

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Fall 2007

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Health Wise Editor
Katie Paullin

2008 plan changes

It is that time of year again when the PERS Health Insurance Program staff and Health Plan representatives will travel throughout the state of Oregon during late September and the month of October conducting informational meetings and presenting changes for plan year 2008. Remember, it is very important that you review the plan change material that you will soon receive. The 2008 Member Handbook and Benefit Guide contains premium information and any changes in benefits for the coming year.

For plan year 2008, while there are no significant changes in benefits, following are two changes we would like to bring to your attention:

- PERS will implement a new Medicare Advantage plan offered by Providence Health Plan. The new plan is called Providence

Medicare Choice and is a Point of Service (POS) plan. This allows members to use the plan in much the same manner as the current plan offered by Providence. Members must select a Primary Care Physician and obtain referrals to specialists to receive the in-network benefits.. However, the Medicare Choice plan also covers out-of-network services when you see any licensed Medicare provider without a referral. The Providence Medicare Extra plan currently offered does not cover out-of-network providers. If you are currently enrolled in the Providence Medicare Extra plan you are not

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Plan changes

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required to change plans. PERS strives to offer a variety of plans to members. The Providence Choice Plan will be offered in addition to the current Providence Medicare Extra plan.

- The prescription drug benefit annual out of pocket maximum will increase from the current \$3,850 to \$4,050 to comply with Medicare guidelines.

Use it or lose it: brain power

We often hear about the importance of exercising our bodies, but did you know it is just as important to exercise your brain? As we age, our brain, just like our other muscles can weaken, but also like our other muscles, if we consistently provide our brain with a workout, the loss of mental abilities believed to be associated with aging such as memory loss and problem solving skills is not inevitable. Many experts refer to the exercising of the brain as the use it or lose it factor, meaning if we exercise our brain everyday, it will build and sustain its cognitive functions.

How do we exercise our brain?

Exercising your brain, like exercising your body, can come in many different forms, but a sure fire way to keep your brain sharp is to play daily brain games. Playing these games helps improve our memory, attention and may stave off mental decline. The Alzheimer's Association also believes these types of brain games can reduce the risk of Alzheimer's disease.

All plans will see an increase in premiums. While PERS Medicare members enjoyed a premium reduction in 2006 because of the incorporation of Medicare Part D, advances in medical technology and utilization of services continue to rise, along with an aging population. This will continue to cause premiums to increase from year to year.

The PERS Health Insurance Program staff look forward to seeing you should you attend a plan change meeting in your area. The meeting schedule is included in this issue of Health Wise and will also be included in the packet you will receive in the near future.

What are brain games?

There are many various games you can play to help your brain, some of the most popular include:

- Crossword puzzles – Crossword puzzles provide clues and blank spaces to fill in the answers to the clues. Crossword puzzle books can be purchased at bookstores for as little as \$5.
- Word Search – Word searches give you a list of words you must find in a word jumble. Words can be spelled out forward, backward or diagonal. Word search books are available at book stores for \$10 or more.
- Sudoku - There is really only one rule to Sudoku: fill in the game board so that the numbers one through nine occur exactly once in each row, column, and 3x3 box. The numbers can appear in any order

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and diagonals are not considered. Your initial game board will consist of several numbers that are already placed. Those numbers cannot be changed. Your goal is to fill in the empty squares.

- Jigsaw puzzles – This childhood favorite is still a great way to challenge your brain. Now they even have 3D puzzles to offer more of a challenge and exciting outcome. Jigsaw puzzles can be purchased at retail stores for about \$15.
- Trivia – Trivia games are also a great way to keep your brain sharp. Trivia games such as Trivial Pursuit are available at

retail stores or you can challenge yourself and friends with your own trivia games.

The AARP website has a link to popular games. To visit this page, please log on to <http://www.aarp.org/fun/puzzles/>.

Resources

www.aarp.org. Accessed July 6, 2007.

Snider, Mike. These mind games do you good. www.usatoday.com. Accessed July 6, 2007.

Tannen, Susan. Mental fitness — exercises for the brain. www.bellydoc.com/articles/article7.htm. Accessed July 6, 2007.

www.sudoku.com. Accessed July 6, 2007.

New PERS Retiree Insurance Program manager chosen

Zue Matchett has been named the new PERS Retiree Insurance Program Manager. Zue will replace Gloria English, who after 16 years of service retired in June.

Zue has previous experience working with the PERS program. From 1990 to 2002, Zue worked primarily

as a Benefits Counselor for PERS where she provided individual retirement counseling and group presentations.

During her time with PERS, Zue was based out of the Salem office which provided her the opportunity to, as she stated, “pump Gloria for information.”

“Gloria was a great resource during that time and she helped me gain a deeper understanding of the program.”

In 2002, Zue left PERS to take the position of Lead Benefits Analyst with the Public Employees Benefits Board (PEBB).

Zue said she felt fortunate that she was able to carry over her relationships with the PERS Retiree Insurance staff. “The PERS Retiree insurance group is probably one of the more cohesive and sharp customer service groups I’ve ever worked with,” Zue said. “They know what they’re doing and bam, things get done!”

Zue is looking forward to working at PERS again. “I am thrilled to be back at PERS doing what I love, working with retirees, insurance and Medicare.”



Health Matters

Every Step Counts

Article Courtesy of the Kaiser Permanente Health Education and Services Department

Did you know that one of the easiest, safest, and most effective activities you can do to maintain your health is right at the tips of your toes?

It's walking. And one way to keep track of how much you walk is with a pedometer.

A pedometer is a small battery-operated device that measures the number of steps you take as you go about your day. Using a pedometer can tell you if, within your normal day, you are being active enough to improve

your health, according to John Crawford, manager, Kaiser Permanente Health Education Services department.

“By counting how many steps you take—and providing you with instant feedback—a pedometer can help motivate you to seek continued improvement,” he said.

It can help you:

- Increase self-awareness around your daily activity levels.
- Begin thinking about making healthier lifestyle choices.
- Become more active over time.

The first step

We know that routine physical activity is necessary to maintain good health and optimal weight. Unfortunately, approximately 60 percent of Americans get less than the recommended amount of activity each day.

Many people say the activity they would most like to pursue is walking.

Why? Because walking:

- Is easy
- Doesn't cost a lot of money
- Can be done practically anytime or anywhere
- Requires no special skills
- Can be fun



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Researchers have found that 10,000 steps (approximately five miles) is a baseline for improving health and reducing the risk of chronic diseases. Most people average 3,000 to 6,000 steps during a regular day. The rest of your steps can be achieved in 30 to 45 minutes of walking at an average pace.

Adding steps

There are a variety of ways to add steps to your day:

- Use the stairs rather than an elevator or escalator.
- Get up to change the channel on the TV.
- Park farther away from your destination and walk the rest of the way.
- Take your kids for a nature walk—combining physical activity and together-time.

Adding strength

Mile for mile, you can burn as many calories walking as you would jogging, but with far less stress on your joints.

Walking is also a weight-bearing exercise, which means it strengthens the bones and muscles in your lower body. For upper-body fitness, supplement your walking program with weight-lifting or aerobics.

Walk it off

In addition to building bone and muscle, walking can help reduce body fat.

The Surgeon General has identified obesity among American adults and children as an epidemic. Obesity is also one of the Leading Health Indicators for Healthy People 2010, a national campaign to improve health.

Obesity is associated with decreased health-related quality of life, and increased health-care use, disability, and mortality—all of which translate into increased health-care costs to the American public.

Burning at least 2,000 calories in activity a week will improve your health. Walking 10,000 steps burns 300 to 450 calories, depending on your speed. If you average 10,000 steps a day, you'll be in that health-promoting range.

Tips

- Remember to stretch

before and after your walk.

- Stay hydrated—drink plenty of water prior to walking, and carry a bottle on longer hikes.
- Wear a pair of walking shoes, which are designed for the heel-to-toe rolling motion of the foot in walking stride. You'll have less shin pain and other injuries by using a walking shoe, rather than one designed for another activity, like aerobics class, cross-training, or racquet sports.
- Most adults do not have to visit their health care provider before starting a moderate walking program, unless they:
 - ◆ Have been inactive for a long time.
 - ◆ Have a history of heart disease or chest pains.
 - ◆ Have diabetes.
 - ◆ Are very overweight.
 - ◆ Use tobacco products.
 - ◆ Have high blood pressure.

If you would like more information on programs that can help you stay healthy, contact your insurance company or physician.

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For questions regarding the meeting schedule, contact the PERS Health Insurance Program at 1-800-768-7377. Contact locations for directions only. Meetings last approximately 1 1/2 -2 hours.

Plan Change Meeting Schedule

Area	Date	Start Time	Location
Portland	9/20/07 Thursday	9:30 a.m., 1:30 p.m.	Holiday Inn-Airport 8439 N.E. Columbia Blvd. (Park/enter at restaurant entrance)
Bend	9/24/07 Monday	9:30 a.m.	Riverhouse 3075 N. Business Highway 97
Prineville	9/24/07 Monday	2:00 p.m.	Crook County Library 175 Meadow Lakes Rd
John Day	9/25/07 Tuesday	9:00 a.m.	National Forest of Malheur Co 431 Patterson Bridge Road
Burns	9/25/07 Tuesday	2:00 p.m.	Harney County Historical Society 18 W "D" St.
Ontario	9/26/07 Wednesday	9:00 a.m.	Four Rivers Cultural Center 676 S.W. 5th
Baker City	9/26/07 Wednesday	1:00 p.m.	Geiser Grand Hotel 1996 Main St.
La Grande	9/27/07 Thursday	8:30 a.m.	Blue Mountain Conference Center 404 12th St.
Salem	10/1/07 Monday	8:30 a.m., 11:00 a.m., 2:30 p.m.	Wittenberg Inn 5188 Wittenberg Lane (Off River Road N.)
Milwaukie	10/2/07 Tuesday	8:30 a.m., 11:00 a.m.	N. Clack. Chamber of Commerce 7740 S.E. Harmony Road (Enter at OIT-in rear of building)
Gresham	10/2/07 Tuesday	3:00 p.m.	Holiday Inn 2752 N.E. Hogan Drive
Hood River	10/3/07 Wednesday	9:00 a.m.	Hood River Adult Center 2010 Sterling Road.
The Dalles	10/3/07 Wednesday	1:30 p.m.	Columbia Portage Grill 3223 Bret Clodfelter Way
Pendleton	10/4/07 Thursday	9:00 a.m.	Pendleton Convention Center 1601 Westgate
Redmond	10/8/07 Monday	9:30 a.m.	Eagle Crest Resort 1585 Mountain Quail Drive Juniper 2 room
LaPine	10/8/07 Monday	2:00 p.m.	Best Western-Newberry Station 16515 Reed Road

Klamath Falls	10/9/07 Tuesday	8:30 a.m.	Klamath County Fair Grounds 3531 S. 6th
Medford	10/9/07 Tuesday	2:00 p.m.	Pacific Convention Center-Ramada Inn Hotel 2250 Biddle Road
Grants Pass	10/10/07 Wednesday	1:30 p.m.	Lodge at Riverside Events Center 955 S.E. 7th
Roseburg	10/11/07 Thursday	9:30 a.m.	Douglas County Fairgrounds Complex 2110 S.W. Frear
Corvallis	10/15/07 Monday	9:30 a.m., 1:30 p.m.	Salbaugeon Hotel & Conference Center 1730 N.W. 9th
McMinnville	10/16/07 Tuesday	1:30 p.m.	McMinnville Senior Center 2250 McDaniel Lane
Eugene	10/17/07 Wednesday	9:30 a.m., 1:30 p.m.	Lane Events Center (Fairgrounds) 796 W 13th Ave
Salem	10/18/07 Thursday	9:30 a.m., 1:30 p.m.	Roth's 1130 Wallace Rd NW
Beaverton	10/22/07 Monday	9:30 a.m.	Embassy Suites 9000 S.W. Washington Square Road (Regency 1 room)
St. Helens	10/22/07 Monday	2:00 p.m.	Columbia Learning Center 375 S. 18th St.
Astoria	10/23/07 Tuesday	9:00 a.m.	Holiday Inn Express 204 W. Marine Drive
Tillamook	10/23/07 Tuesday	2:30 p.m.	Tillmook Senior Center 316 Stillwell
Wilsonville	10/24/07 Wednesday	9:30 a.m., 1:30 p.m.	Holiday Inn-Wilsonville 25425 S.W. 95th Ave..
Albany	10/25/07 Thursday	10:00 a.m.	Linn Co Fair & Expo 3700 Knox Butte Road (Willamette Event Center Room 3)
Lincoln City	10/30/07 Tuesday	9:00 a.m.	Lincoln City Community Center 2150 N.E. Oar Place
Florence	10/30/07 Tuesday	2:30 p.m.	Florence Events Center 715 Quince St.
Coos Bay/N. Bend	10/31/07 Wednesday	8:30 a.m.	Mill Casino 3201 Tremont Ave. (Highway 101) Salmon Room West

Numbers You Should Know



PERS Health Insurance Program

www.pershealth.com

P.O. Box 40187
Portland, OR 97240-0187
503-224-7377 • 1-800-768-7377

PERS Pension Office

www.pers.state.or.us

Mailing Address
P.O. Box 23700
Tigard, OR 97281-3700
Street Address
11410 S.W. 68th Parkway
Tigard, OR 97223-8634
503-603-7777 • 1-888-320-7377

Kaiser Permanente

www.kaiserpermanente.org

500 N.E. Multnomah, Suite 100
Portland, OR 97232-2099
503-813-2000 • 1-800-813-2000

Providence Health Plan

www.providence.org

3601 S.W. Murray Blvd. #10
Beaverton, OR 97005
503-574-8000 • 1-800-603-2340

Mailing Address

P.O. Box 4327
Portland, OR 97208-4327

Claims

P.O. Box 3125
Portland, OR 97208-3125

Providence RN

503-574-6520 • 1-800-700-0481

Clear Choice Health Plans

www.clearchoicehp.com

2650 N.E. Courtney Drive
Bend, OR 97701
541-385-5315 • 1-888-863-3637

Claims

P.O. Box 7469
Bend, OR 97701

ODS

www.odscompanies.com

601 S.W. Second Ave..
Portland, OR 97204-3156

Medical

503-243-3880
1-800-962-1533 (Oregon)
1-800-852-5195 (National)

Dental

503-243-4494
1-800-452-1058 (Oregon)
1-800-852-5195 (National)

Pharmacy

503-265-4709
1-888-786-7509

Claims

P.O. Box 4030
Portland, OR 97208-4030

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