



THE BENEFITS BULLETIN

“Serving our members and their families”

April 2009



Getting To Know The Standard Insurance Company

OEBB Introduces Standard Insurance Company

Founded in Portland, Oregon in 1906, The Standard is a nationally recognized provider of group disability, life, dental, vision and individual disability insurance. Standard provides insurance to more than 28,500 groups covering approximately 7.6 million employees nationwide.

Standard Insurance Company has more than 55 years of experience meeting the needs of public employer groups including school districts. The company's first group client, which remains in force today, is a public employer that chose The Standard in 1951. Since then, Standard has been leading the way in public group insurance protection.

Standard strives to do what's right for its policyholders. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

What sets The Standard apart?

Standard delivers products and services that help keep employees healthy, motivated and on the job. It means Standard acts promptly when handling claims. It means they bring expertise, compassion and commitment to bear on their customers and their concerns.



Standard is looking forward to putting its financial strength, coverage flexibility and superior customer service to work for OEBB members.

Basic Life Insurance

As the foundation of an employee benefits plan, Basic Life insurance from The Standard offers OEBB members

the opportunity to help protect themselves and their families from financial hardship in the event of death.

Long-term Disability Insurance

Long Term Disability (LTD) from The Standard helps to protect OEBB members from the loss of income and lifestyle associated with an extended disabling illness or injury. Standard's dedicated teams of claims management professionals assure superior service to policyholders and eligible employees.

Short-term Disability Insurance

Short Term Disability (STD) from The Standard offers an attractive option for OEBB members who want to supplement another disability benefits program. STD coverage is designed to replace a portion of an employee's weekly income in a time of need when he or she is unable to work because of a disability.

OEBB members can count on The Standard to put over a half-century of public group experience to work for them.



Easy Ways To Make Fruits And Vegetables Part Of Your Life

Food guides recommend anywhere from five to nine servings of vegetables and fruit daily. But few Americans eat at least five servings, let alone nine, according to the Centers for Disease Control and Prevention.

Look over these ideas and think about which you want to try. You could post this list in your kitchen—or take it with you when you shop for groceries.

Use ready-to-eat vegetables for snacks, like baby carrots or broccoli florets.

Try vegetable juice. One-portion cans make great snacks for the car or office.

Make a salad into a meal. Toss a couple of ounces of chicken, turkey, tuna, low-fat cheese, or legumes into a large vegetable salad.

Roast or grill peppers, onions, zucchini, mushrooms, or eggplant for new flavor.

Eat more vegetable-rich main dishes. Add vegetables to soups or stews. Mix grated vegetables into casseroles or extra-lean ground beef.

Add extra vegetables to your sandwich: tomato, sprouts, peppers, spinach, cucumber, grated carrots, or lettuce.

Try having vegetables at

breakfast. Add chopped vegetables to an omelette.

Purchase ready-cut fresh vegetables to use in stir-fries or side dishes.

At lunch, take along baby carrots, celery, sliced cucumber, or red pepper. Add fat-free dressing, if desired. Keep these items on hand in a refrigerator at work, if possible.

Add fruit to your vegetables. Toss apple, pear, grape, melon, kiwi, or orange into spinach or cabbage salad. Or, you can cook your vegetables with fruit.

Simmer vegetables in broth or juice. Try carrots or beets in orange or apple juice, zucchini in tomato juice, or green beans in nonfat chicken broth.

Use fruit as your “vegetable.” A slice of cantaloupe or mango has some of the same nutrients as carrots.

Have one fruit serving with each meal. Add fruit to breakfast cereal, take fresh fruit with lunch, use fruit for a snack, or dessert at dinner.

Drink your fruit. Add peaches, apricots, berries, or bananas to yogurt, milk, or buttermilk for a fruit smoothie.

You can find more ideas for healthy eating online at kp.org/nutrition and fruit-sandveggiesmorematters.org

Content of this article contributed by Kaiser Permanente.

Food Fact and Fiction: Test Your Knowledge of Myth and Fact

Myth: Vegetarianism is just a fad that will pass in a few years.

Fact: Most people throughout world history have eaten a largely vegetarian diet. Relatively recently, in Europe and North America, where meat and animal products have become affordable, diets centered around meats have become widespread. In other parts of the world, plant-based diets remain more common.

Myth: A vegetarian diet is too strict and limiting. It would be too hard to follow.

Fact: There are many different types of vegetarian diets. A lacto-ovo vegetarian avoids meat, fish and poultry but may eat eggs and dairy products. A lacto-vegetarian will avoid meat, fish and poultry, but will eat milk, cheese and dairy. They will avoid eggs or derivatives of eggs. Vegans are strict vegetarians who avoid all animal products.

HEALTHY MEALTIME PORTIONS			
FOOD	SAME SIZE AS	FOOD	SAME SIZE AS
3 oz. cooked meat		1 cup cooked veggies	
1 teaspoon butter		1 medium fruit	
1 oz. cheese		1 cookie	
½ cup of pasta		2 tablespoons peanut butter	
1 pancake or tortilla		3 oz. cooked fish	

Table contributed by ODS Health Plan.

Happy Feet

Putting your best foot forward.

Much of the time, foot pain or other problems are due to the minor bumps and bruises of everyday life. However, shoes that aren't comfortable or don't fit properly can rub or bind, leading to a variety of foot ailments including blisters, corns and bunions. Some foot problems can be a sign of a more serious condition, like diabetes or arthritis. Other foot troubles can be caused by injuries, bacteria, or viruses. Speak with your doctor about any foot pain you're experiencing.

Take preventive steps

When it comes to your feet, a little prevention can mean so much.



- Keep your feet clean. Use a gentle soap and warm water—water that is too hot can be hard on your skin. When you're finished bathing or showering, make sure your feet are completely dry. You may want to use a moisturizer to help take care of your skin.
- Keep your toenails clean and trimmed.
- Choose shoes that support your arches and have

enough room for your toes to move. Make sure your shoes fit you properly, both in length and width. Your foot size can change over time, so measure your feet every time you buy a new pair of shoes. It also helps to buy shoes late in the day, when your feet are at their largest, and to measure both feet, as one is usually a bit longer than the other.

Keep your feet as happy and healthy as possible

Although sometimes foot problems can indicate a more serious condition like diabetes or arthritis, many are simply caused by everyday wear and tear, or shoes that don't fit properly. Others can arise from injuries or exposure to bacteria and viruses.

Think on your feet to deal with minor toe, foot, or ankle problems through:

- Prevention, including keeping feet clean, nails trimmed and shoes fitting well.
- Stretching exercises to increase flexibility and relieve pain.
- Home treatment, including rest, ice, elevation, and massage.

Kaiser Permanente contributed to this article.

Kaiser Permanente Sponsors Educational Theatre Program Program Promotes Healthy Life Choices of Students

The Educational Theatre Program (ETP), a collaboration between Kaiser Permanente and Oregon Children's Theatre, is designed to bring engaging productions to schools, promote healthy life choices, and benefit students and communities.

ETP's newest production is an innovative course offered in partnership with Roosevelt High School called "What Do You See?" This groundbreaking venture into school curriculum was developed collaboratively with Oregon Children's Theatre, Kaiser Permanente and Roosevelt High staff, through sponsorship by Kaiser Permanente.

Debuting in 2009, "What Do You See?" is both an accredited elective class and an intensive residency program, exploring the important issue of body image. Over the course of 15 weeks, students are asked to give voice to their individual perspectives and experiences related to issues of body and self. Through a variety of theatre media, visual art, writing, movement and music, students create expressions that will be distilled into a culminating performance for the Roosevelt student body and the community at the end of the term.

The public is invited to take in the community performance on May 29 and 30, 7:00 p.m., at Roosevelt High School in Portland. For more information about the Educational Theatre Program and the current and past productions, please visit <http://etpnorthwest.org>.



Optional Benefits FAQ

What does OEGB consider optional benefits?

OEGB considers basic life, optional life, accidental death and dismemberment (AD&D), and short- and long-term disability to be optional benefits. These are the new benefits that OEGB will begin offering on October 1, 2009.

What does OEGB consider supplemental benefits?

Supplemental benefits are individual insurance policies paid for by the employee.

Why are optional benefits being offered now?

The Board decided to offer optional benefits to help educational entities and members save money. Current estimates indicate that by offering optional benefits to educational entities, OEGB will help entities and their employees save an additional \$6.3 million annually on top of the nearly \$38 million annual administrative savings that entities are realizing now by purchasing medical, dental and vision plans through OEGB.

Which carrier did OEGB select to offer optional benefits?

The Board selected The Standard Insurance Company, or Standard, to offer the optional benefits.

When will people be able to enroll in optional benefits?

OEGB members in educational entities that decide to offer optional benefits will be able to enroll in those benefits during the open enrollment period that begins August 15, 2009.

Are educational entities required to offer optional benefits?

Educational entities are not required to offer employees optional benefits. However, if the entity decides to offer optional benefits to employees, the benefits must be purchased through OEGB. In addition, an entity is not required to offer optional benefits to each employee group within the entity, but may do so. As with all of the OEGB benefits, the entity can select or allow the plans that will be available to each employee group.

Can an educational entity or employee group decide to choose some of the optional benefits, but not all?

Each entity has the option of choosing or allowing the benefits available to an employee group and at what benefit level.

Can educational entities continue to offer supplemental plans even though OEGB offers optional benefits?

An entity may continue to offer supplemental benefits plans until OEGB offers the benefit. Entities may also allow for payroll deductions for any non-group plan (i.e., individual policy).



1225 Ferry St. SE
Salem, OR 97301

Phone: (888) 469-6322

Fax: (503) 378-5832

Check us out on the Web:
www.oregon.gov/das/oebb

Official newsletter of the
**Oregon Educators
Benefit Board**

Carrier Contacts

Kaiser Permanente:
866-223-2375

ODS Health Plan:
866-923-0409

Providence Health Plan:
800-878-4445

Willamette Dental:
800-460-7644

Information to Remember ...

The following links will lead you to Web pages that you may find helpful if you'd like to learn more about the Board and the programs being offered.

Frequently Asked Questions:

<https://www.oregon.gov/DAS/OEGB/frequentlyaskedquestions>

OEGB Web site:

<http://www.oregon.gov/DAS/OEGB>