



Oregon

Theodore R. Kulongoski, Governor

Department of Consumer and Business Services

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Dear OMIP Members:

Below is a brief description outlining benefit and rate changes in your 2009 OMIP Health Insurance Contract. There have been other modifications that are NOT outlined below because they simply clarify your benefits. Please be sure to review your 2009 OMIP Health Insurance Contract, so you have the best understanding of your OMIP health insurance and how to use it.

Please note that "Open Enrollment" is December 1st through December 31st. If you do not wish to change your current plan, you do not need to do anything. However, if you decide to switch to a different OMIP plan for the 2009 benefit year, you must do so during "Open Enrollment".

- If you are currently enrolled in a Portability plan you can select only from one of the two portability plans.
- If you are currently enrolled in a Medical plan, you can select only from the four medical plans.
- If you are currently receiving a FHIAP subsidy then you can only select the \$500 or \$750 deductible plans.

Plan Change Form

If you would like to change plans or have questions regarding "Open Enrollment", please call OMIP customer service at **1-800-848-7280**, or obtain a Plan Change Request form from the OMIP web site at www.omip.state.or.us.

2009 Premium Rate Changes

Individual premium rates for the OMIP medical plans increase by an average of 15% above 2008 rates. The portability plan rates will increase an average of 20%. These rate changes reflect the rate changes that have occurred in comparable commercial insurance plans.

2009 Benefit Changes

Adult Routine Physical Examinations and Adult Immunizations

Currently, routine physical examinations and Immunizations are covered for dependent children through age 18. The 2009 benefits have been expanded to include routine physical examinations and immunizations (listed below) for adults age 19 and over. These benefits are not subject to the calendar year deductible; however, they are a covered benefit only if you receive them from Preferred Providers. If you receive these services from Non-Preferred Providers, you will be responsible for the full charge for these services. We encourage you to use the OMIP preventive benefits. They can help you avoid expensive medical visits and procedures. Please refer to your contract for more information regarding them.

Adult Routine Physical Exams

- Age 19 – 34 Once every 60 months
- Age 35 – 59 Once every 24 months
- Age 60 and over Once every 12 months

Adult Immunizations

- Influenza vaccine (Flu)
- Pneumococcal vaccine (pneumonia)
- Tetanus/Diphtheria Toxoid (tetanus)
- Zostavax (shingles)
- Varicella vaccine (prevent chicken pox)

\$5 Generic Co-payment

The generic co-pay decreases in 2009 from \$10 to \$5. The Preferred and Non-Preferred brand co-pays remain at \$40 and \$70 respectively. This is a significant benefit increase and you can save a considerable amount of money by using available generic medications. For questions regarding your prescription benefits please contact **1-800-848-7280**. You may also find helpful information about generic and preferred brand alternatives at: www.regencrx.com/learn/rxPriceGuide/index.html.

Benefit Reminders

Smoking Cessation (Free and Clear Program)

You and your enrolled dependent(s) are eligible to participate in the nationally recognized Free & Clear Tobacco Treatment Program at no additional cost to you. However, if the program recommends a prescription, you are responsible for any co-payments for those prescriptions. We encourage any smokers to enroll in this program. People who stop smoking decrease their risks for chronic illness and early mortality and increase their quality of life. Please call **1-866-784-8454** to enroll and to find out more about this benefit.

Living Well with Chronic Conditions Classes

You and your enrolled dependent(s) are eligible to participate in community-based courses that teach people how to manage their own chronic conditions, including how to talk about them with physicians and insurance companies. These courses consist of six one-and-a-half hour sessions. They are offered at various locations in Oregon through an accredited program developed by medical professionals and participants of the Stanford University Chronic Disease Self-Management study. OMIP will reimburse the costs for the courses, if any, once you complete at least four of the six courses. Most classes have no charge. Please call **1-866-543-5765** for more information regarding this benefit and how you can enroll.

Your Contracts Are Available Online!

The 2009 contracts will not be mailed to you this year. You can access your contracts on our OMIP Web site at www.omip.state.or.us or by logging on to www.regence.com.

If you do not have access to the internet and would like us to send a hard copy of your contract, simply complete and detach the reply card below and return it to us in the enclosed self-addressed stamped envelope or you can call **1-800-848-7280** to have one sent to you.

Sincerely,



Tom Jovick, PhD
OMIP Program Manager

Reply Card

YES, send me a contract to the following address:

Name (First, Middle and Last, please print)

Member ID #

Street Address

City, County, Zip

Phone Number

Which Plan Option?

Plan 500, 750 and 1000

Plan 1500