

June 2024

Benefits News

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Ways to improve your health

Taking care of your body, feelings, and money means making good choices every day. Eat healthy foods, manage stress, and pay off debt to keep yourself healthy and happy.

- [Fun and easy ways to live your healthiest life](#)
- [Boost your financial wellbeing](#)
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- [Get help paying for the basics](#)
- [PEBB at your service](#)

Fun and easy ways to live your healthiest life

It takes time to build new healthy habits. Take small steps every day and develop new routines. Keep at it for just 18 days and you'll be on your way to being healthier.





Try a few of these ideas to stay on top of your health:



Boost your brain health

- Eat more salads
- Exercise with a friend once a week
- Eat more blueberries
- Drink green tea
- Join a book club
- Try something new, like learning to play an instrument



Get better sleep

- Make your bed each morning
- Wash your sheets once a week
- Turn off all lights
- Turn on ambient noise before nodding off
- Drink chamomile tea at bedtime



Pump up your heart health

- Brush and floss your teeth regularly; research shows that oral health is linked to heart health
- Do arm curls while holding soup cans for 10 minutes
- Replace half the butter you use in baking with mashed avocado
- Go for a walk when you're craving sugar or tobacco
- Eat more bananas



Lower stress levels

- Organize your backpack or junk drawer
- Block out 5-10 minutes each day when you can't be disturbed
- Doodle, color, or use a fidget toy



Choose healthier foods

- Eat more vegetables by dunking them in your favorite dip
- Put healthy snacks in clear view
- Eat a handful of nuts three times a week
- Make a fruit smoothie



Get regular health screenings

- Get your annual physical—there’s no co-pay for most preventive care when you’re enrolled in a PEBB medical plan
- Know your numbers (blood pressure, blood sugar, cholesterol, and weight)
- Get recommended vaccinations



Stay flexible

- Try yoga
- Set a timer to stretch your neck and legs each hour
- Roll your shoulders forward and backward a few times each day



Build resilience

- Walk for 20 minutes each day
- Keep a gratitude journal
- Make time for enjoyable activities



Conquer loneliness

- Check in with your loved ones
- Call an old friend
- Tell someone you’re thinking about them by writing a note or sending a text



It’s time to quit the tobacco habit

Get the support you need to give up tobacco for good.

- [Kaiser members](#)
- [Moda and Providence members](#)

Boost your financial wellbeing



Be sure to take advantage of the following financial resources, some of which are offered by PEBB and some by various State agencies.



Build up your savings

- Receive **financial coaching** through your Employee Assistance Program (EAP):
 - Canopy EAP (all employees except OSU): Visit [Canopy](#) or call 800-433-2320 for unlimited financial coaching. This includes reducing debt, creating budgets, improving credit, and planning for retirement.
 - Lyra Health EAP (OSU employees only): Visit [Lyra Health](#) or call 877-235-7812 to receive 30 minutes of financial counseling and 30 minutes of consultation with a certified public accountant.
- **If you have a disability**, get help from the [Oregon ABLE Savings Plan](#). This plan helps you save without jeopardizing your important government benefits.



Save for college or job training

- The [Oregon College Savings Plan](#) offers these advantages:
 - Get an [annual state tax credit](#) for saving for higher education or job training. This is in addition to the federal tax deferral benefit.
 - If your beneficiary decides to not go to college, you can [roll the savings into an Individual Retirement Account \(IRA\)](#).
 - Contact Oregon College Savings Plan through [the website](#) or call 866-772-8464.



Pay off student loans

- **Apply for student loan relief through the State.** It's easier than ever to apply and receive help. [Learn more.](#)
- **Apply to have your remaining balance forgiven** through the Public Service Loan Forgiveness and Return to Repayment programs. Employees who work at least 30 hours a week for a state agency, public school, or other qualifying employer are eligible after making at least 120 payments. Visit [Public Service Loan Forgiveness \(PSLF\) Help Tool / Federal Student Aid](#) to apply or learn more.



Buy a new home or refinance

- **Obtain assistance and discounts** for buying, selling, and refinancing your home through [Canopy](#) (all employees except OSU).
- The Oregon attorney general is **looking out for fraud**, and you should be too. The Department of Business and Consumer Services also regulates mortgage loan companies, and has a [fraud hotline](#).





Protect yourself

- If you're thinking of buying insurance, investing with a broker, or hiring a construction contractor, the State offers tips to protect yourself by ensuring such entities are licensed.



Plan for the unexpected

- Oregon is wildfire country. Learn how to financially prepare in case the worst happens.



Create a will

- If you're enrolled in Optional Life Insurance through PEBB, access estate planning software that allows you to create a will and other important paperwork in as little as 15 minutes.



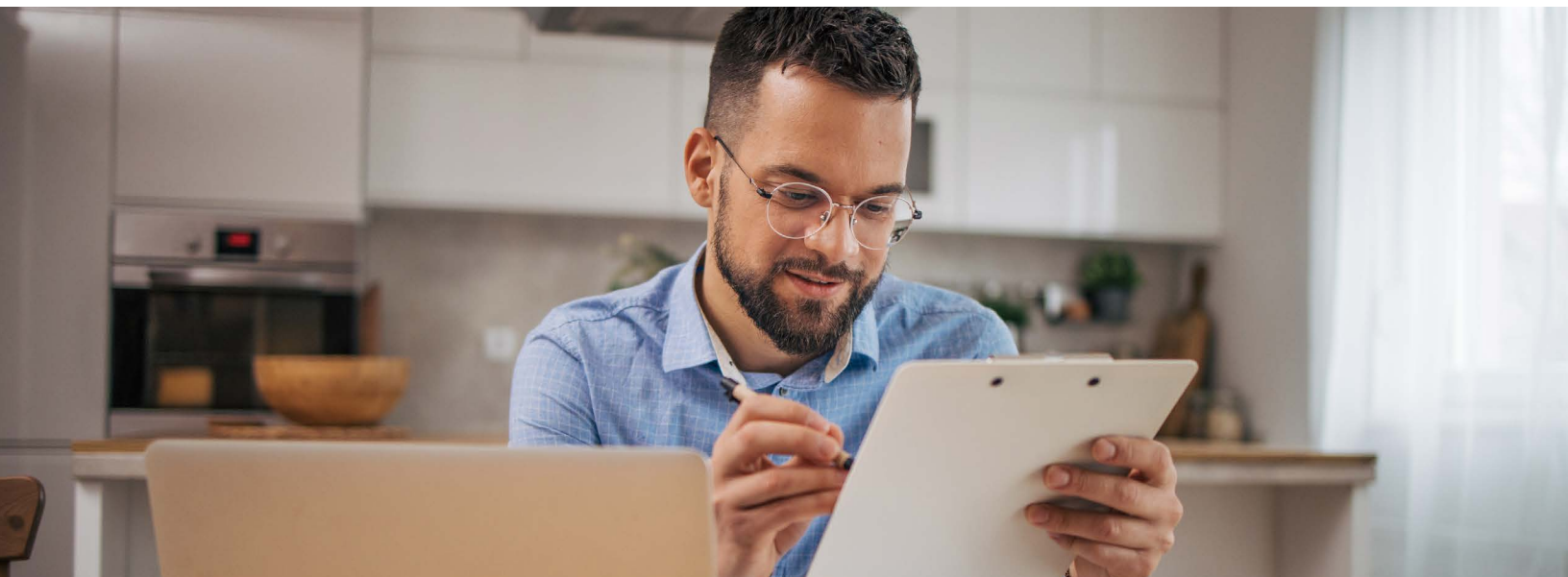
Save for retirement

- PERS is the agency that oversees the Oregon Savings Growth Plan. Contact PERS through the website or call 888-320-7377. You can make an appointment to speak with a local advisor or check out educational offerings.



Save on health care expenses

- Take advantage of member discounts through your PEBB medical, vision, and wellness programs. (Visit each plan's website to see the latest offerings.)



Get help paying for the basics



Need help paying for basics, such as food, housing, clothing, internet, or utilities? Both Kaiser Permanente and Providence Health offer free and confidential programs to help anyone (regardless of medical plan enrollment) find support.

- Access Kaiser Permanente's [Community Resources Directory](#) or call Monday through Friday, 8 a.m.–5 p.m. PT at 800-260-7745 (TTY 711).
- View Providence Health's [Community Resource Desk](#) to see the addresses and phone numbers of locations throughout the state.

Moda Health offers its members help via their Health Navigator team, which can be reached by phone at 844-776-1593 (TTY: 711) or by logging into the [Member Dashboard](#).



Kaiser members: Need help paying your health care or prescription bills?

Eligible Kaiser members can apply for help through the [Medical Financial Assistance Program](#).



Grow healthy food on your patio



Did you know you can easily grow healthy food just outside your door? No green thumb required. With container gardening, you don't even need a yard!

Just clear a spot on your sunny balcony, backyard deck, or windowsill. With a few basic supplies, you can grow foods like:

- Herbs
- Peppers
- Tomatoes
- Beans
- Cucumbers
- Other garden favorites

How much space?

Individual plant varieties need different amounts of room to grow. Be sure to check the packet for spacing instructions.



Here's what you'll need to get started:

A container—Use one that's at least nine inches deep and has a drainage hole in the bottom.

Soil—Add 2/3 potting soil to 1/3 compost in your container and mix.

A few hours of sun each day—Take notice of how much sun your balcony, deck, or windowsill gets each day. Some plants (like lettuce, carrots, beets, cilantro, and parsley) do fine with partial shade. Others (like tomatoes, peppers, cucumbers, zucchini, and beans) need full sun for eight or more hours.

Seeds or seedlings—Visit your nearest garden center or place an order online. Follow the packet instructions for planting.

The right amount of water—Add a little water to the soil. How much and how often? Gently stick your finger in the soil, about an inch deep. If the soil is damp, your plant is good for the moment.

Source: WeightWatchers, 2024.

PEBB at your service

Most of us have heard that family history, diet, and exercise can impact your health. So can where you live, if you have a nearby doctor, and whether you speak the same language as your provider. These factors are examples of **social determinants of health**. PEBB works to address these and other potential inequities in care.

As a PEBB member, you're eligible for several benefit programs that can help improve your social determinants of health factors. These programs are featured throughout this newsletter.

Experts agree that there are five social determinants of health. These are responsible for nearly 80% of your overall health.

Quality health care access	<ul style="list-style-type: none">• Primary care doctors and specialists located nearby• Health care services are easily understood and used in the community
Neighborhood and environment	<ul style="list-style-type: none">• Safe neighborhood• Safe drinking water• Homes are free from lead paint or other toxic substances
Social and community context	<ul style="list-style-type: none">• Feeling welcome in your neighborhood• Safe working conditions
Economic stability	<ul style="list-style-type: none">• Steady work is available• Being paid fairly
Education access and quality	<ul style="list-style-type: none">• Nearby preschools, schools, and colleges• People can speak, write, and understand the local language

Sources: Healthy People 2023, U.S. Department of Health and Human Services, 2024; Medical News Today, April 29, 2021; Centers for Disease Control and Prevention, Dec. 8, 2022; Uprise Health, Sept. 15, 2022.

The Board's commitment

The Board considers many factors when designing PEBB's health plans. One big goal is to make sure health care is fair for everyone by 2030. It's really important to PEBB and the State that everyone has a fair chance to be healthy. The Board, together with our partners, is working hard to find solutions in these areas:

Costs	<ul style="list-style-type: none">• The Board makes sure that our benefit plans and services are affordable for members.
Quality providers	<ul style="list-style-type: none">• The Board keeps an eye on how big the provider networks are. We want to make sure there are enough good doctors and pharmacies nearby for each member.
Diversity of providers	<ul style="list-style-type: none">• In-network providers should represent diverse ethnic backgrounds. Each member should have the option to find a provider who understands their unique needs. Some providers must speak more than one language or arrange for interpreters.
Virtual care	<ul style="list-style-type: none">• Our plans let you talk to doctors and counselors online or on the phone. This means you can reach quality in-network providers when you need them.
Health and financial education	<ul style="list-style-type: none">• PEBB sends communications to our members about our benefits and how to use them. This includes a newsletter sent every month and materials sent each fall for Open Enrollment.
Availability of services	<ul style="list-style-type: none">• The Board makes sure that our vendor partners provide services everywhere our members live.

PEBB Board meetings are held on the third Tuesday of the month and are open to the public. To learn more about upcoming meetings or to view recordings of past meetings, visit the [Public Meetings](#) page of the PEBB website.

Benefits Questions?

Email: pebb.benefits@odhsoha.oregon.gov

Phone: 503-373-1102

