

## Prevention works

Do all that you can to promote good health and well-being. Practice preventive care by following a healthy lifestyle and staying up to date with recommended screening tests and immunizations.

### Healthy lifestyle practices

The best way to stay healthy is to prevent problems before they occur. Learn some basics about healthy lifestyle choices.

- **Tobacco use:** If you smoke, get help with quitting. Do your best to limit your exposure to secondhand smoke.
- **Exercise:** Get 30 minutes or more of moderate exercise on most days.
- **Nutrition:** Nourish your mind and body with a healthy diet. Choose foods that are low in fat, eat five or more servings of fruits and vegetables per day, and consider portion sizes.
- **Safety:** Use seat belts, bicycle helmets and smoke detectors to protect against accidents and injuries. Make sure to store firearms properly.

- **Alcohol:** If you drink alcohol, do so in moderation. Don't drink and drive.
- **Preventive care:** Stay up to date with your immunizations and screening tests.

### Prevention and immunizations

Preventive care guidelines, general care guidelines to keep you healthy, are simple but important choices you can make to live a longer and healthier life.

These guidelines are for generally healthy people. If you have ongoing health problems or special health needs or risks, or if certain conditions run in your family, your prevention plan may be somewhat different. You and your doctor can work together to make a plan that's right for you.

In addition to the preventive care guidelines, immunizations are an important part of staying healthy. See the article on page 5 for more information.

### Total Health Assessment

When was the last time you took an inventory of your health? Not just basic statistics, such as

blood pressure and cholesterol, but an in-depth look at the way you live every day? A Total Health Assessment or Health Risk Inventory can help you take inventory of your health.

After answering some questions about your overall health, you will receive a customized action plan to help you succeed in making healthier lifestyle choices. Each of your health plans offers a health risk assessment. See below for more details.

### Resources:

[www.ahrq.gov/clinic/pocketgd.htm](http://www.ahrq.gov/clinic/pocketgd.htm)  
Agency for Healthcare Research and Quality

[www.kp.org/prevention](http://www.kp.org/prevention)  
Kaiser Permanente's Preventive Care Topics

[www.kp.org/succeed](http://www.kp.org/succeed)  
Kaiser Permanente's Total Health Assessment

[www.odscpanies.com/members](http://www.odscpanies.com/members)  
ODS Member Website

[www.providence.org/healthplans/members](http://www.providence.org/healthplans/members)  
Providence Member Website

[www.clearchoicehp.com](http://www.clearchoicehp.com)  
Clear Choice Member Website

*Courtesy of Kim Sage – Kaiser Permanente*

benefits in the medical, dental and prescription drug plan for the coming year. Full member handbooks will continue to be available upon request.

*Article courtesy of the PERS Health Insurance Program*

PERS 2009 Plan Change Meeting Schedule <i>Pre-registration not required</i>			
AREA	DATE	TIME	SITE
Eugene	9/16/09 Wednesday	9:30 a.m. & 1:30 p.m.	Lane Community College Center for Meeting and Learning 4000 E 30th Ave. Bldg 19 Room 102
Portland	9/17/09 Thursday	9:30 a.m. & 1:30 p.m.	Holiday Inn-Airport 8439 NE Columbia Blvd (Park/enter at restaurant entrance)
Bend	9/21/09 Monday	10:30 a.m.	Riverhouse, Deschutes B 3075 N Business Hwy. 97
Prineville	9/21/09 Monday	2:30 p.m.	Crook County Library 175 NW Meadow Lakes Dr.
John Day	9/22/09 Tuesday	9:00 a.m.	Nat'l Forest of Malheur Co 431 Patterson Bridge Rd.
Hines/Burns	9/22/09 Tuesday	2:00pm	Best Western 534 N Hwy. 20
Ontario	9/23/09 Wednesday	9:30 a.m.	Four Rivers Cultural Center 676 SW 5th
Baker City	9/23/09 Wednesday	1:00 p.m.	Geiser Grand Hotel 1996 Main St.
LaGrande	9/24/09 Thursday	8:30 a.m.	Blue Mt. Conference Center 404 12th St.
Pendleton	9/24/09 Thursday	1:30 p.m.	Red Lion 304 SE Nye Ave.
Milwaukie	9/28/09 Monday	9:30 a.m.	Monarch Hotel & Conference Center Sandy/Willamette Room 12566 SE 93rd Ave.
Keizer	9/29/09 Tuesday	9:30 a.m. & 1:30 p.m.	Keizer Renaissance Inn Wall Street Bar & Grill 5188 Wittenberg Ln. NE (Off River Rd N)
Gresham	9/30/09 Wednesday	2:00 p.m.	Holiday Inn 2752 NE Hogan Dr.
Hood River	10/1/09 Thursday	9:30 p.m.	Hood River Valley Adult Center 2010 Sterling Pl.
The Dalles	10/1/09 Thursday	1:30 p.m.	Columbia Portage Grill 3223 Bret Clodfelter Way
Roseburg	10/6/09 Tuesday	11:00 a.m.	Douglas County Fairgrounds 2110 SW Frear St.
Grants Pass	10/6/09 Tuesday	3:00 p.m.	Lodge at Riverside Events Center 955 SE 7th St.
Medford	10/7/09 Wednesday	1:00 p.m.	Ramada Medford and Convention Center Pacific Ballroom 2250 Biddle Rd.
Klamath Falls	10/8/09 Thursday	9:00 a.m.	Klamath Co. Fairgrounds 3531 S 6th St.

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PERS 2009 Plan Change Meeting Schedule			
AREA	DATE	TIME	SITE
LaPine	10/8/09 Thursday	1:30 p.m.	LaPine Senior Activity Center 16450 Victory Way
Corvallis	10/12/09 Monday	9:30 a.m. & 1:30 p.m.	Salbasgeon Hotel & Conference Center Conf. Center to right of hotel 1730 NW 9th St.
McMinnville	10/13/09 Tuesday	1:30 p.m.	McMinnville Senior Center 2250 NE McDaniel Ln.
Salem	10/14/09 Wednesday	10:00 a.m. & 1:30 p.m.	Roth's Fresh Markets 1130 Wallace Rd. NW; The Oregon Room
Beaverton	10/19/09 Monday	8:30 a.m. & 11:00 a.m.	Embassy Suites 9000 SW Washington Square Rd. Regency One Room
St. Helens	10/19/09 Monday	3:00 p.m.	Columbia Learning Center 375 S 18th St.
Astoria	10/20/09 Tuesday	9:00 a.m.	Holiday Inn Express 204 W Marine Dr.
Tillamook	10/20/09 Tuesday	2:30 p.m.	Shilo Inn 2515 N Main St.
Albany	10/22/09 Thursday	9:30 a.m.	Linn Co. Fair & Expo 3700 Knox Butte Rd. E (Willamette Event Ctr Rm 3)
Lincoln City	10/27/09 Tuesday	9:00 a.m.	Lincoln City Community Center 2150 NE Oar Place
Florence	10/27/09 Tuesday	2:30 p.m.	Florence Events Center 715 Quince St.
Coos Bay/ N. Bend	10/28/09 Wednesday	9:30 a.m.	Red Lion 1313 Bayshore Dr.

### MEDICARE CUTS *cont'd from page 1*

like much, but costs will ultimately be passed on to you, the consumer, in the way of higher premiums.

The PERS Health Insurance Program has managed premium dollars wisely over the years, so while you will see rate increases for 2010, they

will not be as significant as most of the increases that Medicare Advantage Plans will experience in the community.

The PERS Health Insurance Program is proud of the long-term relationship we have developed with our health plan partners over the years.

Collaboration with our health plan partners ensures the program's stability. The PERS Health Insurance Program is here to serve PERS retirees and their dependents by offering cost-effective benefits with reasonable premiums for many years to come.

## Our commitment to you

The PERS Health Insurance Program is committed to providing information in ways that work for all of our members. Beginning fall 2009 for the 2010 plan year, PERS will develop a condensed version of the PERS Health

Insurance Program Member Handbook and Benefit Guide for current enrollees in a PERS-sponsored plan. This condensed version will include new rate and benefit comparisons and a description of any changes to

## Immunizations are important to your health

Immunizations are not just for kids. However, many adults still fail to be vaccinated. A vaccine is a medication (usually an injection) that gives patients immunity to certain viral illnesses. While many people consider conditions like the flu to be just an annoyance, they can be serious, even fatal. The Centers for Disease Control and Prevention (CDC) estimate that, each year, more than 40,000 people die from influenza and pneumococcal infections while more than 200,000 people are hospitalized with these conditions. Vaccines are a tremendously important and effective way to prevent illness and maintain your overall well-being.

Three of the most important immunizations for adults are for the flu (influenza vaccine), pneumonia (pneumococcal vaccine) and shingles (zoster vaccine).

**Flu** (influenza vaccine): The influenza vaccine is recommended for all individuals age 50 and older. This immunization is repeated EVERY year because the viral strains that cause the flu frequently

change. The CDC recommends you get your influenza vaccine between October and early spring every year. It is a common misperception that people get the flu from a vaccination. Most vaccines are made from 'inactivated' strains of the virus, which means that the vaccine cannot cause illness. Oftentimes, people experience a cold, caused by other organisms, soon after receiving a vaccine. It is easy to associate the illness with the vaccine; however, this is not the case. The most common side effect from vaccines is soreness at the injection site.

**Pneumonia** (pneumococcal vaccine): All individuals with certain chronic medical conditions should receive a pneumococcal vaccine. For most people this is a one-time vaccine. However, if you are over 65 and received a pneumococcal vaccine before age 65, talk with your doctor and see if a second pneumococcal vaccine is appropriate for you.

**Shingles** (zoster vaccine): Shingles is an extremely painful rash caused by the

zoster virus. This same virus causes chickenpox. After a person recovers from chickenpox, the virus stays in the body and can reappear years later, causing shingles. Zostavax, the zoster vaccine, is recommended one time for all individuals age 60 and older, regardless of previous exposure to herpes zoster or chickenpox.

**Other vaccines:** Other important adult vaccines include tetanus and diphtheria (Td); hepatitis B; hepatitis A; varicella; measles, mumps and rubella; and meningococcal. While there are many other vaccines that can and should be administered to adults, those discussed above are the most common.

Talk to your doctor today to make sure you are up to date on your immunizations and please contact your health plan for information on how these immunizations are covered on your particular plan.

*Joshua T. Bishop, Pharm.D., Pharmacy Program Administrator – Clear Choice Health Plans*

## Numbers

**PERS**  
www.pershealth.com  
P.O. Box 40187  
Portland, OR 97240-0187  
503-224-7377  
800-768-7377

**PERS Pension Office**  
www.oregon.gov/pers  
**Mailing Address**  
P.O. Box 23700  
Tigard, OR 97281-3700  
**Street Address**  
11410 S.W. 68th Parkway  
Tigard, OR 97223-8634  
503-598-7377  
888-320-7377

**Kaiser Permanente**  
www.kaiserpermanente.org  
500 N.E. Multnomah, Ste. 100  
Portland, OR 97232-2099  
503-813-2000  
800-813-2000

**Providence Health Plan**  
www.providence.org  
3601 S.W. Murray Blvd. #10  
Beaverton, OR 97005  
503-574-8000  
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  
800-700-0481

**Clear Choice Health Plans**  
www.clearchoicehp.com  
2965 N.E. Conners Ave.  
Bend, OR 97701  
541-385-5315  
888-863-3637

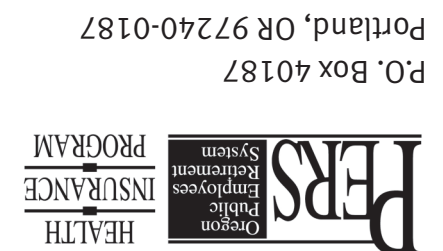
**Claims**  
P.O. Box 7469  
Bend, OR 97701

**ODS**  
www.odscpanies.com  
601 S.W. Second Ave.  
Portland, OR 97204-3156  
**Medical**  
503-243-3880  
800-962-1533 (Oregon)  
800-852-5195 (National)  
**Dental**  
503-243-4494  
800-452-1058 (Oregon)  
800-852-5195 (National)

**Pharmacy**  
503-265-4709  
888-786-7509  
**Claims**  
P.O. Box 4030  
Portland, OR 97208-4030

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# Healthwise

A PERS Health Insurance Program newsletter



FALL 2009

## Federal government cuts funding for Medicare Advantage Plans

Insurance companies that offer Medicare Advantage Plans contract directly with the Centers for Medicare and Medicaid Services (CMS) and become the administrator for your Medicare benefits. Medicare reimburses the insurance companies offering Medicare Advantage Plans a certain amount of money per month for each enrolled member. The health plan becomes responsible for administration costs, paying medical claims and handling customer service.

The PERS Health Insurance Program offers Medicare Advantage Plans through Clear Choice Health Plans, Kaiser Permanente, ODS Health Plan and Providence Health Plan. You may not be aware of it, but Medicare Advantage Plans often offer additional benefits and services that are not available under

original Medicare. For example, all of the PERS Medicare Advantage Plans offer:

- Routine eye exams and routine physicals
- Outreach programs, such as disease and case management, intended to help members get the best course of treatment and outcomes for chronic conditions
- Worldwide urgent and emergency services
- Discounts for alternative care services

It is frequently reported that Medicare Advantage Plans are not cost effective. In part as a result of press coverage, the federal government is cutting funding to these plans by a significant 4.5 percent! This might not seem

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### Medication information for PERS ODS Prescription Drug Plan members

For a complete list of brand and generic medications covered under your current PERS prescription drug benefit, please visit ODS online at [www.odscpanies.com/members](http://www.odscpanies.com/members), log on to myODS and consult the PERS Prescription Drug Plan List of covered drugs.