

Healthwise

A PERS Health Insurance Program newsletter



WINTER 2009

Avoiding slips, trips and falls

Did you know that slips, trips and falls are second only to automobile accidents in causing personal injury? On stairways alone, falls result in almost 2 million disabling injuries yearly. Being aware of your surroundings and avoiding hazards can greatly reduce your risk of falling.

Slips occur when there is too little friction between your feet and the walking surface. Many factors can cause a slip such as shoes with poor traction, ice, oil, water and cleaning fluids. Use all of your senses to detect signs of dangerous surfaces and avoid them.

The following can help prevent slips:

- Throw out the throw rugs. Throw rugs slide easily and can be extremely dangerous.
- Use a nonskid mat on the porch instead of a porch runner to prevent slips and falls in the snow and rain.
- Use the handrail when walking up or down stairs.

- Wear shoes with rubber soles that have adequate traction.
- Promptly clean up spills.
- Avoid walking outdoors when cold weather creates icy surfaces.
- If you wear glasses, be sure to keep them handy at all times.
- If you are taking medications that cause dizziness, be extra cautious.
- Install handrails in the bathroom and on all stairways.

Trips occur when your foot contacts an object and you are thrown off balance. When something is blocking a walkway, it could cause you to trip. Another culprit is an object that projects into the walkway. Sometimes these objects are not easy to see.

The following can help prevent trips:

- Clean up the clutter. Keep the stairs and floor free from pet

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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.odskompanies.com/members. Log on to myODS and consult the PERS Prescription Drug Plan List of covered drugs.

Peace of mind: Talking about end-of-life care

What will happen if you suddenly become ill? Do you have a plan?

Many people avoid talking about end-of-life care because it is scary and difficult. Having conversations with your provider and your loved ones about your end-of-life wishes can be a sensitive discussion. While there is not an easy way to start this conversation, understanding end-of-life care needs reduces stress for you and your family.

It is important for you to take an active part in:

- Discussing options with your provider
- Expressing your preferences clearly
- Evaluating your treatment options

Planning tips

Legal concerns.

Learn about advance directives. These are legal documents that allow you to convey your decisions about end-of-life care ahead of time. Creating a living will and selecting a healthcare agent are part of this process. A healthcare agent is someone you designate to make decisions about your medical care when you can no longer make them yourself.

Family concerns.

Discuss advance directives, a living will and who will be your healthcare agent with your loved ones. This will help alleviate their worries and ensure that your family understands your wishes.

Medical concerns.

Let your provider know about your family and legal planning so he or she can support you. Clear and open communication with your provider about your medical options will help you understand your rights. That way you will be prepared when you do face an illness.

It is not too soon to start researching your rights and responsibilities because making an end-of-life care plan is important. Getting your family and medical team involved early on makes meeting your needs easier and gives you and your family peace of mind.

Article courtesy of ODS

SLIPS, TRIPS AND FALLS *cont'd from page 1*

toys, papers, shoes, clothes and everything else.

- Rearrange furniture that is blocking pathways
- Make sure you have proper lighting and consider installing motion sensors that trigger lights
- Repair uneven floors and sloping surfaces
- Avoid moving heavy or awkward objects by yourself

Falls can be caused by a number of things. Slips and trips frequently result in a fall. Falls can cause more serious injury than slips and trips, including broken bones.

The following can help prevent falls

- Turn on the lights
- Take your time
- Keep your assistive devices in working order

- Keep your toenails clipped
- Wear clothes that fit properly
- Ask for help if you need it

Take care to avoid any slip, trip or fall hazards as you go about your daily activities. Don't let a slip, trip or fall keep you from enjoying all that life has to offer.

Article courtesy of ODS

Steer clear of silent diseases

Some conditions start causing damage to our bodies without our knowledge. These are called “silent diseases” because there are no signs or symptoms. Below are some of the most common silent diseases, their risk factors and ways to help prevent them from developing.

High blood pressure

Blood pressure is how hard your blood is pushed against your artery walls when your heart beats, as well as when your heart is at rest. Typically, blood pressure rises and falls throughout the day. But for some people, blood pressure rises and stays there. This is a medical condition called “high blood pressure,” or “hypertension.”

Uncontrolled hypertension can lead to heart disease, heart attack, stroke and kidney failure.

High blood pressure often has no symptoms. The only way to find out if you have hypertension is to have your blood pressure checked.

Blood pressure ranges

Category	Systolic (top number)	Diastolic (bottom number)
Normal	Below 120	Below 80
Prehypertension	120–139	80–89
High blood pressure		
Stage 1	140–159	90–99
Stage 2	160 or higher	100 or higher

The ranges in the table apply to most adults (age 18 and older) who do not have short-term serious illnesses.

Know your numbers

The ranges in the table apply to most adults (age 18 and older) who do not have short-term serious illnesses.

The exact causes of high blood pressure are not known. Several factors may play a role:

- Smoking
- Being overweight or obese
- Lack of physical activity
- Too much salt in the diet
- Too much alcohol consumption (more than 1 or 2 drinks per day)
- Stress
- Older age
- Genetics
- Family history of high blood pressure

Heart disease

Cardiovascular (heart) disease includes a number of conditions that affect the heart, blood vessels and other organs. The most common type of heart disease is atherosclerosis where arteries leading to and from the heart become clogged with fatty deposits or plaque. Over time, plaque grows and narrows the arteries, slowing down blood flow to the heart, brain and other organs. Other forms of heart disease include abnormal heart rhythms (arrhythmias), heart valve disease and vascular disease (blood vessel disease).

There are several risk factors that lead to poor heart health. Some you can control, some you cannot.

Controllable: Smoking, high cholesterol, high

blood pressure, lack of exercise, stress

Noncontrollable: Age, sex, race, family history

Take action against high blood pressure and heart disease. Live a heart healthy lifestyle.

Stay active. Aim for 30 minutes of aerobic activity most days along with muscle strengthening exercises. Talk to your doctor about what activities are safe for you.

Know your fats. Your best choices are monounsaturated fats, found in both olive and canola oils.

Eat heart-healthy foods. Choose vegetables, fruits, whole grains, lean meats and low-fat dairy products to get the nutrients you need. Choose frozen or canned foods with no salt added. Use herbs and spices for flavoring your meals.

Watch your serving sizes. Practice moderation. Judge normal portion sizes by recognizable equivalents. A three-ounce portion of meat, fish or poultry is the size of a deck of cards. One

serving of pasta is the size of an ice cream scoop. One tablespoon of peanut butter is roughly the size of the tip of your thumb.

If you smoke, quit. Smoking damages your heart and arteries. Call the Tobacco Quit Line at 800-QUIT-NOW.

Take your medicine as directed. If you are on a medicine to control high blood pressure, take it exactly as your doctor told you to. Do not stop taking it without talking to your doctor first.

Osteoporosis

Osteoporosis is a disease that causes your bones to become thin and weak, which means they can fracture more easily. Osteopenia is the precursor of osteoporosis. If it isn't diagnosed and treated, osteopenia can lead to osteoporosis. Both men and women are affected.

Osteoporosis and osteopenia are silent as they rob bones of the calcium needed to stay strong. There are usually no visible signs. You might notice a loss of height or a spinal hump over time. But

most often the first sign is a fracture.

Risk factors for osteopenia and osteoporosis:

Age. After maximum bone density and strength is reached, usually around age 30, bone mass begins to decline naturally with age.

Gender. Women over the age of 50 are at greater risk.

Ethnicity. Caucasian and Asian women are at greater risk. Hip fractures are twice as likely to occur in Caucasian women as in African-American women. However, African-Americans who fracture their hips have a higher death rate.

Bone structure and body weight. Petite, small-boned women and men have a greater risk of developing osteoporosis than those with larger frames and more body weight.

Family history. If your parents or grandparents have had any signs of osteoporosis, you may be at greater risk of developing the disease.

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STEER CLEAR OF SILENT DISEASES *cont'd from page 4*

Certain medications. The use of some medications, for instance the long term use of steroids such as prednisone, can lead to osteoporosis.

You can stop osteopenia and prevent a fracture. It's most effective if you take action early in life. Osteopenia can be detected with a bone density test. Bone density testing is recommended for all women over the age of 65. It is important to talk with your doctor about making a plan to prevent disfiguration and fractures.

Because osteoporosis is difficult to reverse, prevention is the key to treatment. Keep your bones and muscles strong to help prevent bone loss.

Exercise. Weight-bearing exercises such as walking, racket sports and dancing are

best for preventing osteoporosis. Strength and balance exercises help build stronger muscles and may help you avoid falls, decreasing your chances of breaking a bone.

Increase calcium in your diet. Calcium helps to keep bones strong. Men and premenopausal women should consume 1,000 milligrams each day and postmenopausal women should consume 1,200 milligrams a day. If you do not get enough dietary calcium, ask your doctor about calcium supplements.

Get plenty of vitamin D. Vitamin D is necessary for the body to absorb calcium. Being out in the sun 20 minutes each day helps your body get vitamin D; however, research is showing that people may get too little of this natural vitamin, especially

in the wintertime. The daily value of vitamin D is 400 international units (IUs). Older adults should get at least 800 international units (IUs) daily of vitamin D.

Medications can be used to treat osteoporosis. Some medications have actions similar to estrogen, which helps the body maintain bone mass. Other medications inhibit cells that break down bone, slowing bone loss.

Talk to your doctor about all of these silent diseases. Understand your personal risk factors and learn about treatment methods that are right for you, if you are diagnosed.

*Article courtesy of
Providence Health Plans*

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 has developed 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 includes 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

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Providence Health Plan

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2965 N.E. Conners Ave.
Bend, OR 97701
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Claims

P.O. Box 7469
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The ODS Companies

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601 S.W. Second Ave.
Portland, OR 97204-3156

Medical

503-243-3880
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800-852-5195 (National)

Dental

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