

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Fall 2003

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Health Wise, Editor
Philip Bailey

Plan Change For 2004

The PERS Health Insurance Program is pleased to report minimal changes in 2004. The premiums and changes are described in the PERS Health Insurance Program 2004 Member Handbook which will be mailed to all members in September. Please contact PERS if you have not received your Plan Change Information packet by November 1.

There have been some premium rate increases, though less than last year. This slowing in rate increases is attributed to innovations in patient care management by some of the health plans. Better funding for Medicare+Choice plans from the Centers for Medicare and Medicaid Services also contributed to lower PERS health plan rates.

Reimbursement changes under traditional Medicare have reduced the out-of-

pocket for participants and helped control premiums. Unfortunately, this has also resulted in fewer physicians working with Medicare enrollees.

Clear Choice Health Plans will no longer be available in Crook and Harney counties and ODS will be the only option through PERS for these members. Clear Choice Health Plans will be communicating directly to affected members. PERS will automatically switch these members to ODS effective January 1, 2004 unless a written notice is received from the member prior to January 1 requesting the cancellation of their PERS coverage.

Please see the 2004 Plan Change Meeting Schedule on pages 2 and 3, and please refer to your 2004 Member Handbook for more information.

2004 Plan Change Meeting Schedule

AREA	DATE	START TIMES	LOCATION
Tualatin	Sept. 23, Tuesday	9:30 AM, 1:30 PM	Sweetbrier Inn 7125 SW Nyberg Rd.
Salem	Sept. 24, Wednesday	9:30 AM, 1:30 PM	Wittenberg Inn 5188 Wittenberg Lane North
Albany	Sept. 25, Thursday	9:30 AM, 2:00 PM	Linn County Fair & Expo 3700 Knox Butte Rd.
Redmond	Sept. 29, Monday	9:30 AM	Travelodge/Redmond Hotel 521 S 6th
Prineville	Sept. 29, Monday	2:00 PM	Crook County Library 175 NW Meadow Lakes Dr.
John Day	Sept. 30, Tuesday	9:00 AM	National Forest of Malheur County 431 Patterson Bridge Rd.
Burns	Sept. 30, Tuesday	2:00 PM	Harney County Historical Society 18 W "D" St.
Ontario	Oct. 1, Wednesday	9:00 AM	Holiday Inn 1249 Tapadera Ave.
Baker City	Oct. 1, Wednesday	2:30 PM	Geiser Grand Hotel 1996 Main St.
LaGrande	Oct. 2, Thursday	8:30 AM	Blue Mountain Conference Center 404 12th St.
Pendleton	Oct. 2, Thursday	1:00 PM	Pendleton Convention Center 1601 Westgate
Beaverton	Oct. 6, Monday	8:30 & 11:00 AM	Kingstad Meeting Center 15440 SW Millikin Way
St. Helens	Oct. 6, Monday	3:00 PM	Columbia Technology Center 375 S 18th
Astoria	Oct. 7, Tuesday	9:00 AM	Red Lion Inn 400 Industry St.
Tillamook	Oct. 7, Tuesday	3:00 PM	Tillamook Senior Center 316 Stilwell Ave.
Lincoln City	Oct. 8, Wednesday	9:00 AM	Best Western-Landmark 4430 SE Hwy 101

AREA**DATE****START TIMES****LOCATION**

Florence	Oct. 8, Wednesday	2:30 PM	Driftwood Shores 88416 First Ave.
Coos Bay	Oct. 9, Thursday	9:00 AM	Red Lion Inn 1313 N. Bayshore Dr.
Gold Beach	Oct. 9, Thursday	2:00 PM	Sand 'n Sea Motel 29362 Ellensburg Ave., Hwy 101
Bend	Oct. 13, Monday	9:00 AM	Holiday Inn Express 20615 Grandview Dr.
LaPine	Oct. 13, Monday	2:00 PM	Best Western Newberry Station 16515 Reed Rd.
Klamath Falls	Oct. 14, Tuesday	8:30 AM	Red Lion Inn 3612 South 6th St.
Medford	Oct. 14, Tuesday	1:30 & 3:30 PM	Reston Hotel/Pacific Convention Center 2310 Crater Lake Hwy
Grants Pass	Oct. 15, Wednesday	9:00 AM	Riverside Inn Conference Center 971 S.E. 6th St.
Roseburg	Oct. 15, Wednesday	2:00 PM	Douglas Co. Courthouse Church Annex 1134 SE Douglas
Eugene/ Springfield	Oct. 16, Thursday	8:30 & 11:00 AM, 2:30 PM	Clarion Hotel 3280 Gateway St.
Oregon City	Oct. 22, Wednesday	8:30 & 11:00 AM	Rivershore Hotel 1900 Clackamette Dr.
Gresham	Oct. 22, Wednesday	3:00 PM	Four Points-Sheraton 1919 NE 181st
Hood River	Oct. 23, Thursday	9:00 AM	Hood River Valley Adult Center 2010 Sterling Place
The Dalles	Oct. 23, Thursday	1:30 PM	Portage Grill 3223 Bret Clodfelter Way
Salem	Oct. 24, Friday	9:30 AM, 1:30 PM	Roth's 1130 Wallace Rd. NW
East Portland	Oct. 27, Monday	8:30 & 11:00 AM, 2:30 PM	Ramada Inn 6221 NE 82nd (enter 80th & Columbia)
Corvallis	Oct. 28, Tuesday	9:30 AM, 1:30 PM	The LaSells Stewart Center 100 LaSells Stewart Center
McMinnville	Oct. 29, Wednesday	9:30 AM	McMinnville Senior Center 2250 McDaniel Ln.

Health Matters

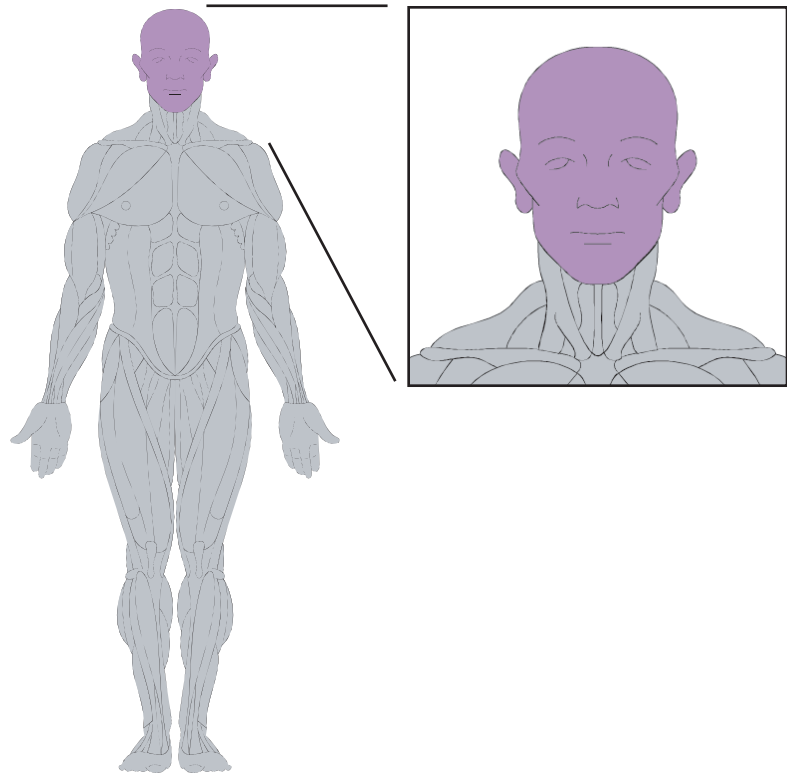
HEAD 2 TOE

Head2Toe is a new series about health effects from top to bottom

Understanding Alzheimer's Disease

In 1905 Dr. Alois Alzheimer, who died of the disease that now bears his name, described some of the characteristic damage to brain tissue in a patient with dementia. Today, about four million Americans suffer from Alzheimer's disease, which involves the parts of the brain that control thought, memory and language.

The disease usually begins after age 60 and the number of affected people doubles every five years beyond age 65. Unfortunately we still don't know what causes



Alzheimer's disease and there is no known cure.

People with Alzheimer's may initially have mild forgetfulness but, as the disease progresses, they develop problems with clear thinking and the ability to perform simple tasks. Later, they have difficulty speaking, reading and writing, and can

become aggressive, emotionally unstable and unpredictable, ultimately requiring total care.

As there are other causes for some of the symptoms of Alzheimer's, it is important that a physician

Alzheimer's & Stroke,
continued on page 5

Alzheimer's: Doctors Should Address Problems Directly

evaluate a patient to confirm the diagnosis. In some cases tests may be required to rule out other causes of these symptoms.

Scientists are working to understand the cause of the disease and develop a cure. In the meantime, people with Alzheimer's should be under a doctor's care to address problems as they develop and help arrange proper supportive care.

The organizations listed below offer helpful information on dealing with Alzheimer's disease:

Alzheimer's Association

Suite 1100
919 North Michigan Ave.
Chicago, IL 60611-1676
1-800-272-3900

www.alz.org

A non-profit association supporting families and caregivers of patients with Alzheimer's disease and providing referrals to local resources and services.



Alzheimer's Disease Education and Referral (ADEAR) Center

PO Box 8250
Silver Spring, MD 20907
1-800-438-4380

www.alzheimers.org

A service of the National Institute on Aging funded by the Federal government, offering information and publications on diagnosis, treatment, patient care, caregiver needs, long-term care, education and training, and research related to Alzheimer's disease.

Eldercare Locator

800-677-1116

www.eldercare.gov

A service of the Administration on Aging funded by the Federal government, offering information about and referrals to respite care and other home and community services offered by State and Area Agencies on Aging.

Source: U.S DEPARTMENT OF HEALTH AND HUMAN SERVICES, Public Health Service National Institutes of Health, National Institute on Aging, NIH Publication No. 03-3431, February 2003.

A Health Plan Just For Me: How PERS Health Insurance Benefits Retirees

Ever wish that you could set up your own, cheaper health insurance plan? PERS members have often expressed frustration that the PERS Health Insurance Program does not provide a high deductible plan (sometimes called a catastrophic plan or major medical plan) for those who are healthy and need less care. PERS members have also asked why they must pay for the prescription drug plan, which is built into the medical premium for all PERS-sponsored plans, when they personally do not take any or only a few medications. To help our members understand the principals of risk and insurance, we have posed these questions to PERS' benefits consultants at B.W. Reed Benefits, LLC.

Molly Butler, principle of B.W. Reed, explains that it works just like other insurance policies such as homeowner's and auto insurance. Health insurance policies promise to pay a certain benefit if a particular service is rendered for an insured

member, given certain criteria is met.

Butler said, "Just like auto or homeowner's insurance, some people may live a lifetime and never file a claim for reimbursement. The premiums you pay, however, go into a pool of funds available to pay the claims of those who do."

You may be lucky enough to never have a fire or car accident, but evidence shows that, as one grows older, the likelihood of needing healthcare and prescription drugs increases. The pool of insured members must include a broad group of members to stabilize the premiums.

Butler further explains that, over time, most members experience some illness or disease. In addition, there are significant differences in the cost of treating some diseases or conditions.

For example, one PERS retiree may suffer from arthritis and hypertension. This person may check in with their physician once every three months and be able to control the



symptoms through two relatively inexpensive drugs. This person's cost to the health plan for that year might be less than \$300. A fellow PERS retiree, however, may suffer a heart attack in that same year and have coronary quadruple bypass surgery. The second person's total medical claims may well exceed \$50,000 for the year. Both

PERS Value,
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PERS Large Group Creates Value

continued from page 6

members' claims are paid from the total premiums collected from all members.

"The PERS Health Insurance Program provides value by grouping members within a large group where more premiums are shared," Butler said. Because there is a larger group of members paying premiums into the pool, there is more money available whenever

a member has an unexpected or costly illness or injury. This reduces risk and helps to keep premium cost down.

Another factor that affects how PERS offers health plans to members is the availability of the federal Medicare program. Medicare+Choice plans are designed to work directly with Medicare and are regulated by Medicare rules. The PERS-sponsored ODS Medicare supplement plan, and the payments made by ODS, are supplementary to the

basic Medicare benefit. More than 94 percent of all members enrolled in the PERS Health Insurance Program are also enrolled in Medicare, so this issue is very important to PERS.



The PERS Board and staff will closely watch future changes to the federal Medicare program, and will continue to look for ways to offer affordable plans with the best benefits possible.

The PERS Health Insurance Program was established to benefit the entire PERS retiree population in the best way possible. For more information about PERS or your health plan, please see your member handbook or visit www.pershealth.com.

Service Rep's Rap

by Barbara Sandoval

It's that time of year again! Gloria English, PERS Health Insurance Program Manager, and I will be on the road beginning in late September conducting the annual Plan Change meetings. As always, seeing members in person is delightful and we enjoy hearing the stories and anecdotes that members share. This year we will come equipped with a camera! We hope to take some pictures of retirees along the way to publish in the Health Wise newsletter.

We would also like to share some of your stories with our readers. Do you have a story about how the PERS Health Insurance Program or your health plan has helped you? Tell us what went well, or maybe didn't go so well, with your benefits when you or your spouse needed medical care.

If you are interested in having a quote or story published in Health Wise, please bring your story to us in writing when attending a meeting. We look forward to this and will see you soon!

Numbers You Should Know



PERS Pension Office

www.pers.state.or.us

Mailing Address

PO Box 23700

Tigard, OR 97281-3700

Street Address

11410 S.W. 68th Parkway

Tigard, OR

503-603-7777 • 1-888-320-7377

Clear Choice Health Plans

www.clearchoicehp.com

2650 NE Courtney Dr

Bend OR 97701

541-385-5315 • 1-888-863-3637

Claims

PO Box 7469, Bend OR 97701

Providence Health Plan

www.providence.org

3601 S.W. Murray Blvd. #10

Beaverton, OR 97005

503-574-8000 • 1-800-603-2340

Mailing Address

PO Box 4327

Portland, OR 97208-4327

Ask A Nurse

1-800-365-7010

Claims

PO Box 3125

Portland, OR 97208-3125

Providence RN

503-230-6520 • 1-800-700-0481

PERS Health Insurance Program

www.pershealth.com

PO Box 40187

Portland, OR 97240-0187

503-224-7377 • 1-800-768-7377

ODS

www.odskompanies.com

601 S.W. Second Avenue

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)

Claims

PO Box 4030

Portland, OR 97208-4030

Kaiser Permanente

www.kaiserpermanente.org

500 N.E. Multnomah, Suite #100

Portland, OR 97232-2099

503-813-2000 • 1-800-813-2000

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