



istockphoto.com

*This night scene of the Deschutes River in Bend was taken by Oregon photographer Doug Bennett at 8 degrees below zero fahrenheit.*

Thank you for allowing us to serve you and your family this past year.  
Wishing you health and happiness in 2011,

The Oregon Educators Benefit Board & Staff



THE  
BENEFITS  
BULLETIN

2010



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## MORTGAGE ASSISTANCE PROGRAM

The Oregon Homeownership Stabilization Initiative (OHSI) will help 5,000 Oregon homeowners make their house payments. If you are struggling to pay your mortgage, or know someone who is, go to [www.oregonhomeownerhelp.org](http://www.oregonhomeownerhelp.org) to find out if you qualify.

DEADLINE FOR APPLICATIONS = JANUARY 14, 2011.

## Weight Watchers® launches new PointsPlus™ program

Science has proven that our bodies process the calories from different foods in different ways. For example, it takes more energy to process protein than carbohydrates. Weight Watchers has taken this into account and developed a new, modern formula for calculating PointsPlus values that help lead to smarter food choices.



### Most fruits & vegetables have zero PointsPlus values!

Fresh fruit and most vegetables are now zero PointsPlus values – even bananas! Fresh fruit is healthy, delicious and filling. So it's great to have for snacks and bulking up your meals and desserts. You can eat more, be more satisfied and still lose weight!

**Eligible employees and early retirees can participate in Weight Watchers for FREE using OEGB medical insurance!**

Learn more on the OEGB website:

[www.oregon.gov/DAS/OEGB/FAQWW.shtml](http://www.oregon.gov/DAS/OEGB/FAQWW.shtml)

or call Weight Watchers on  
the OEGB-dedicated line

**1-866-531-8170**



WEIGHT WATCHERS is the registered trademark of Weight Watchers International, Inc. and is used under license.

## Weight Watchers Renewals

If you started participating in Weight Watchers this past October, your first 13-week session is almost over! Here are some things to remember when renewing for your second session.

### At Work & Community Meetings

For At Work meetings or local community meetings, you will have a pocket guide showing each week you attended. Show this to your meeting leader. They will validate your attendance and give you a special OEGB single-use renewal certificate that is coded by Weight Watchers with a non-reusable and non-transferable access code for another 13-week session. Call the toll-free number (866-531-8170) and provide your unique access code to enroll in your next 13-week session at no cost to you.

### Online Subscription

For Weight Watchers Online subscribers, you will capture a screen print of your online "Weight Tracker" and submit it to Weight Watchers via fax or e-mail along with the **Online Proof of Participation Form**. Detailed instructions are on the form. You will receive a validation e-mail with a new access code.

### IMPORTANT REMINDER FOR ONLINE SUBSCRIBERS:

You will need to cancel your current online subscription before the end of the third month and re-enroll with your new access code. Weight Watchers representatives will be able to assist you with this process -- just call 866-531-8170.

### Didn't meet the minimum 10 weeks?

You can still get back on track by self-paying for your next 13-week session. As long as you meet the minimum requirement during your self-paid session, your free sessions will start again. Just follow the steps above!

# DON'T LET WINTER MAKE YOU BLUE

Winter can bring on depression for many people, especially in Oregon with our frequent rainstorms and limited daylight. The holidays can also contribute, despite all the fun and festivities, particularly if people are separated from their loved ones or feeling strained by social or financial pressures.

If you're susceptible to wintertime blues, it's important to know you're not alone and you don't have to just "live with it". Many resources are available to help improve your state of mind and your quality of life.

Here are a few ideas you might consider:

## EAP Services

If your educational entity elected OEGB's employee assistance program for the 2010-11 plan year (if you're not sure, [click here](#)), you have access to free counseling services as well as online tools and information to help you get through the tough times. The EAP also offers financial services, legal services and referrals to reputable childcare services and convenience resources to alleviate some of the stress in your life. **Click here** for a brochure detailing all the great assistance the EAP can provide.

To access EAP services through your OEGB benefit, call Reliant Behavioral Health (RBH) at 1-866-750-1327 or go to [www.myrbh.com](http://www.myrbh.com) online (access code: OEGB).



**1-866-750-1327**  
**[www.myrbh.com](http://www.myrbh.com)**  
(access code: OEGB)



Reduced sunlight can cause a drop in serotonin (a brain chemical that affects mood) perhaps leading to depression. Even on cold or cloudy days, outdoor light can help, especially within 2 hours of getting up in the morning.

(source: MayoClinic.com)

## Medical Benefit

All OEGB medical plans include mental health benefits. The amount you would pay for services will vary depending on your plan and individual factors like whether or not you've met your deductible. Plan summaries and detailed handbooks are available online:

[www.oregon.gov/DAS/OEGB/handbooks.shtml](http://www.oregon.gov/DAS/OEGB/handbooks.shtml)

You can also call your medical carrier before obtaining services if you need help figuring out how much of the costs will be paid:

### Kaiser Permanente

1-866-223-2375

### ODS

1-866-923-0409

### Providence

1-800-633-1878

## Prescription Benefit

If your medical provider recommends anti-depressant medication, be sure to discuss your options. Name brand drugs may be the first to be suggested, but in many cases there are generic options like fluoxetine (generic Prozac), paroxetine (generic Paxil), sertraline (generic Zoloft) or citalopram (generic Celexa) which could save you money.

## Other Resources

If you or someone you know is in need of help, but aren't enrolled in an OEGB medical plan, the State of Oregon offers a number of helpful resources. Visit their "Getting Help" web page at [www.oregon.gov/DHS/addiction/gethelp.shtml](http://www.oregon.gov/DHS/addiction/gethelp.shtml) to see what's available and for contact information.

# Rx Alert

## Beware of free \$amples\$

Free samples can end up costing you money!

The companies that make expensive brand name drugs give free samples to doctors, often as a means of advertising.

Research has shown that once a person is taking a drug that works, they are much less likely to want to change to one that is as safe and effective, but comes under another name, even if that drug is much less expensive.



For example, the average cost for a month's supply of Lipitor (a drug used to treat high cholesterol) is \$72. There currently is no generic for Lipitor, but the average cost of a therapeutic equivalent, Simvastatin, is only \$2.13.

The next time your doctor prescribes or offers you a sample of a new medication, ask him or her if there is a generic or therapeutic equivalent that may cost less. You can



also review your medical carrier's drug formulary

or even call your medical carrier to find out what other options you may have. Most expensive doesn't necessarily translate into most effective or even safest. Become informed and a true partner in your health and health care.



*We're here to serve you!*

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## RESOLUTION RESOURCES

### Health Coaching

All OEBB medical plans provide access to free, confidential health coaching -- one-on-one assistance to help guide you to success in a variety of areas including:

- Tobacco cessation
- Weight Management
- Stress Reduction
- Healthy Living

Your personal coach will help you set goals and make a solid plan to achieve them. They can also help you track your progress, keep you motivated and problem-solve any challenges.

Call your medical carrier to get started with a health coach, or to learn more:

**Kaiser Permanente** 866-301-3866, option 2

**ODS** 800-913-4957

**Providence** 800-878-4445

### Online Resources

Each of the OEBB medical plan carriers provides a variety of additional services you may find helpful. Explore the links below to learn what your carrier offers:

#### Kaiser Permanente

[kp.org/weight](http://kp.org/weight) - Weight management tools

[kp.org/fitness](http://kp.org/fitness) - Fitness tools

[kp.org/healthylifestyle](http://kp.org/healthylifestyle) - Personalized online weight management programs and more

[chpactiveandhealthy.com](http://chpactiveandhealthy.com) - Save money on hundreds of fitness, wellness, and entertainment activities. Get discounts on ski lift tickets, sporting events, gym memberships, and movies.

#### ODS

**WorldDoc** - Access educational resources through myODS. Go to the ODS OEBB page ([odscompanies.com/oebb](http://odscompanies.com/oebb)). Once signed in, click on "WorldDoc", "Health Helpers" and "Healthy Living" to sign up!

**Health Tools & Coaching** ([odscompanies.com/oebb/members/health\\_tools\\_coaching.shtml](http://odscompanies.com/oebb/members/health_tools_coaching.shtml)) - A wide range of health information and motivation to start you on the path to better health.

#### Providence

**HealthBalance** ([providence.org/healthplans/members/healthbalance](http://providence.org/healthplans/members/healthbalance)) - One convenient place to find a variety of resources including online assessment tools, classes, programs and discount networks, informational articles and educational resources.

### Want to quit smoking?

The Quit For Life® Program will get you prepared for a tobacco-free 2011. Call today to gain access to a Quit Coach®. Don't wait until the clock strikes midnight on December 31. Start now.

It's FREE. It's confidential. It works.

**1.866.QUIT.4.LIFE**

(1-866-784-8454)

**[www.quitnow.net](http://www.quitnow.net)**



If you want to:

- Quit alcohol or drugs
- Get control of your finances
- Create a will
- Get out of debt
- Live a healthy, less stressful life
- Feel more in control

The OEBB **EAP**  
can help!

Go to

[oregon.gov/DAS/OEBB/EAP\\_List.shtml](http://oregon.gov/DAS/OEBB/EAP_List.shtml)

online to find out if your  
educational entity participates.

**1-866-750-1327**

**[www.myrbh.com](http://www.myrbh.com)**

(access code: OEBB)

