

The Connection

December 2009

Mission: To provide a quality plan of health and other benefits that are affordable to the employee and the employer

Ask About Your Choices

You have choices among drugs for most common conditions. Ask your provider if your plan's formulary

covers a specific brand or if there's a generic version that would work as well for you. Ask if the class of drugs has a value-based choice you can access at low or no cost.

PEBB's Statewide Plan Transition

If you're in the Statewide Plan for 2010 and are taking a drug not on the formulary, a plan pharmacist will mail you information and advice on your choices. If you have questions, call the plan's customer service at (800) 423-9470.

NOTE: Members whose providers obtained an exception for them for a non-formulary brand drug will continue to be able to purchase the drug at the Tier-2 member cost.

Choose Wisely in 2010

While the plan design for 2010 remains the same, you may have new prescription choices based on changes to plan formularies.

Prescription Drug Plan Design

Tier	Description	Cost to Member	Cost to PEBB
1	Generic	Lowest	Lowest
2	Formulary Brand	Higher	Higher
3	Non-formulary Brand	Highest	Highest

A formulary is a plan's unique list of covered drugs that are approved by the Food and Drug Administration (FDA). Formulary determines a drug's placement on Tier 1, 2 or 3. Formularies may differ among plans and may change over time.

Generic Drugs. Formularies include most generic drugs. These drugs are off patent and have a history of positive outcomes. When a generic becomes available, the plan may stop covering the brand. Example: Protonix (generic *pantoprazole*).

Brand Drugs. Plans may differ on which brand drugs they include in their formulary. One may cover Brand X while another covers Brand Z. Covered brands change with changes in the markets. Example: Lipitor and Crestor.

(Continues on page 2)

oregon.gov/das/pebb

New ID Cards

Members who enrolled in PEBB's Statewide Plan will receive a new member ID card from the plan. So will others who enrolled in new plans for 2010. The plans will mail the cards in mid-to-late December.

Providence Health Plan, the administrator for the Statewide Plan, is working with in-network pharmacies to roll over member records to their new ID number to ensure a smooth transition.

Remember to have your ID card with you on your first prescription fill or provider visit in the New Year.

Choose Wisely in 2010

(continued from p. 1)

Non-prescription Drugs. Plans don't cover drugs that may be sold without a prescription over the counter (OTC).

Example: Prilosec OTC (generic *omeprazole*).

Non-approved Drugs. Formularies don't include drugs not approved by the FDA, even if they're prescribed. Example: Levid.

Value Based Drugs. The formulary for PEBB's Statewide Plan includes a list of value based drugs that have zero co-payment. This removes any cost barrier to care that's proven to have good outcomes.

Connect with Your Benefit Board

pebb.connect@state.or.us

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Weight Watchers continues at no cost for principal subscribers in 2010.

PEBB members in Weight Watchers at Work have lost a combined total of more than 56,000 pounds in 2009. **Many report** they not only feel better, but also know they're healthier. Some have even been able to stop taking medications for long-term, chronic conditions.

To join or extend participation in December, contact your current plan and ask for your access code. Beginning Dec. 15, go to <http://www.mypowwr.com/downloads/PEBB.pdf> to register.



Survey Reminder

PEBB's annual member survey closes on Dec. 15. This quick, anonymous survey is your opportunity to give important feedback on your benefits.

http://www.surveymonkey.com/s.aspx?sm=q7bPx3KSyAbjEvx53Aa5Hw_3d_3d

If you don't have Internet access at work, ask your agency for a paper copy of PEBB's annual member survey.

Resources

oregon.gov/das/pebb

inquiries.pebb@state.or.us

(503) 373-1102

Medical Plans

Kaiser Permanente

Providence Choice

Regence BCBSO (thru Dec. 31, 2009)

PEBB Statewide Plan (Jan. 1, 2010)

VSP (Vision Service Plan)

Mail-order Prescriptions

PPS

Walgreens

Dental Plans

Kaiser Permanente

ODS

Willamette Dental

Optional Plans

The Standard Insurance Company

UnumProvident

Other Benefits

FSA: ASIFlex

EAP: Cascade Centers

Fast Facts

Self-insurance and PEBB

In 2010, PEBB will self-insure about 80 percent of members. This means PEBB pays member claims instead of paying premiums to an insurer.

- If claims are higher than contributions, PEBB reserves pay the difference.
- If claims are lower than contributions, the difference goes into PEBB reserves.
- The reserves are held in the State Treasury.

The Board contracts with administrators for self-insured plans.

- Providence Health Plans administers medical.
- ODS administers dental.
- They process claims and contract for provider networks.

Forty-two states self-insure employee health plans. About 90 percent of workers in firms with 5,000-plus employees are in self-insured plans.

