The Benefits Bulletin

"Serving our members and their families"

December 2009 - January 2010

OEBB

OEBB Selects Unum to Offer Long-term Care Benefit

The Oregon Educators Benefit Board (OEBB) selected Unum as the carrier to offer long-term care insurance. The Board went through an extensive evaluation process, much the same as was used during the process of selecting other OEBB benefits, and named the successful proposer at its December 10, 2009, Board meeting.

As mandated by the legislation, OEBB must make long-term care benefits available to its members and their families. Employees in educational entities that choose to offer long-term care insurance will be able to elect this coverage beginning October 1, 2010.

Who is Unum?

Based in Portland, Maine, Unum is one of the leading providers of employee benefit products and services in the United States. Unum works with thousands of employers and insures more than 25 million people in the U.S.

In 2008, Forbes magazine selected Unum among the top tier of the most admired life and health insurance companies in America.

What is Long-term Care Coverage?

Long-term care insurance is a type of insurance developed specifically to cover the costs of long-term care services, most of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with Activities of Daily Living as well as care in a variety of facility and community settings.

There is a great deal of choice and flexibility in long-term care insurance policies. You can select a range of care options and benefits that allow you to get the services you need in the settings that suit you best. The cost of your long-term care insurance policy is based on the type and amount of services you choose to have covered, how old you are when you buy the policy and any optional benefits you choose, such as inflation protection.

Long-term care insurance policies have a benefit period or lifetime benefit maximum, which is the total amount of time or total amount of dollars up to which benefits will be paid.

With long-term care insurance, your monthly premium will not change as you age. You will know in advance and be able to budget the cost. Premiums are waived during the time you are receiving benefits.

More information will be provided soon about OEBB's long-term care benefits, the reasons to consider purchasing a long-term care plan and about Unum as a company.

Stay tuned as OEBB and Unum continue to provide information about long-term care benefits.

A message from ODS:

eDocAmerica℠

eDocAmerica offers the tools and information you need to take good care of yourself.

This confidential and secure service is included in your ODS benefit package and provides access to vital health resources around the clock.

The next time you have a worrisome but non-critical medical issue, e-mail a doctor or talk to a nurse at any time, day or night.

If your health issue does not require further attention, eDocAmerica will save you an unnecessary and inconvenient trip to a provider's office.

You can also receive weekly eDocAmerica health tips via e-mail on topics such as seasonal allergies, colds, the flu, exercise, nutrition and more.

Ask eFitness

Get tips and help with your exercise program. E-mail questions to a doctor with a specialty in sports medicine. Design your physical fitness routine to get the maximum health benefits. Find out what you need to know about exercise and weight loss, fitness for kids, starting an exercise program, preventing sports-related injuries and more.

Nurse Advice Line

Call the 24-hour Registered Nurse Advice Line for help with medical issues ranging from home-care remedies to recommended emergency care. To access the advice line, call 866-321-7580.

Ask eDoc

Contact a board-certified physician via e-mail to get advice, treatment alternatives and medical information. Get answers to questions about medical concerns and a recommended course of action, including home care for minor injuries and illnesses.

Ask ePsych

Get online help via e-mail from a licensed psychologist during times of stress or emotional difficulty. eDocAmerica's online psychologists can provide links to further
resources and help you decide when you need to see a doctor or mental health professional.

Ask ePharm

Learn more about your prescriptions from an experienced pharmacist. E-mail questions about medications or symptoms, and get more information about the benefits of specific drugs, side effects and alternative treatments.

Ask eDent

E-mail a dentist for professional advice and learn more about cosmetic dentistry, oral health issues, common dental procedures and preventive dentistry.

Ask eDietitian

Reach your dietary goals with the support of a nutrition expert. Get e-mail answers to your questions about diet and weight loss, vitamins and minerals, chronic disease and foods for optimum health.

Accessing eDoc

Log in to your myODS account at www.odscompanies.com/members. If you don't already have a myODS account, choose Create an account. Read and acknowledge the Privacy Alert. Have your ODS member ID card on hand.

Follow the instructions to enter your personal information and create your account.

- Click on the eDocAmerica link in the myHealth portion of the page.
- Click on Log In and create a brief medical profile.
- Click on the appropriate icon and e-mail your questions to a physician, psychologist, dentist, pharmacist, fitness expert or dietitian.

Winter's Here, Stay Safe

The following are tips to help you keep your family safe and secure throughout the winter season.

When dealing with the snow and cold, remember to layer clothing. Layers of clothing are much more effective for protecting the body during the cold and do a great deal more than a one-piece suit, for example.

Keep the body covered, head to toe. Wear gloves and hats. If you or a member of your family begins to shiver while out in the cold, it's time to go inside. To help tempt children in from the cold, give them an incentive such as making them hot chocolate or some other goodie.

Frostbite

In winter, frostbite can always be an issue and it should not be ignored. Superficial frostbite shows itself when the skins turns light gray, which is easily treatable by going in doors and applying something warm to the area.

You will want to seek immediate medical attention when the skin is frostbitten to the point that it's numb from the cold.

Driving Safety

When the roads are slick with ice and snow, driving can become treacherous. The following are some items that will help keep you safe on the roads this winter:

- A flashlight
- Jumper cables
- A bag of sand or salt (to provide traction in case the car gets stuck in the snow)
- A shovel
- An Ice Scraper
- Warning devices (such as flares)
- A fully-charged cell phone
- A warm blanket
- Food, such as nuts or Cliff bars
- Water
- An extra pair of gloves

If your car breaks down, stay inside the vehicle until help arrives. Don't try to walk even a short distance of a mile or two for help; this could be a life-threatening mistake. Being in the car is the safest place to be.

When driving in snow, slow down and double the normal distance between you and the car in front of you. If the regular speed is posted at 50, it's a good idea to drive no more than 25-miles-per-hour even if you have a truck or an SUV.

Keeping Pets Safe

Remember your pets. Even though your dog or cat has a fur coat, they can suffer the effects of harsh weather.

Pets are susceptible to frostbite just as people are, so keep an eye on your pet's paws, ears and nose during cold weather. Pets can suffer from frostbite from walking on icy roads or severely cold pavement. Also, keep your pets away from chemical and salts used to melt snow and ice on your or your neighbors' driveways and sidewalks as these can cause painful burns. If you think your pet has frostbite, warm their feet slowly in warm water.

If you keep your pet outdoors, provide it with adequate, warm shelter that is turned away from wind, has a floor that is off the ground, has a flap that keeps out drafts and contains a blanket or two. If the temperature drops below 32 degrees bring your pet inside.

Be sure to check their water. Remember, all animals need water even during the cold weather and water dishes freeze over.

OEBB News and Notes

OEBB Enters the Social Media

OEBB is developing several new ways to communicate with our members in an effort to help keep you up to date about your benefit plans, program offerings and open enrollment information.

Soon, you'll be able to follow OEBB on Twitter, Facebook, Delicious, LinkedIn and other online social media and community groups. We will let you know once we launch these efforts, which will be in early 2010. However, you'll always be able to follow what's going on at OEBB by looking at our Web page – www.oregon.gov/das/oebb.

If you feel more comfortable speaking to someone, you can always call OEBB member services at (888) 4My-OEBB (888-469-6322).

Standard Insurance Introduces Its New Disability Resource Consultant

Standard Insurance Company recently named Gerry Goldsmith as its Disability Resource Consultant. In this role, Gerry will work with OEBB members by providing a diverse array of services including assisting employees return to a productive working environment after having been away from work as a result of a disability claim. Additionally, she will be available to help employees remain on the job if a medically-related physical limitation has the potential to limit their ability to perform their daily job duties.

Gerry will work closely with employees during a disability to find ways to help make their work activities easier to perform, as well as providing training about health and wellness, evaluate work areas and offer strategies to make an employee's work easier to perform if he or she is able to return to work and facilitate the return to work process.

To help make the return-to-work process easier for OEBB members with a disability claim, Standard created a toll-free telephone number. People with questions about work-site accommodations, ergonomics or Standard's return to work program can call (888) OEB-BRTW (888-632-2789).

Gerry Goldsmith is a native Oregonian who grew up in Salem and has worked in a clinical nursing setting as a registered nurse, has established health, wellness and exercise programs in the work setting as well as working with short- and long-term disability.

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www.oregon.gov/das/oebb

Carrier Contacts

Kaiser Permanente:
866-223-2375

ODS:
866-923-0409

Providence Health Plan:
800-878-4445

Standard Insurance:
866-756-8115

Willamette Dental:
800-460-7644

Information to Remember ...

These links will take you to pages that may be helpful if you'd like to learn more about the Board and the programs being offered.

Dependent Eligibility Rules:
http://www.oregon.gov/DAS/OEBB/administrativerules

Frequently Asked Questions:
https://www.oregon.gov/DAS/OEBB/FAQ

OEBB Web site:
http://www.oregon.gov/DAS/OEBB