

Positive outlook, low stress and no smoking contribute to healthy aging

Want to thrive as you age? A new study in the “Journal of Gerontology: Medical Sciences” tells you how.

“Important predictors of thriving were the absence of chronic illness, income over \$30,000, having never smoked and drinking alcohol in moderation,” said Mark Kaplan, Doctorate in Public Health., lead author and professor of community health at Portland State University. “We also found that people who had a positive outlook and lower stress levels were more likely to thrive in old age.”

In the first study of its kind, researchers from PSU, the Kaiser Permanente Center for Health Research, Oregon Health & Science University and Statistics Canada surveyed 2,432 older Canadians about their quality of life over 10 years. Study participants filled out an extensive health survey every other year. Most previous studies have been based on one-time surveys and focused on factors that contribute to poor health.

“Many of these factors can be modified when you are young or middle-aged,” said David Feeny, Ph.D., study coauthor and senior investigator at CHR. “While these findings may seem like common sense, now

we have evidence about which factors contribute to exceptional health during retirement years.”

There is no magic to health in old age. The best approach is to develop good health habits and stick with them:

Keep moving. Do something active each day — something you enjoy that maintains your strength, balance, flexibility and cardiovascular health.

Eat well. Combined with physical activity, eating nutritious foods in the right amounts can help keep you healthy.

Maintain a healthy weight. Extra weight increases your risk for illness and health complications.

If you smoke, consider quitting. There are many resources to help you take this critical step to improving your health.

Get plenty of restful sleep. The number of hours you sleep each night is not as important as how you feel when you wake up. If you do not feel refreshed, you probably need more sleep.

Stay up-to-date on screening tests and immunizations, including an annual flu shot.

Have a plan for handling stress. Uncontrolled stress can cause

or contribute to many different types of physical and psychological disorders.

Use your mind. Staying interested and involved in the world is an important aspect of healthy living.

Do some advance planning. Discuss end-of-life wishes with your family members and healthcare providers, and complete advance-directive forms.

Reduce fall hazards. Install grab bars, improve lighting and remove items that may cause tripping around your home.

Keep up social ties and help others. People who volunteer and have strong social networks are often healthier and happier than those who don’t.

Accentuate the positive. Expect good things to happen. Express thanks. Add laughter to your day. Your attitude really can affect your health and how you feel.

For more healthful-aging tips from the Centers for Disease Control and Prevention, go to www.cdc.gov/aging/index.htm.

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Allergy season tips

It’s a beautiful sunny day, the birds are singing, the flowers are blooming, and you are sneezing. Is it just a cold or is it allergies?

Understanding pollen allergies

One of the most common types of allergies is allergic rhinitis, better known as hay fever. It usually is a seasonal allergy that appears in spring or summer. It is known to be triggered by various plant pollens, trees, grasses and weeds, or airborne mold spores. Springtime is known as the tree pollen season, and summer is the grass and weed pollen season. The symptoms of hay fever, or pollen allergies, are very similar to a cold or flu. They include a runny nose; itching eyes, nose and throat; sneezing and head congestion.

If you think that your symptoms may be caused by allergies, you should see your personal physician or provider who can provide a diagnosis and recommend treatment. Your doctor may need to suggest

various tests to determine if you have an allergy and what the best treatment is for you.

There are many ways to avoid pollen, and keep it from making you miserable this season. Here are some tips:

- If possible, remain indoors in the morning when the pollen levels are highest. Sunny, windy days can be especially bothersome for allergy sufferers.
- If you have a pollen allergy and you must work outdoors, you can wear tight-fitting facemasks that are designed to filter pollen out of the air before it reaches your nasal passages.
- Keep your lawn mowed to prevent grasses from blooming and pollinating. When you do mow your grass, wear a facial mask to filter out the pollen particles.
- When you are in your car, keep your windows closed and your air conditioning on recirculate.

- At home, keep your windows closed during peak hours of the day, and be sure to replace your heating/cooling air filters regularly.
- Obtain a High Efficiency Particulate Air (HEPA) filter. They are very effective in removing pollen from the air indoors without contaminating the environment with molds.
- Avoid travel in the country — especially on dry, windy days or while crops are being harvested.

Watch the pollen counts in the local weather reports. These counts represent the pollen concentration in the air in a certain area at a specific time. Although a pollen count is an approximate measure, it is useful as a general guide for when it is advisable to stay indoors and avoid contact with the pollen.

*GoodHealth News
Providence Health Plans*

Summer vacation: Planning around your asthma or allergies

Summer is the time for leisure, travel and family vacations. Asthma and allergies are frustrating and their management often requires a lot of time and attention. But it does not have to get in the way of your summer vacation plans.

Are you planning a trip this summer? Don’t forget to consider your needs or the

needs of an allergic or asthmatic family member when making your arrangements.

It also is important to discuss your travel plans with your personal physician/provider. Your doctor can recommend the best treatments or preventions on your trip and also advise you of potentially risky

destinations and activities.

Once you’ve taken your allergies into account and have made your vacation plans, put your worries behind you. Enjoy your summer to the fullest while taking allergies and asthma on the road.

*GoodHealth News
Providence Health Plans*

Tax time: Medical expenses may be deductible

As you prepare to file your 2008 taxes be sure to keep in mind that many expenses related to health care may be deductible. In addition, many health insurance premiums can be deducted. Be sure to ask your tax accountant what kind of documentation you will need to deduct expenses on your return.

If you are eligible to deduct your health insurance premiums here are some helpful tips for finding how much you paid in 2008:

- **Pension deduction:** If you have your premiums deducted from your monthly

PERS benefit check, the insurance deductions will be reflected on your quarterly benefit check stub. Save your stubs and you will be ready to provide this information to your tax accountant.

- **Electronic Fund Transfer (EFT):** If you have your insurance premiums deducted from your checking account, your monthly bank statement will reflect the electronic debit from your account. Save your monthly bank statements and you will be ready to provide this

information to your tax accountant.

- **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.

For more information

If you have any questions about deducting medical expenses, call your tax advisor or visit www.irs.gov.

Article courtesy of the PERS Health Insurance Program

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you don't think you received the service, or if you feel the service was unnecessary or misrepresented. She also offers the following tips:

- Be suspicious of companies or advertising that offer free medical equipment and ask for your Medicare number.
- If you rent medical equipment, be sure to return the item to the medical equipment dealer when you are finished, and always get a receipt for the return.
- Beware of providers and suppliers that use phone calls and door-to-door selling as a way to sell you goods or services.
- Beware of providers who use pressure tactics to get you to accept a service or product.
- Beware of healthcare providers who say they represent Medicare or a branch of the federal government.
- Beware of experimental therapies and high-priced medical services or diagnostic tests. Rely on your own doctor's advice to prescribe appropriate treatment for you.
- Never loan your ID card to anyone or give your Medicare or Medicaid number over the telephone to people you do not know.
- Never sign a blank form. Always read and keep a

copy of any document or agreement you sign.

You may report Medicare fraud, waste and error by contacting the SHIBA hotline at **800-722-4134** or the Office of the Inspector General hotline, which offers a confidential means for reporting vital information at **800-HHS-TIPS (800-447-8477)**.

SHIBA is supported by active, involved volunteers and committed to helping others with Medicare. If you would like to join a network of compassionate, dedicated people, contact SHIBA at **800-722-4134** or on the web at **www.oregonshiba.org**.

Article courtesy of The ODS Companies

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 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

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

The ODS Companies

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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

Healthwise

A PERS Health Insurance Program newsletter



SPRING 2009

Get help with Medicare questions

Do you want to understand more about your Medicare coverage? The state's award-winning Senior Health Insurance Benefits Assistance (SHIBA) is a government program that trains volunteers statewide to provide free, unbiased, local help to people with Medicare. The SHIBA program helps people with Medicare save money by ensuring that they receive all possible benefits and are not paying too much out of their own pockets. SHIBA volunteers help people with Medicare select prescription drug plans, compare supplemental health insurance policies, review bills, file appeals or complaints, and prevent fraud and abuse.

SHIBA works closely with the federal Centers for Medicare & Medicaid Services (CMS) to fight Medicare fraud, waste and abuse. Recently, the CMS announced it is getting tougher in its fight by requiring surety bonds for suppliers of Durable Medical

Equipment (DME). The surety bond requirement is designed to limit the program risk from fraudulent Medicare equipment suppliers. It also should help ensure that suppliers who remain in the program furnish items to Medicare beneficiaries that are considered reasonable and necessary.

In addition to these measures, CMS reported that it has revoked billing privileges of more than 1,100 medical equipment suppliers in south Florida and southern California and is suspending payments to home health agencies in the Miami-Dade, FL, area.

Lisa Emerson, program manager for SHIBA, encourages all people with Medicare to carefully review their billing statements and report any suspicious activity. Ask questions if you don't understand the charges billed to Medicare, if

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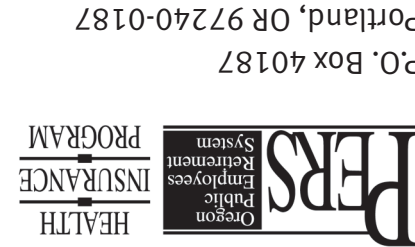
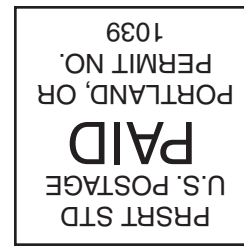
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Medication information for PERS ODS Prescription Drug Plan Members

For a complete list of brand and generic medications covered under your current PERS prescription drug benefit, please visit ODS online at **www.odscompanies.com/members**, log on to myODS and consult the PERS Prescription Drug Plan List of Covered Drugs.