



2012 Plan Change



What is the PERS Health Insurance Program (PHIP)?

- A comprehensive benefit package, including Medicare and non-Medicare medical, dental and long term care
- Available for Oregon public employees drawing a PERS pension
- Benefit package offered since 1950s

What Does PHIP Offer?

PERS Health Insurance Program (PHIP) offers:

- Non-Medicare plans that may be an additional choice to your employer's early retiree plans
- Plans for Medicare eligible retirees and their dependents that complement your Medicare benefits

Why Choose PHIP?

A benefit package you can rely on

- Enhanced benefits designed exclusively for PERS retirees
- All health plans have agreed to meet all of the PHIP quality standards, benefit design and care coordination requirements
- Local participating plans with a record of stability

What Makes PHIP Valuable?

- Multiple stable insurance companies
- A variety of benefit options
- Annual opportunity to change
- Convenient payment options including pension deduction
- Manager and consultants advocate for our members through negotiation with health plans
- Member resources are available, including phone or in-person counseling, newsletter, website and wellness fairs

Healthwise

A PERS Health Insurance Program newsletter



FALL 2011

Glaucoma and osteoporosis testing

One inevitable fact of life is that your body changes as it ages. Two important health issues that can arise as you get older are glaucoma and osteoporosis.

Glaucoma

Glaucoma is the name for a group of eye diseases that damage the optic nerve, which is in the back of your eye. When the nerve is damaged, you can lose your vision.

Two types of glaucoma occur in adults:

- **Open-angle** glaucoma is the most common. It damages the optic nerve bit by bit, slowly leading to loss of sight. At first, you lose side (peripheral) vision. One eye may be affected more than the other. Sometimes much of your eyesight may be lost before you notice it because the eye that is not affected makes up for the loss and you feel no pain or discomfort.
- **Closed-angle** glaucoma comes on suddenly and can lead to permanent eye damage in only hours. Fortunately, it is a rare disease. Symptoms include severe eye pain, blurred

vision, redness of the eye, and sometimes nausea or vomiting. Call your health professional immediately if you ever develop these symptoms.

Finding and treating glaucoma early is important to prevent blindness. If you are at risk for the disease, be sure to get checked by an eye specialist even if you have no symptoms.

Risk factors include:

- You have a family history of open-angle glaucoma.
- You are older than 65 (the American Academy of Ophthalmology recommends that all people be screened for glaucoma every two to four years after age 40 and every one to two years after age 65).
- You are African-American.
- You have diabetes.
- You have high blood pressure.
- You have had an eye injury or eye surgery.

Your eye doctor (ophthalmologist or optometrist) will look for signs of damage in the back of your eyes to help determine whether the disease is present and to

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Maintain your Medicare Part B coverage

If you are eligible for Medicare, you must be enrolled in, and retain, Medicare Parts A and B to be eligible for PERS Medicare health plans. If you lose your Part B coverage by disenrolling or not paying your monthly Part B premium, you and/or your dependents will be terminated from the PERS Health Insurance Program without an opportunity to re-enroll.

AREA	DATE	TIME	PRE-REGISTRATION NOT REQUIRED SITE
Portland	9/12/11 Monday	9:30 a.m. & 1:30 p.m.	Embassy Suites - PDX (Portland Airport) 7900 NE 82nd Ave. (Phes Room)
Gresham	9/13/11 Tuesday	9:30 a.m.	Holiday Inn Express 2752 NE Hogan
Oregon City	9/13/11 Tuesday	9:30 a.m.	
Eugene	9/14/11 Wednesday	1:30 p.m.	
Kaiser			

Surfing the Web for good health

An increasing number of older Americans are going online — and getting a little healthier because of it. Increased access to health information and the ability to connect online with others who have similar health concerns often means better self-care and improved health outcomes.

In the past five years, the number of older Americans using the Internet has increased by 100 percent.

Facebook were next with 8.2 million and 7.9 million visitors, respectively. Interestingly, Facebook, which came in at No. 3, ranked No.

"The largest percentage increase in Internet use since 2005 has been among those aged 65 and older."

make online health records or research a good option for managing healthcare.

According to a study in the Proceedings of the National Academy of Sciences, health education has helped

Numbers

PERS
www.pershealth.com
P.O. Box 40187
Portland, OR 97140-0187
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 Pkwy.
Tigard, OR 97223-8634
503-598-7377
888-320-7377

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

Providence Health Plan
www.providence.org/healthplans
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

PacificSource
www.pacificsource.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.odscompanies.com
601 S.W. Second Ave.
Portland, OR 97204-3156

Medical
503-243-2880
800-962-1533 (Oregon)
800-852-5195 (National)
866-321-7580 (24-hr nurse line)

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



Your PHIP Website



- [Members](#)
- [Employers](#)
- [Considering PERS?](#)
- [News & Events](#)

Welcome to the Oregon PERS Health Insurance Program!

The Oregon PERS Retiree Insurance Program provides medical and dental insurance plan options as well as long term care insurance for Oregon PERS retirees. These plans offer coverage for retirees, their spouses, and eligible dependents.

Our mission is to provide the highest quality health insurance services so each member can be afforded a healthy retirement.

Because of the complexities related to health insurance options at retirement, we have updated our website to include information to assist both employers and employees determine what options are available to PERS retirees and their eligible dependents. Please view our "[Employers](#)" section or select "[Health Insurance Options & Retirement](#)" for valuable information.

If you are not yet Medicare eligible, PERS health plans may not be your best choice. Check with your employer about options for non-Medicare eligible retirees. Employer's plans often receive better benefits and rates.

In September and October 2011, the PERS Health Insurance Program will be offering informational meetings around Oregon for PERS retirees and spouses to discuss the 2012 plan benefit changes.

[View the Meeting schedule \(PDF\)](#)

[View Presentation](#)

For questions regarding the meeting schedule, contact PERS Health Insurance Program at 1-800-768-7377.

Contact locations for directions only. Meetings last approximately 1.5 to 2 hours. Pre-registration is not required.



Check the Website for Latest Updates

Plans & Service Areas
Benefits & Rates
Enrollment Opportunities
Handbook & Benefit Guide
Premium Subsidies
Forms
Frequently Asked Questions
Long Term Care Insurance
For Your Health!

Tips for Helping Retirees
Insurance Option Guide

Options at Retirement
Program Requirements
Plans & Service Areas
Benefits & Rates
Enrollment Opportunities
Handbook & Benefit Guide
Premium Subsidies
Forms
Frequently Asked Questions
Long Term Care Insurance
Your Health



www.pershealth.com

Additional Benefits Offered through PHIP

Dental

- Available when initially enrolling in medical plan OR when becoming Medicare eligible

ODS Dental

Available nationally

Kaiser Dental

Available if you live in their service area

Long Term Care

- Apply at any time up to turning 85 years of age

