Dental to provide PEBB dental plans for 2008. While these are also the current dental plans, the plan designs will offer dental care supported by the best scientific evidence.

The 2008 plans include:

- Higher annual coverage limits
- Better coverage for crowns
- Coverage for dental implants
- Changes in frequency of coverage for cleanings and X-rays.

Check the PEBB Web site and the July issue of this newsletter for details and rates.

## Public Employees' Benefit Board

### Voting Members

Diane Lovell, *Chair*  
Jeanene Smith, *Vice Chair*  
Peter Callero  
David Hartwig  
Rocky King  
Paul McKenna  
Sue Nelson  
Rich Peppers

### Advisory Members

House Member (vacant)  
Senator William Morrisette

### Administration

Jean Thorne, *Administrator*  
Lydia Lissman, *Deputy Administrator*

## Plan Renewals Include Care Innovations

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also offer members and providers a new back-pain decision-support program through various media. It provides the knowledge members need to help them and their primary care providers choose treatment that will work best for them.

### Providence Choice

Providence Choice encourages all its members to select a medical home from primary and specialist providers in its many clinics in the Portland area. Through their medical homes, patients get coordinated care based on the best scientific evidence. For 2008, Providence will lower member co-payments for care through their medical home.

Providence uses advanced information technology to monitor and track patient and provider progress. Through their medical home, PEBB members with diabetes will be able to access this system for no-cost eVisits with their providers.

### Kaiser Permanente

Kaiser's proposal covered the plan's existing programs for diabetes and back care. Outcomes of these comprehensive programs indicate they need no improvement.

### More to Come

The Board continues to negotiate with each of the plans. PEBB will announce 2008 plan details and premium rates in future newsletters and on its Web site.

## PEBB Enhances Two 2008 Benefits

The Benefit Board enhanced coverage for hearing aids and glasses or contacts in all 2008 medical plans.

Hearing aids will be covered at \$4,000, with a 10-percent member coinsurance. The benefit will be available once every four years.

The materials allowance for the routine vision care benefit will increase to \$200 in both the VSP and Kaiser plans. Members can use the materials allowance to cover costs of frames and lenses or contacts. Other aspects of the benefit remain the same.

To establish the 2008 benefits, the Board reviewed

- Costs for hearing aids compared with the current benefit of \$500 every three years
- Price increases since the current vision materials allowance had been set at \$165.

## PEBB Resources

### PEBB

[www.oregon.gov/DAS/PEBB](http://www.oregon.gov/DAS/PEBB)  
Salem: (503) 373-1102  
Statewide: (800) 788-0520

### BenefitHelp Solutions

(FSA Administrator)  
[www.benefithelpsolutions.com](http://www.benefithelpsolutions.com)  
(800) 556-2230

### Kaiser Permanente

(Medical & Dental Plans)  
<http://my.kp.org/nw/pebb>  
Portland: (503) 813-2000  
Outside Portland: (800) 813-2000  
TTY: (800) 735-2900

### The ODS Companies

(Dental Plans)  
[www.odscompanies.com/pebb](http://www.odscompanies.com/pebb)  
Portland: (503) 265-5680  
Outside Portland (877) 277-7280

### Providence Choice

(Medical Plan)  
[www.providence.org/resources/pebb](http://www.providence.org/resources/pebb)  
Portland: (503) 574-6620  
Outside Portland: (800) 423-9470

### Regence BlueCross BlueShield

(Medical Plans)  
[www.or.regence.com/pebb](http://www.or.regence.com/pebb)  
Portland: (503) 220-3849  
Outside Portland: (800) 826-9813

### Samaritan Select

(Medical Plans)  
[www.samaritanselect.com](http://www.samaritanselect.com)  
Corvallis area: (541) 768-6900  
Outside Corvallis area: (800) 569-4616

### The Standard Insurance Company

(Life & Disability Plans)  
[www.standard.com](http://www.standard.com)  
Life Benefits (800) 242-1888  
Disability Benefits (800) 842-1707

### VSP

(Routine Vision Services except Kaiser)  
[www.vsp.com](http://www.vsp.com)  
(800) 877-7195

### Willamette Dental

(Dental Plan)  
[www.willamettedental.com](http://www.willamettedental.com)  
Portland: (503) 644-6444, Option 8  
Statewide: (800) 460-7644, Option 8

### UnumProvident

(Long Term Care Plan)  
[www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)  
(800) 227-4165

## PEBB Mission

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