

# Health Wise

PERS Health Insurance Program Newsletter

Spring, 1999

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## COMING THIS SUMMER

### **Visual Aids**

*Developing your own  
reference source for  
vision impairment*

## SUGGESTIONS?

Call the PERS Health  
Insurance program at  
1-800-768-7377.

### **Health Wise Editor**

*Tiffany Meyer*

## Medigap Purchasers Beware

**E**very week seniors fall victim to health insurance marketing scams promising to ease their life of stress, and save them countless dollars in the bargain. To protect yourself from these masters of persuasion, it's important to arm yourself with a little information.

**Stay informed of your current benefits.** The PERS Health Insurance program offers a wide range of insurance benefits to its members. Before deciding to change to a new plan, carefully look over these benefits to make the best long term decision.

*Please turn to **Medigap**, page 6*

## What was the name of that pill?

**S**everal factors can contribute to short term memory loss as we age. Regardless of the causes, the resulting lack of concentration, mental fatigue & forgetfulness can be very frustrating.

Ginkgo (commonly referred to as Ginkgo Biloba), has recently been adopted into U.S. culture as a powerful "brain booster," a "memory pill," and cure-all for the mental fatigue often associated with aging adults.

Ginkgo, or maidenhair tree, is one of the oldest living plant species on this planet. The

chemical compounds naturally extracted from Ginkgo tree leaves and nuts have been used in Chinese and European cultures for centuries for a variety of health problems.

In the past 50 years, hundreds of scientific studies in Germany & France have proven the positive effects Ginkgo supplements have on increasing blood flow and circulation to vital tissues & organs.

The quality of blood circulation in the body determines how well blood can carry nutrients

*Please turn to **Ginkgo**, page 3*



Robin Richardson,  
Director of  
Pharmaceutical  
Programs,  
ODS Health Plans

# PHARMACY Corner

## Medicine & food: Sometimes a harmful combination

**A**s a consumer of prescription and over the counter medications, it's important to be aware of the potential danger of mixing drugs with certain foods.

With assistance from the Food and Drug Administration, the National Consumers League recently published an informative booklet entitled, "Food and Drug Interactions." Though this booklet provides helpful information about food and drug interaction (excerpted here) it's best to direct your specific questions about the drugs you take to your doctor or pharmacist.

### **Take with Food:**

Non-Steroidal Anti-Inflammatory Drugs (NSAIDS) such as Relafen, Motrin, Aleve and Naprosyn, can irritate the stomach. Take them during or

immediately after a meal to reduce irritation and nausea.

### **Take on an Empty Stomach:**

Other classes of medicines should be taken on an empty stomach, allowing the drug to reach the blood stream faster, increasing their effectiveness. Antihistamines like Claritan and Allegra are one such class.

### **Caffeine and Medication:**

Some classes of medicine increase the level of caffeine in the body, producing excess excitability and nervousness. Quinolone antibiotics such as Cipro are an example of such classes. When taking these, be cautious of your level of caffeine consumption.

Caffeine is also a stomach irritant, and can reduce the effects of medications such as Zantac or Tagamet, used to treat ulcers,

heartburn and acid indigestion. Eating or drinking large amounts of caffeine containing products should be avoided with these classes of medications.

### **Vitamin K:**

Vitamin K is an essential element in the blood clotting process. Some examples of foods high in vitamin K are broccoli, spinach, turnip greens, cauliflower and brussel sprouts. However, for patients who are taking blood thinners such as Coumadin to prolong the blood clotting time, eating large quantities of food high in vitamin K can reduce or negate the effectiveness of these medicines.

On the opposite side, taking blood thinners such as Coumadin with high doses of Vitamin E (also a natural blood thinner) can be very dangerous.

## Ginkgo

Continued from page 1.

(like oxygen, sugars, & enzymes) and how easily it can remove the waste products of cellular metabolism. In essence, circulation directly effects the health of every cell in the body.

In fact, prolonged poor circulation can lead to rapidly aging cells. Aches, pains, stiffness, weakened joints, and mental fatigue can develop as a result.

The brain needs glucose (sugar) & oxygen to function properly. Things like stress, narrowing of or damage to the arteries, and abnormal clotting of the blood, can decrease the flow of oxygen to the brain. Ginkgo has been found to increase the uptake and utilization of the glucose “fuel” present in the brain. Ginkgo also acts as a natural blood thinner, increasing circulation and the flow of oxygen to the brain.

“Research on brain waves (EEGs) shows that whatever activity you’re doing, (Ginkgo) can help you use your mind more effectively” says Jonathan Zuess, MD, and author of *Gink-*

*go: The Smart Herb.*

Ginkgo is found commercially as powdered leaves in capsules or tablets, or as powdered or liquid extracts, either standardized or unstandardized. The best concentration of Ginkgo seems to be found in the standardized liquid extracts, which are made by soaking dried leaves in a solution of



acetone & water for at least two hours. The acetone pulls the active compounds from the leaves, resulting in an extract that will be pressed out and filtered of impurities.

You can find Ginkgo in most natural food stores, and in the vitamin section of many grocery

stores. Cost and dosage varies according to the quality and type of Ginkgo.

It takes at least 2-4 weeks for the active ingredients in Ginkgo to build up in the body and for the brain to have enough time to respond.

Though it is not proven, some physicians suggest avoiding Ginkgo if you are taking any blood thinning agents.

Remember, Ginkgo is not for everyone. Be sure to consult your provider before deciding to take any supplement. How a medicine will work with an individual depends not only on the medicine and dose, but also on how each person’s body responds.

ODS Health Plans and the PERS Health Insurance Program do not endorse the use of Ginkgo or any other product.

CORNER

### Suggested Reading List

***Ginkgo: The Elixir of Youth***, by Christopher Hobbs.

***Ginkgo: A Practical Guide***, by Georges Halpern, MD, PhD.

***The Green Pharmacy***, by James A. Duke, PhD.

***Ginkgo: The Smart Herb***, by Jonathan Zuess, MD.



| <b>Preventive Service</b>                                     | <b>Eligibility</b>   | <b>Frequency</b>   | <b>Importance</b>   |
|---|--|--|---|
| Screening mammogram   | Female Medicare beneficiaries age 40 & older                     | Once a year  | Early detection is a woman's best hope in the fight against breast cancer.  |
| Screening pap smear and pelvic exam with clinical breast exam | Female Medicare beneficiaries                                    | Once every 3 years   | A pap smear tests for cervical cancers. A pelvic exam helps detect abnormalities.   |
| Prostate cancer screening                                     | Male Medicare beneficiaries over age 50                          | Once a year starting January 1, 2000   | Prostate cancer is the second most common cancer among American men (skin cancer is the most common).   |
| Colon cancer screening.                                       | Medicare beneficiaries age 50 and over                           | A fecal occult blood test once a year; a flexible sigmoidoscopy once every four years; a colonoscopy once every 2 years for persons at high risk for colon cancer. | Colon cancer is the third most common cancer for both men and women in the United States.   |
| Diabetes self-management & glucose monitoring                 | Medicare beneficiaries with diabetes (insulin users & non-users) | Includes coverage for glucose monitors, test strips, lancets, and self-management training.  | Controlling your blood sugar levels helps you feel better and may prevent or delay diabetes complications, such as blindness, kidney failure, nerve or blood vessel damage. |
| Bone mass measurement (bone density test)                     | Certain Medicare beneficiaries at risk for losing bone mass      | Ask your doctor  | Physicians use this information to assess and predict your likelihood of fractures and to recommend treatment that can help stop further bone loss.                         |
| Vaccinations: Flu, pneumococcal pneumonia, hepatitis B        | All Medicare beneficiaries                                       | A flu shot once a year. Ask your doctor about the pneumonia and hepatitis B shots.   | Vaccines aren't just for kids! They're the best way for adults to protect themselves from flu, pneumonia and hepatitis.   |

## **Medicare's Preventive Services can help you stay healthy**

When Medicare was created in the 1960s, the program focused on treatment as opposed to prevention. Today, preventive services go far beyond the annual flu shot.

Thanks to the Balanced Budget Act of 1997, several preventive services have been added to Medicare's benefit list. The chart to the left summarizes the preventive services available to Medicare beneficiaries.

*This article was submitted by OMPRO, Oregon Medical Professional Review Organization. For more information, call OMPRO's Quality of Care Hotline at 1-800-344-4354.*

# Search engines, browsers, & links, Oh my!

**Becoming Internet savvy may not be as hard as you think**

**N**othing can replace the sound advice and experience of your health provider. Yet for personal health education, the internet provides a great resource.

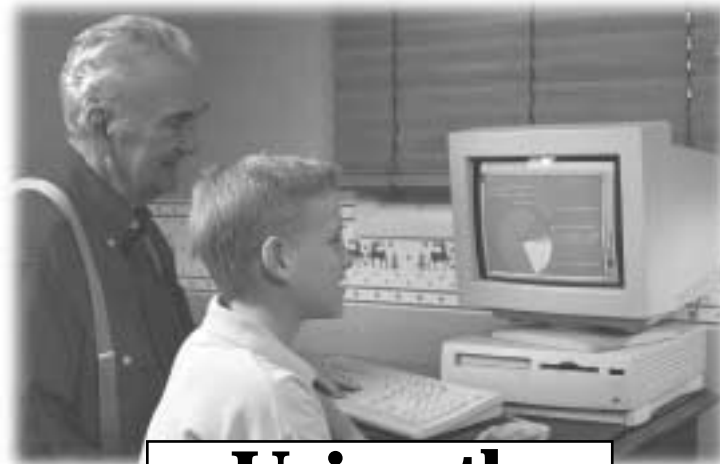
Like most things these days, getting a grasp on the lingo of the web seems to require learning a whole new language. Luckily, several community resources provide access to the internet, free beginner's classes, and with a little patience, enough guidance to become as computer savvy as those grandkids of yours.

If you don't have internet access from home via a computer, check into your local library. Many libraries across Oregon let you "log on", or access, the internet free of charge. Most larger libraries also offer free, or inexpensive classes so you can learn the basics. And, if you're still unsure, most have computer support staff to answer your general questions.

In addition to libraries, several print shops offer computers, though at a hefty price. Kinkos, Lazerquick, and others

of the information.

When in doubt, ask your provider to confirm the information you've found. They may even be able to refer you to websites or sources of research that you didn't think of on your own. Again, nothing can replace the advice and expertise of your health provider.



## Using the INTERNET

let you access the net on a PC or Macintosh computer. Most of these places charge around \$12 per hour for this service.

Once you have a sense of how to search for information online, it's important to be cautious about the source of the "facts" you've found. Remember that literally anyone can create a website. Be as cautious as you would be with any other reference about the credibility

### **A good place to start!**

The Mayo Clinic's *Health Oasis* website provides a wealth of information on health care issues, including allergy and asthma, Alzheimer's disease, women's health, men's health, cancer, nutrition, medicine, heart, and children's health. Visitors can also request the Mayo Clinic's weekly bulletins via email, find out about specific drugs, and take quizzes on health issues. You can find them at:  
**[www.mayohealth.org](http://www.mayohealth.org)**

## Medigap

*Continued from page 1.*

“Most people tend to think short term when shopping for insurance. What people overlook is that the decision they make today may severely effect their pocketbook 5, 10, or 20 years down the road,” said Randy Skinner, ODS Health Plans Marketing Representative.

### **2 Tell the marketer what you're already eligible for.**

This is crucial. While it's illegal for any insurance company to make any misleading comparisons of plans, or to use deceptive tactics to entice you into their program, if they don't know what you're already eligible for (and they don't ask), they can't properly compare all of the benefits available to you. In these circumstances, the responsibility is up to you.

**3 Ask them to send you a “Guide to Health Insurance for People with Medicare.”** This booklet is produced by the Health Insurance Financing Administration. It compares in detail all Medigap plans offered, regardless of the carrier. It also provides a lot of helpful advice about choosing a Medigap plan or Medicare Supplement plan (if you decide to

change). Compare this booklet with your PERS Benefit booklet, and call the PERS Health Insurance program at 1-800-768-7377 to answer questions about your coverage and the consequences of changing to another plan.

**4 Understand the consequences of changing plans.** If you choose to leave the PERS Health Insurance Program, you lose your right to come back to this plan. This means that you may sacrifice valuable benefits, like prescription drug coverage or dental insurance. Be very sure that you're making the best long term decision before changing plans.

**5 Consider the long-term benefits of the plan as much as the price.** The retired population uses their prescription drug benefit more than any other age group. “I've seen eligible PERS Health Insurance Program members enroll in another insurance plan because the premiums may be lower, and then develop conditions which require expensive prescription drugs or dental treatments that are not covered by the plan they enrolled in,” said Mr. Skinner. Shop smart, weigh all available options, and consider the long term effects and benefits before you make a choice to change. You'll be happy you did.

## Plan for the plan change period

Every fall, PERS Health Insurance Program members have the opportunity to change their health insurance carriers during the Plan Change Period.

Representatives from the PERS Health Insurance Program and the insurance carriers hold meetings throughout Oregon to assist you with any questions about your health insurance benefits and the Plan Change process.

Schedules and Benefit Booklets will be available to members in early fall.

## Allergies bugging you?

Protect yourself from harmful allergens with these tips:

- If you use a humidifier, be sure to change the water every few days.
- Run your bed pillows through the drier on high heat for 10-15 minutes to rid them of dust mites.
- Give your bedroom throw rugs a Spring cleaning.

# Five servings a day for better health

The American Cancer Society has long determined that a healthy diet filled with fresh fruits and vegetables can help prevent cancer and other chronic illnesses.

Eating the recommended five or more servings a day of fruits and vegetables may not be as hard as you think. Especially when you

realize how small one serving actually is:

- 1/2 cup fruit
- 3/4 cup juice
- 1/2 cup cooked vegetable
- 1 cup leafy vegetable
- 1 medium apple
- 1 medium carrot

In fact, tackling a big salad may actually give you two or three servings in one

meal. To make things easier, make the habit of having your favorite fruits and vegetables not just in the frig, but ready



to consume. That means preparing the food as soon as you buy it and storing it in air tight containers so it's ready to take for lunch, steam for a side dish, or slice to complement your meal.

When considering what fruits and vegetables to buy, always consider fresh before canned or frozen. In addition to preservatives, canned vegetables and fruits are often unnaturally high in sodium or

sugar. If you have to eat them canned or frozen, try draining excess juice, and steaming the food instead of

cooking it with water. This keeps the important nutrients from draining into the water & juice that you most likely won't consume.

Most grocery stores also carry prepackaged salad fixings

and snack size bags of veggies, making preparation a snap.

Above all, make it easy! Eat the fruits and vegetables you enjoy most. And don't be afraid to experiment. Lay out three servings of vegetables, and see how you can work them into your spaghetti sauce, or your morning eggs. Your body will be happy you did!

# Numbers You Should Know

## NEW or CHANGED NUMBERS

### **PERS Pension Office**

*Mailing Address*

P.O. Box 23700  
Tigard, OR 97281-3700

*Street Address*

11410 S.W. 68th Parkway  
Tigard, OR 97281-3700  
(503) 603-7777  
1-888-320-7377

### **PERS Health**

**Insurance Program**

*General Correspondence*

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

### **Kaiser Permanente**

500 NE Multnomah St #100

Portland, OR 97232-2099

(503) 813-2000  
1-800-813-2000

### **Providence Health Care**

**Eugene**

P.O. Box 10106  
Eugene, OR 97440  
(541) 485-2145  
1-800-421-0544

*Ask-A-Nurse*

(541) 686-7000  
1-800-365-7010

### **Providence Health Plan Portland**

1235 NE 47th Ave #220  
Portland, OR 97213  
(503) 574-8000  
1-800-603-2340

*Claims*

P.O. Box 13160  
Portland, OR 97213

*Providence RN*

(503) 230-6520  
1-800-700-0481

### **ODS Health Plans**

315 SW 5th Ave  
Portland, OR 97204

*Medical*

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

*Dental*

(503) 228-6554  
1-800-452-1058 (Oregon)  
1-800-852-5195 (National)

*Claims*

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



## Office closure

PERS Health Insurance Program will be closed on:

**May 31st**  
Memorial Day

## Need an Audio Version of Health Wise?

To add your name to our permanent cassette tape mailing list, please call the PERS Health Insurance Program at 1-800-768-7377.



Over 35,000 PERS Members received a valuable coupon included with the first mailing of Pharmacy Friends. There were over 5,000 requests to be a permanent member of the club. We appreciate your continued interest in becoming an informed consumer of prescription and over-the-counter drugs!