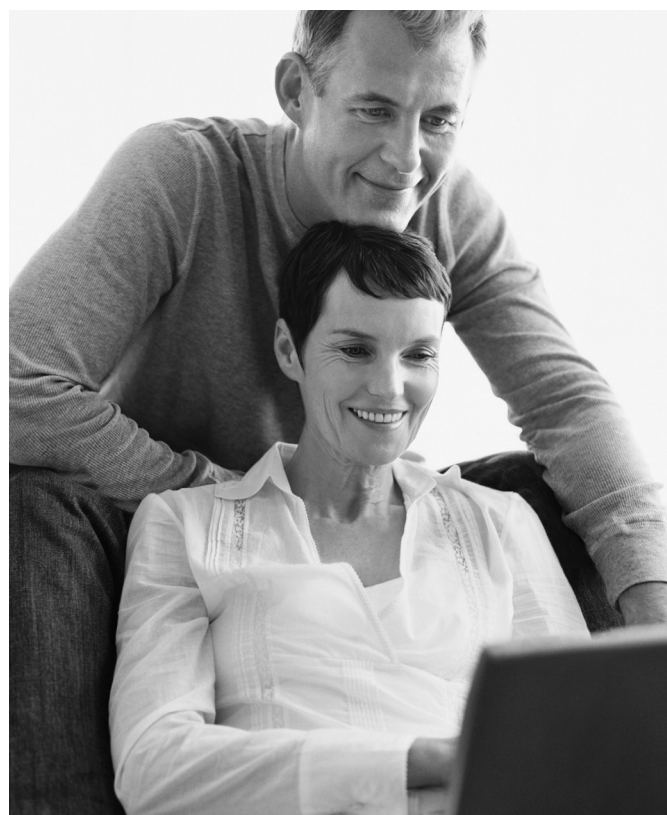


Taxes

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we recommend you retain for tracking and obtaining this information.

- **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 in January.
- **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 in January.
- **Monthly Invoice:** Copies of canceled checks, bank statements and/or money



order stubs can be provided to your tax accountant, reflecting the insurance premiums paid for the year.

For more help with your 2006 taxes, please contact your tax accountant.

Understanding air travel guidelines

The Holiday season is almost here, and for many people, that means an annual trip to visit friends and/or family is also on its way. The way we are accustomed to traveling has changed in the past five years. Following the foiled terror plot in September, the Transportation Security Administration (TSA) changed the rules on what can and cannot be brought on planes. If you are traveling this

holiday season, keep the following changes in mind.

The effective date for the following guidelines was September 26, 2006. Travelers are permitted to carry-on the following items:

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- Travel-size toiletries that are three ounces or less AND that fit in a one quart-size clear, plastic, zip-top bag are permitted through the security checkpoints and on the plane.
- All prescription and over-the-counter medications as well as gels or frozen liquids needed to cool medically necessary or

related items used by persons with disabilities or medical conditions. If the volume of these medications or disability-related items exceeds three ounces, you must declare them to one of the TSA security officers at the checkpoint for further inspection.

- Solid cosmetics and personal hygiene items such as lipstick, lip balm and similar solids

are also allowed through the checkpoint and on the plane.

Although carrying-on your medications is allowed, all medications must be properly labeled with a professionally printed label. On the label, include the name of the medication, the manufacturer's name, the patient's name and the pharmaceutical label. The prescription medication must match the name on the passenger's ticket.

Other questionable items that you are allowed to carry-on are:

- Nail clippers
- Nail files
- Knitting and crochet needles
- Safety razors — including disposable razors
- Scissors (plastic or metal with blunt tips or metal with pointed tips and blades shorter than four inches in length)
- Tweezers

Items that you absolutely cannot carry-on a plane or

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past the security checkpoint include:

- Sharp objects such as box cutters, ice picks, knives, meat cleavers and swords
- Sporting equipment such as golf clubs, baseball bats and lacrosse sticks

- Guns and firearms
- Martial arts and self defense items
- Lighters

Traveling during the holidays can be a stressful event; however, if you are prepared and aware of the restrictions, your travels should be smooth. For more information on what you can or cannot carry on a plane or past the security checkpoint, please visit the TSA website at

<http://www.tsa.gov/travelers/airtravel/prohibited/permitted-prohibited-items.shtm>.

Source:

Transportation Security Administration website, <http://www.tsa.gov/travelers/airtravel/prohibited/permitted-prohibited-items.shtm>. Accessed October 18, 2006.

Health Matters

Flu shot can keep you healthy

The changing leaves and colder weather is an indication that flu season is almost here. The flu season occurs every winter; and hits its peak between December and March. The flu is a viral infection that can result in hospitalization and even death. It is estimated that the flu is responsible for 30,000 deaths per year in the United States. The flu can be a serious illness. The best way to protect yourself is to get a flu shot.

A flu shot is a vaccine that will help protect you against the flu. It is an inactivated vaccine (containing killed virus) that is administered in the arm. Each vaccine contains three strands of the virus, one H3N2 virus, one

H1N1 virus and one strand that changes each year based on international surveillance and scientists' estimations.

Flu shots are available to anyone who wants to reduce their chances of getting the flu, as long as they are over the age of six months. The best time to get the flu shot is in October or November, but the vaccine can still be administered as late as December and still be effective. Individuals at high risk for complications from the flu should always get a

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Flu Shot

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flu shot. High risk people include:

- Children aged six months to five years
- Pregnant women
- People 50-years-old and older
- People of any age with certain chronic medical conditions.
- People living in nursing homes or other long-term care facilities

In addition, if you live or work with individuals at high risk for complications, it is best if you also get the flu shot.

There are some individuals

who are at risk if they get the flu shot and should not get the shot without first consulting a physician, this group includes:

- People who have a severe allergy to chicken eggs
- People who have had a severe reaction to the flu vaccine in the past

Following the flu shot, some people may experience side effects including:

- Soreness, redness or swelling where the shot was given
- A low-grade fever
- Aches

These side-effects usually subside within one to two days following the shot.

If you are unsure if you should or should not receive a

flu shot, please consult your physician. If you would like information on where to receive your flu shot, consult your physician, or visit the FluCline Locator website on the American Lung Association website at <http://flucliniclocator.org>.

Sources

The state of Oregon Department of Human Services website.

<http://www.oregon.gov/DHS/ph/acd/flu/panflu.shtml>. Accessed October 19, 2006.

"Key Facts about Influenza (Flu) Vaccine." Center for Disease Control website.

<http://www.cdc.gov/flu/protect/keyfacts.htm>. Accessed October 19, 2006.



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
Claims
P.O. Box 3125
Portland, OR 97208-3125
Providence RN
503-574-6520 • 1-800-700-0481

Clear Choice Health Plans
www.clearchoicehp.com
2650 NE Courtney Drive
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
503-265-4709
1-888-786-7509
Claims
P.O. Box 4030
Portland, OR 97208-4030

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Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Winter 2006

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Health Wise Editor
Katie Paullin

Health expenses may be tax deductible

The 2006 tax season is rapidly approaching. Beginning in January and running through March, the PERS Health Insurance Program customer service representatives are busy providing members with information regarding premium payments for the prior year. You may be eligible to claim health insurance premiums and medical expenses on your tax return. If you are not sure whether you qualify to deduct these

medical expenses on your tax return, please consult your tax accountant.

In order to be eligible to claim your health insurance premiums, you must have a record indicating the amount of premiums you paid in 2006. This information can be found at your fingertips. Following is a list of sources and records

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2007 PERS Member Handbook Correction

The lifetime maximum for the ODS Medicare Supplement has increased to \$2,000,000. The annual reinstatement of \$5,000 still applies.

The Medicare Part B deductible for the ODS Medicare Supplement has increased to \$131 per person per calendar year for 2007.