

Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Fall 2005

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Health Wise, Editor

Katie Paullin

Limited open enrollment period offered

For the first time since the mid 1990s, the PERS Board has approved a Limited Open Enrollment period for the PERS Health Insurance Program. This open enrollment period will be limited to only members and their eligible dependents who are already enrolled in Medicare Part A and Part B. It is not an open enrollment for dental plans, or non-Medicare medical plans.

This is very good news for PERS members and/or their dependents who may have missed the initial opportunity to enroll, or for those who were enrolled in a PERS-sponsored plan previously but canceled that coverage and would now like to re-enroll in a PERS plan. This Limited Open Enrollment period is a timely opportunity for PERS retirees who have eight or more years of service with

PERS and would like to take advantage of the \$60 Retirement Health Insurance (RHIA) subsidy that is available toward the cost of a Medicare companion plan through PERS.

The PERS Board recently approved the Limited Open Enrollment period along with other changes to the PERS Health Insurance Program that are due to the Medicare Modernization Act (MMA) effective January 1, 2006.

This open enrollment period will most likely be the only period available for PERS members to join the PERS Health Insurance Program for some time. The last open enrollment period in the PERS Health Insurance Program was in 1995. The regular

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Open Enrollment *continued from page 1*

enrollment opportunities will remain the same, which are: 1) at retirement; 2) any time if covered through other group insurance for at least 24 months, and 3) within 90 days of Medicare eligibility.

The Limited Open Enrollment period will begin in September and run through March 31, 2006. Eligible PERS members and dependents will be able to contact the program office for enrollment forms during this time. If enrollment forms are submitted prior to December 31, coverage will be effective January 1, 2006. Any enrollment forms submitted after January 1 will take effect the first of the following month.

Please note that this is not an opportunity to add dental coverage if you are already enrolled in a PERS-sponsored health insurance plan. Members who are enrolling in a PERS health plan for the first time may also enroll in a dental plan during this Limited Open Enrollment period.

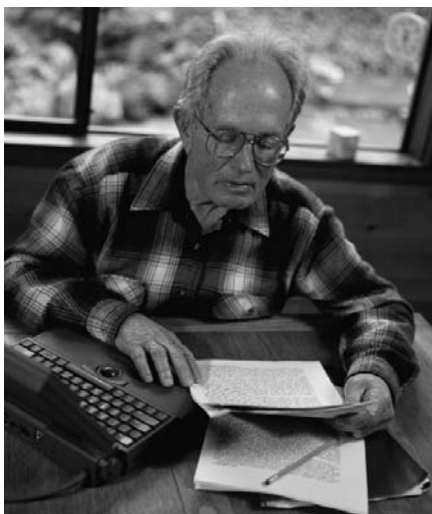
The PERS Health Insurance Program will

communicate this information to PERS members in a number of ways. If you have a relative, friend or neighbor who is a PERS retiree or an eligible dependent and who is not currently enrolled in the PERS Health Insurance Program, please make sure to tell them about this exciting opportunity! Information regarding open enrollment will be available at our annual Plan Change Meetings listed on page four and five.

CAUTION!

Because of the new prescription drug benefit taking effect January 1, 2006, you will receive material from many commercial health plans offering these new plans. Be aware that even though less expensive plans are on the commercial market, the stability of these low- or no-cost plans cannot compare to the stability of the PERS Health Insurance Program. If you choose one of these plans and miss the open enrollment period, there may not be another opportunity to enroll in a PERS-sponsored health plan.

Keeping track of your health premiums



The PERS Health Insurance Program encourages all members to keep records of health insurance premium payments for year-end tax purposes. You may be able to deduct these medical expenses on your tax return, so please consult your tax advisor. Three methods are available for paying your

insurance premiums through PERS: pension deduction, electronic fund transfer (EFT) and monthly invoice. Premium payments can be tracked easily with each

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method of payment, and keeping your records will help your accountant when tax time comes. Following are examples of records you need to retain for each method of premium payment. These records are considered acceptable documentation for tax purposes.

- Pension deduction: If your premiums are deducted from your monthly PERS benefit check, the insurance deductions will be reflected on your quarterly benefit check stub. Save these stubs for your tax accountant in January.
- Electronic fund transfer (EFT): If your insurance premiums are deducted from your checking account, your monthly bank statement will reflect the electronic debit from your account. Save your monthly

bank statements for your tax accountant in January.

- Monthly invoice: You can provide copies of canceled checks, bank statements and money order stubs to your tax accountant, reflecting the insurance premiums paid for the year.

Questions About Deducting Medical Expenses?

Call Your Tax Advisor or
Visit www.irs.gov.

Senior discounts save you money

Everybody loves to save money, and one of the best ways for senior citizens to save is by taking advantage of the senior citizen discount. A senior citizen discount is offered at many places throughout the country, such as restaurants, movies, car rental agencies, travel agencies and more. The discount usually saves you anywhere from \$0.50 to \$3. Some establishments offer a percentage discount.

If you would like to use a senior citizen discount, make sure the place or activity you are attending offers a senior citizen discount. Also, make sure to check the restrictions. Some senior citizen discounts apply only on



certain days and times, and the eligible age for the discount can vary from place to place.

If you would like to see a listing of places in your area that offer senior citizen discounts, log onto www.seniordiscounts.com. This website will, based on your interests, provide a list of places that offer a discount. The site also lists any restrictions.

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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.

Plan Change Meeting Schedule

AREA	DATE	START TIMES	LOCATION
Portland	Sept. 8, Thursday	8:30, 11:00 AM 2:30 PM	Holiday Inn - Airport 8439 NE Columbia Blvd (Parking/entrance in rear of hotel)
Bend	Sept. 12, Monday	8:30, 11:00 AM	Holiday Inn Express 20615 Grandview Dr
Prineville	Sept. 12, Monday	3:00 PM	Crook Co Library 175 NW Meadow Lakes Dr
John Day	Sept. 13, Tuesday	9:00 AM	Nat'l Forest of Malheur Co 431 Patterson Bridge Rd (Cedar Rm)
Burns	Sept. 13, Tuesday	2:00 PM	Harney Co Historical Society 18 W "D" St
Ontario	Sept. 14, Wednesday	9:00 AM	Four Rivers Cultural Center 676 SW 5th
Baker City	Sept. 14, Wednesday	1:30 PM	Geiser Grand Hotel 1996 Main St
La Grande	Sept. 15, Thursday	8:30 AM	Blue Mt Conference Center 404 12th St
Salem/Keizer	Sept. 19, Monday	8:30, 11:00 AM 2:30 PM	Wittenberg Inn 5188 Wittenberg Ln (Off Claggett St NE)
Albany	Sept 20, Tuesday	9:30 AM, 1:30 PM	Linn Co. Fair & Expo 3700 Knox Butte Rd (Willamette Event Center Rm.1)
Tualatin	Sept. 21, Wednesday	8:30, 11:00 AM 2:30 PM	Sweetbrier Inn 7125 SW Nyberg Rd
Eugene	Sept. 22, Thursday	8:30, 11:00 AM 2:30 PM	Hilton Hotel 66 E 6th Ave
Redmond	Sept. 26, Monday	9:30 AM	Comfort Suites 2243 SW Yew Ave
LaPine	Sept. 26, Monday	2:00 PM	Best Western Newberry Station 16515 Reed Rd
Klamath Falls	Sept. 27, Tuesday	8:30 AM	Klamath Co Fair Grounds & Events Center 3531 S 6th

AREA	DATE	START TIMES	LOCATION
Medford	Sept. 27, Tuesday	2:00 PM	Reston Hotel - Pacific Convention Center 2250 Biddle Rd
Grants Pass	Sept. 28, Wednesday	9:00 AM	Riverside Inn Conference Center 971 SE 6th St
Roseburg	Sept. 28, Wednesday	2:00 PM	Arts Center 1624 W Harvard Ave
Pendleton	Oct. 3, Monday	2:00 PM	Pendleton Convention Center 1601 Westgate
The Dalles	Oct. 4, Tuesday	9:00 AM	Columbia Portage Grill 3223 Bret Clodfelter Way
Hood River	Oct. 4, Tuesday	1:30 PM	Hood River Senior Center 2010 Sterling Rd
Milwaukie	Oct. 5, Wednesday	8:30, 11:00 AM	N Clackamas Chamber of Commerce 7740 SE Harmony Rd (Enter at OIT—In rear of building)
Gresham	Oct. 7, Friday	9:30 AM	Four Points-Sheraton 1919 NE 181st Ave
Corvallis	Oct. 10, Monday	9:30 AM, 1:30 PM	LaSells Stewart Center 100 LaSells Stewart Center (Free parking in Stadium lot)
McMinnville	Oct. 11, Tuesday	1:30 PM	McMinnville Senior Center 2250 McDaniel Ln
Salem	Oct. 12, Wednesday	8:30, 11:00 AM 2:30 PM	Roth's 1130 Wallace Rd NW
Beaverton	Oct. 17, Monday	8:30, 11:00 AM	Kingstad Meeting Center 15450 SW Millikin Way
St. Helens	Oct. 17, Monday	3:00 PM	Columbia Learning Center 375 S 18th St
Astoria	Oct. 18, Tuesday	9:00 AM	Red Lion 400 Industry Way
Tillamook	Oct. 18, Tuesday	2:00 PM	Tillamook Senior Center 316 Stillwell
Lincoln City	Oct 25, Tuesday	9:00 AM	Best Western Landmark Inn 4430 SE Hwy 101
Florence	Oct. 25, Tuesday	2:30 PM	Driftwood Shores 88416 First Ave
Coos Bay	Oct. 26, Wednesday	8:30 AM	Red Lion 1313 N Bayshore Dr

Health Matters

Acute Neck Pain

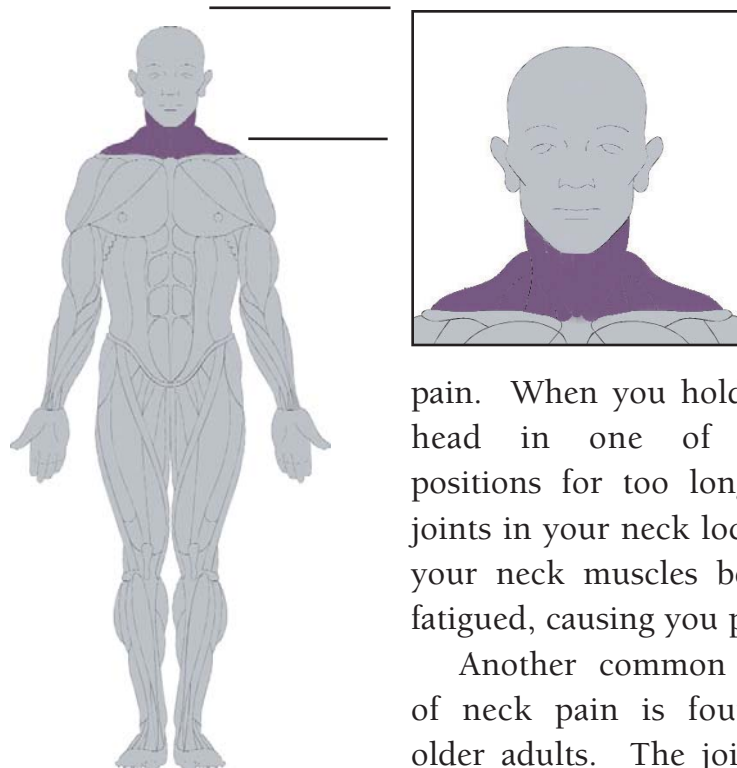
**HEAD
2
TOE**

A Health Series Covering
the Effects of Health
Problems from Head to Toe.

We've all experienced it before, a pain in our neck. Neck pain can be caused by an injury or trauma, a muscular problem or falling asleep in an awkward position. Most neck pain is acute, meaning it is sudden and intense. However, a person can suffer from chronic neck pain. If pain lasts more than three months, it is defined as chronic neck pain. Whatever the cause, neck pain is a very common condition that most people will experience at some point in their lives.

The best way to prevent neck pain is to understand what causes the pain. Most acute pain and stiffness is a result of holding your head

in the same, most often awkward, position for too long. The most common awkward positions that can cause pain are holding your head at an angle while watching TV, working on the computer or reading a book. Cradling a telephone between your shoulder and chin is also a cause of neck



pain. When you hold your head in one of these positions for too long, the joints in your neck lock and your neck muscles become fatigued, causing you pain.

Another common cause of neck pain is found in older adults. The joints in the neck get worn down over time and can develop osteoarthritis. This creates pain that feels like it is getting worse over time and may even work its way into your shoulders and arms. If you feel this might be the cause of your neck pain, it is

Neck,

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a good idea to consult your healthcare provider. You should also consult your healthcare provider if you are experiencing chronic neck pain.

Now that we know the causes of acute neck pain, what can we do to prevent and treat it? The best way to prevent neck pain is to stay active. Using all of your muscles will guarantee they do not grow weaker over time. Staying active will force you to use your neck muscles, thereby preventing them from weakening.

Though staying active will help, it is still possible for acute neck pain to occur. If it does, the best way to treat it is to give it time. Most pain will disappear in a few days. However, if you need something to help you cope during those few days, non-steroidal anti-inflammatory drugs (NSAIDs) are recommended. Chiropractic care can also be used to help alleviate neck pain.

Acute neck pain is bound to happen. However, if you maintain an active lifestyle and avoid placing your neck in an awkward position for too long, you should not suffer too much from a pain in the neck.

Sources

“Neck Pain,” reviewed by Dr. John Pillinger, GP and Dr. Dan Rutherford, GP.

www.netdoctor.co.uk/diseases/facts/neckpains.htm.

Accessed June 24, 2005.

“Tell me about it...neck pain.”

www.chiroweb.com/find/tellmeabout/neckpain/html.

Accessed June 24, 2005.

IMPORTANT NOTICE

The PERS P.O. Box listed in the Death Notification article in the summer issue of Health Wise was incorrect. The correct address for the PERS Health Insurance Program is:

**PERS Health Insurance Program
P.O. Box 40187
Portland, OR 97240**

We apologize for the error.

Fall Travel Tips

- If you will be traveling internationally, make sure your passport is current. Apply for a new passport three months before your departure.
- Leave a detailed itinerary with a family member or friend.
- Refill your prescriptions before you leave for vacation. Carry a list of phone numbers for your doctor and pharmacies.
- Wear your coat on the plane. This will save space when you are packing.
- If you do not have a cell phone, purchase pre-paid phone cards before you leave on vacation.

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
Ask A Nurse
 1-800-365-7010
Claims
 P.O. Box 3125
 Portland, OR 97208-3125
Providence RN
 503-230-6520 • 1-800-700-0481

Clear Choice Health Plans
www.clearchoicehp.com
 2650 NE Courtney Dr
 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
 503-243-3960
 1-888-361-1610
Claims
 PO Box 4030
 Portland, OR 97208-4030

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