

# Health Wise

PERS HEALTH INSURANCE PROGRAM NEWSLETTER

Winter 2005

## Inside:

### Memory Loss

*Information on age-related memory loss*  
Page 3

### Traveling

*Tips to enhance your travel experience*  
Pages 4-5

### Head2Toe: Have a Heart

Pages 6-7

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*Health Wise Editor*  
Katie Paullin

## Clearing up confusion about Medicare Part D

More than 5,300 PERS Health Insurance Program members have attended the annual plan change meetings in cities throughout Oregon. However, many members are confused and have misconceptions about Medicare Part D and how this new benefit from Medicare will work in conjunction with the prescription coverage for PERS members. PERS Health Insurance Program staff, along with representatives from the PERS contracted health plans have been present at the annual plan change meetings to assist retirees and answer questions.

Gloria English, PERS Retiree Insurance Program Manager, is not surprised that many retirees are confused. "Most of the information that members receive in the mail or read about in newspapers does not apply to PERS members

that are enrolled in the PERS Health Insurance Program," English said. "That is because PERS is an employer-sponsored group plan. Medicare eligible retirees who are not enrolled in an employer-sponsored group plan must make a decision on which commercially offered drug coverage plan will best suit their needs, based on the information they receive from various sources."

Many questions about Part D have surfaced during the PERS plan change meetings. Hopefully, the following statements will help clarify how the PERS Health Insurance Program will benefit PERS retirees enrolled in the program, and will demonstrate the differences between how

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**Medicare,**  
continued on page 2

# Medicare

## *continued from page 1*

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PERS retirees will be enrolled versus retirees who are not enrolled in PERS.

- All Medicare members enrolled in the PERS Health Insurance Program will AUTOMATICALLY be enrolled in Medicare Part D (except for Clear Choice members, who will be enrolled in Part D as of January 1, 2007).
- **Members do not need to take any action.** ODS and Kaiser, who administer the prescription drug benefit for PERS, will send enrollment information electronically to Medicare prior to the end of the year.
- Clear Choice Health Plan members will have the same prescription drug coverage as all other PERS members during the 2006 plan year, even though they will not be enrolled in Medicare Part D.
- Being enrolled in Part D allows health plans to receive funding from the federal government for each Medicare eligible member. This additional funding results in a lower premium and enhanced prescription drug coverage.
- Additional assistance is available for some low-income Medicare recipients through Part D. If you receive a questionnaire from the Social Security Administration and feel you qualify for additional assistance, fill out the questionnaire. Filling out this questionnaire will NOT enroll you in a Medicare Part D plan but will help Social Security determine if you are eligible for additional assistance. You can contact the Social Security Administration for information regarding income level requirements. If you do not meet the qualifications to receive additional assistance, disregard the form.
- Medicare members WILL NOT have the premium for Medicare Part D deducted from their Social Security benefit payments. This premium has been incorporated into the premiums listed in the member handbook and, yes, premiums still went down.
- Since PERS members on Medicare will be enrolled in Part D beginning January 1, 2006, you do not need to worry about a penalty or receiving a notice of creditable coverage. Being enrolled in PERS means your coverage meets or exceeds the basic Medicare benefit. For Clear Choice members, your prescription drug coverage through ODS Health Plans is creditable and you will not be subject to a penalty if you purchase another plan in the future. This penalty pertains to Medicare recipients who purchase a plan in the commercial marketplace and do not do so before open enrollment ends May 15, 2006.
- If you wish to remain enrolled in PERS, you can disregard ALL material you receive from other health plans or prescription drug plans marketing products. Since your enrollment in Part D is automatic through PERS and the prescription benefit for 2006 has been enhanced to a 60 percent benefit from the current 50 percent, you are not required to complete any enrollment forms.
- **PLEASE BE AWARE! If you enroll in another health plan that has Medicare Part D drug coverage, Medicare will disenroll you from coverage through the PERS Health Insurance Program. You cannot be enrolled in two Medicare Part D programs at the same time.**

# Information on age-related memory loss

As we age, it is natural for our ability to remember things to change. Age-related memory loss is normal and is caused by lost brain cells, which we can begin losing as early as in our 20s. In addition to losing brain cells, recent memory loss is also caused by the decreased production of some chemicals our brain needs to work. This combination of factors affects each person as they age. Recent memory loss can also be caused by depression, stress, sleep deprivation, side effects of medication, strokes, a head injury and alcoholism.

In normal age-related memory loss, remote and short-term memory are not affected but recent memory can be affected, including forgetting names of people you've just met. Although no cure exists for age-related memory loss, there are a few things you can do to help with everyday tasks.

- Keep belongings such as keys, a wallet, a handbag and glasses in the same spot.
- Use a calendar to record meetings and activities.

Make sure your calendar includes all relevant details.

- Follow a routine.
- Make associations. When you encounter something new, try to draw an association in your mind between the new thing and something with which you are already familiar.
- Repeat names when you meet new people.
- Participate in activities that keep your mind engaged.

More serious memory loss can be a sign of dementia or Alzheimer's disease. Signs of more serious memory problems include:

- Forgetting things more often than you did in the past.
- Forgetting how to do things you've done many times before.
- Difficulty learning new things.
- Trouble handling money.
- Losing track of what happens during your day.

If you experience these or similar problems, please contact your doctor immediately. While talking with your doctor, explain the specific problems. Also

discuss with your doctor feelings of depression, and change in environment, diet or sleep patterns.

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## References

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*"Memory Loss With Aging: What's Normal, What's Not."*  
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Winker, Margaret, M.D.,  
*"Memory Loss - Should I Be Concerned?"*  
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# Traveling tips to reduce stress

One of the joys of retired life is the freedom to do the things you have always dreamed of, such as traveling. Traveling, whether embarking on an international adventure or just driving a few hours from where you live, can be a rewarding and unforgettable experience. It can also bring about stress. Planning ahead is the best way to avoid travel stress.

The first stressful encounter will be planning your trip. The cost of transportation, food, lodging and entertainment can add up very quickly. Before you book any accommodations, do some extra research. Many times you can find a cheaper

flight or hotel by spending extra time researching. Websites such as orbitz.com and travelocity.com are good resources for discount prices.

Packing for trips is often another source of stress. Most people have a tendency to over-pack, especially for big trips. To avoid over-packing, check the weather report for your destination. If the weather does not allow for certain items, leave them behind. For instance, if the weather is going to be 95 degrees Fahrenheit, there is no need to pack your winter jacket. Another key to packing light is to coordinate your outfits for the trip. Make sure each item you bring can mix and match with other items you bring. By mixing and matching, you can create a new outfit every day. Packing items that you can layer is also helpful. Layers can help you stay cool during the day and can keep you warm at night. Packing travel-size toiletries is another great way to economize on space.

Another important thing to remember to pack is all of the medications you will need

during your trip. Pack your medication in your carry-on bag in case your checked luggage is lost. Also, carry your medication in the original labeled bottles to avoid security questions. Other items you should carry include your passport for international travel or a driver's license or other appropriate identification for domestic travel, insurance cards, travel itinerary, credit cards and cash.

If your travel adventure takes you abroad, consider following an extra set of precautions and tips to make your trip easier. Before you leave for your trip, make sure you have your passport, and make two photocopies. Leave one copy with family or friends and take one with you. The copies will be helpful in case you lose your passport and need to get a replacement. It is also a good idea to leave a copy of your itinerary with a friend or family member. Another important tip to

## Medicare Part B Alert

For Medicare members enrolled in the ODS Medicare Supplement, the Medicare Part B deductible, which is currently \$110.00 will increase beginning January 1, 2006 to \$124.00. The 2006 PERS Member Handbook and Benefit Guide benefit summary on page 34, still reflects the current year's deductible. Please make a note of the increase.

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**Traveling,**  
continued on page 5

# Traveling

*continued from page 4*

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follow before traveling abroad is to familiarize yourself with the local laws and customs of the country or countries to which you are traveling. It is also a good idea to look into the etiquette differences in the country or countries to which you will be traveling. For instance, in most European restaurants, it is considered gauche to take your leftovers home.

Traveling and exploring are great activities. They allow you to learn and see things you've never seen or experienced before. Traveling will also help create many fond memories to be shared throughout the years. Some of the stress

of traveling can be avoided by planning ahead when making your travel arrangements, packing the appropriate items and following the recommended international travel protocol.

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## References

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"Packing Tips". <http://www.freetraveltips.com/Packing/pack01.htm>. Accessed October 20, 2005.

"Tips for Traveling Abroad." [http://travel.state.gov/travel/tips/tips\\_1232.html](http://travel.state.gov/travel/tips/tips_1232.html). Accessed October 20, 2005.

## World's Top Cities

1. Sydney, Australia
2. Bangkok, Thailand
3. Rome, Italy
4. Florence, Italy,
5. Chiang Mai, Thailand
6. New York
7. Istanbul, Turkey
8. Cape Town, South Africa
9. Oaxaca, Mexico
10. San Francisco

source: Travel and Leisure Magazine.  
[www.travelandleisure.com/destinations/destination.cfm?id=3](http://www.travelandleisure.com/destinations/destination.cfm?id=3)

### DEATH NOTIFICATION PROCESS

Please remember that you must notify both the PERS Health Insurance Program and the PERS Pension Office of the death of a retiree or dependent enrolled in a PERS-sponsored health plan by sending a copy of the death certificate to:

PERS Health Insurance Program

P.O. Box 40187

Portland, OR 97240

AND

PERS Pension Office

P.O. Box 23700

Tigard, OR 97281

This will ensure that accounts are adjusted properly for both the health insurance and pension benefits.

# Health Matters

## HEAD 2 TOE

A Health Series Covering  
the Effects of Health  
Problems from Head to Toe

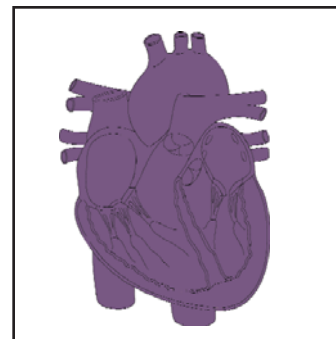
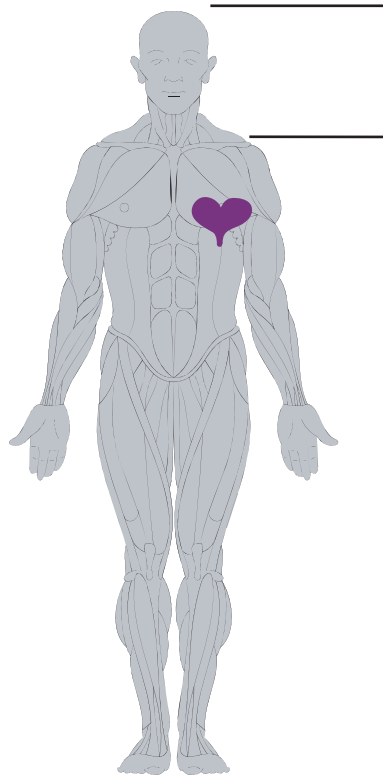
Your heart is a strong muscle that beats more than 100,000 times a day and pumps as many as five quarts of blood throughout your body every minute. As you age, your heart changes, increasing your risk for cardiovascular disease. Heart disease and stroke are the leading causes of death and disability in people older than the age of 65. But you can do much to fight the effects of time and keep your heart healthy. Read on to learn more about chest pain and how to protect your heart through a healthy diet, physical activity and preventive screenings.

### Chest Pain

Not all chest pain is

## Have a Heart

By Megan Mikkelsen, MPH  
ODS Quality Improvement Specialist



symptoms of a heart attack are crushing, squeezing, tightening or pressure in your chest, which are often accompanied by nausea, dizziness, sweating or shortness of breath.

### Healthy Diet

The American Heart Association suggests keeping your heart healthy by eating a variety of fruits, vegetables and grains daily, and limiting sodium and saturated fat intake. Fruits and vegetables contain nutrients such as antioxidants and fiber, both

related to a heart attack. Chest pain can be caused by many factors including asthma, pneumonia, anxiety and gastrointestinal disorders such as acid reflux or an ulcer. If you have an episode of chest pain, it is important to recognize the symptoms of a heart attack.

The most common

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**Heart,**

continued on page 7

# Heart *Continued from page 6*

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of which fight cancer and keep your heart healthy. Here are some ideas for adding more fruits and vegetables to your diet:

- Eat fresh fruit with breakfast
- Snack on fresh veggies with a healthy dip, such as hummus or salsa
- Add a variety of vegetables to your lunchtime sandwich
- Eat a big salad for lunch along with some fruit
- Have two vegetables with dinner

## Stay Active

As you age, your heart does not beat as fast or pump as much blood through your body. Regular aerobic exercise can help fight this aging process and improve how your heart works. Even simple activities such as yard work and cleaning your house can improve your heart health. If you suffer from arthritis or have a hard time exercising, swimming and water aerobics are great ways to stay active while being gentle on your joints.

## Get Regular Health Screenings

Getting your blood pressure, cholesterol, and blood sugar levels checked regularly can help you and your doctor take better care of your heart. Don't forget to make regular appointments with your healthcare provider to check out your heart and discuss ways to improve your heart health.

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## *References:*

*MedlinePlus Article on Chest Pain. Available at <http://www.nlm.nih.gov/medlineplus/ency/article/003079.htm>. Accessed September 22, 2005.*

*MedlinePlus Article on Chest Pain. Available at <http://www.nlm.nih.gov/medlineplus/ency/article/000195.htm>. Accessed September 22, 2005.*

*U.S. Department of Health and Human Services, National Institutes of Health, National Cancer Institute. 5 a Day. Available at: <http://www.5aday.gov>. Accessed September 22, 2005.*

*U.S. Department of Health and Human Services, National Institutes of Health, National Institute on Aging. Aging Hearts and Arteries: A Scientific Quest. NIH Publication No. 05-3738.*

# 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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Memory Loss  
 Information on age-related memory loss  
 Page 3  
 Traveling  
 Tips to enhance your travel experience  
 Pages 4-5  
 Head2Toe: Have a Heart  
 Pages 6-7