



THE BENEFITS BULLETIN

“Serving our members and their families”



February 2009

February Is American Heart Month

Now is the time to get heart healthy and live a hearty lifestyle.

February is American Heart Month and it's easy to remember with all those heart-shaped cards and candies floating around for Valentine's Day. That's a good thing because caring for your heart is simple and there's no better time to start than the present. So, this year, show your heart some love. Why?

According to the American Heart Association, cardiovascular diseases, including stroke, are our nation's biggest killers. Eating right, exercise and knowing more about heart diseases are great places to start in the fight against them.

Knowing the Signs of a Heart Attack

Most heart attacks start slowly, with mild pain or discomfort, and in many cases people think nothing of the discomfort or pass it off as something else. To help you recognize

the signs of heart trouble, take note of the following symptoms:

- Chest discomfort -- most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.
- Discomfort in other areas of the upper body -- symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.



- Shortness of breath -- may occur with or without chest discomfort.
- Other signs -- may include breaking out in a cold sweat, nausea, or lightheadedness.

For women, the signs include:

- pressure, fullness, tightness or pain in your chest lasting five minutes or longer
- constant indigestion-like discomfort
- chest pain that moves to your shoulders, arms, neck, jaw, or back

- lightheadedness, dizziness, fainting, sweating or a sick stomach
- unexplained shortness of breath
- unexplained anxiety, weakness, or tiredness
- palpitations, a cold sweat, or paleness

Healthy Lifestyle: Diet and Nutrition, Exercise and Fitness*

You may have heard it before, but it bears repeating. A healthy diet and lifestyle are the contributors to a healthy heart. Eating well and engaging in some form of exercise can be major contributors to a healthy heart. It is important to remember that it is the overall pattern of the choices you make that counts.

As you make daily food choices, decide what to eat using these recommendations:

(go to page 3, *Heart*)



Understanding Your Mail-Order Pharmacy Benefits

Questions to ask when considering using a mail-order pharmacy.

All OEBC medical carriers (ODS, Providence, Kaiser) offer mail-order pharmacy as an optional service for members. You may want to take advantage of this helpful and convenient service if you can answer “Yes” to any of the following questions:

Do you take any medication(s) regularly?

If you take medication(s) regularly – to control blood pressure or treat asthma, for birth control, etc. – mail order can free you from traveling to a pharmacy every time you need a refill. Also, you may be able to get a three-month supply of medications every time you order, so you will save even more time.

Do you want to save money?

In most cases, using mail order costs less than using a retail pharmacy, especially if you fill a three-month supply of medication. Please consult your plan’s benefits summary to see your specific plan’s rules. (For example, you may obtain a three-month supply of most preferred brand or generic medication via mail order for the same cost as a two-month supply at a retail pharmacy.)

Do you find it hard to visit a pharmacy dur-

ing regular hours? Mail order allows you to refill your prescriptions by mail, phone, or the internet at times that fit your busy schedule. These convenient options are designed to save you time.

Would you like to speak privately with a pharmacist?

Mail order pharmacies allow you to consult with a pharmacist from the privacy of your own home.

In addition to these features, mail-order pharmacy offers even more advantages: 1) shipping is free -- there is no delivery charge for standard shipping of prescriptions; 2) service is fast -- prescriptions usually arrive within seven to 10 business days after the pharmacy gets your order; 3) medications come to you -- they can be delivered to your home or to another U.S. address; and 4) some mail-order pharmacies also sell non-prescription products such as vitamins or diabetic supplies.

It is easy to start using a mail-order pharmacy. You just need to complete the pharmacy’s registration form and mail in the form plus your written prescription(s). Forms are available from your carrier or directly from the pharmacy. If you prefer,

you can register by telephone or online and then have your doctor fax or mail your prescription(s) to the pharmacy.

For more information, please consult your plan’s benefits summary and the tips below. ★

Robert Gassner, Wellpartner manager of client programs, wrote this article for The Benefits Bulletin.



OEBC Mail Order Pharmacy Contact Information

Kaiser

Kaiser Mail-Delivery Pharmacy:

(800) 548-9809 or www.kaiserpermanente.org

ODS

Wellpartner: (866) 680-4672 or www.wellpartner.com

Providence

Walgreens: (800) 635-3070 or www.walgreensmail.com

PPS: (800) 552-6694 or www.ppsrx.com

Wellpartner: (877) 935-5797 or www.wellpartner.com

Mail Order Pharmacy Tips

- Ask your doctor to write your prescription(s) for up to a 90-day supply.
- Only send in prescriptions that you want the mail order pharmacy to fill.
- Pay with a credit card or debit card.
- If you need non-prescription products, order those at the same time if you can.
- Order refills online or use the pharmacy’s automated phone system.

Save Money, Use Generic Drugs

Non-brand-name medications are the same as their counterparts, but much less expensive.

Generic drugs can save you money because they cost less than brand-name prescriptions.

Unlike other types of generic products such as cereal or soup where the brand name is often better, generic medications are just as pure, effective and as high quality as their brand counterparts.

Generic drugs, by law, must have the same active ingredients as the brand names. They are plentiful – generic options are available for about half of all prescription drugs currently on the market, a recent Consumer Reports report stated.

According to the Consumer Reports, generics are simply copies of the medications that have expired patents. It can take anywhere from 10 to 14 years for a patent to expire, at which point the brand-name manufacturer loses the right to be the only seller of the drug.

What's Causing All the Confusion?

The confusion between choosing a generic or brand-name drug often happens because the brand name stays on the market while the generic is being sold. Seeing the two together, many

people tend to choose the brand name because they are familiar with the name and think the brand must be better.

Another reason people are not using generics is because they may have been using the brand name for a while and don't want to switch for fear it won't work as well.

Still another reason generic medications haven't caught on is because they often look different from the brand name. People like to stick with what they know and pharmaceutical companies spend millions on advertising and selling images and the names of their drugs to people. Once the idea is planted, it's hard to uproot and plant another.

Ask Your Doctor About Generics

Generics offer effective treatment for many of the common conditions treated in routine care and are equivalent to brand-name products in safety, quality and performance.

If you are interested in trying generic medications, speak with your doctor or pharmacist. ★

Providence Health Plans provided this information.

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- Choose lean meats and poultry without skin and prepare them without added saturated fat.
- Select fat-free and low-fat dairy products.
- Cut back on foods containing partially hydrogenated vegetable oils.
- Cut back on foods high in dietary cholesterol; eat less than 300 mg of cholesterol each day.
- Cut back on beverages and foods with added sugars such as soda of all kinds.
- Choose and prepare foods with little or no salt. Eat less than 2,300 mg of sodium per day (or less than 1,500 mg if you are in a higher risk group for high blood pressure).
- If you drink alcohol, drink in moderation. That means no more than one drink per day if you're a woman and two drinks per day if you're a man.
- Limit your portion sizes.

Men and Heart Disease: Quick Facts

- In 2005, heart disease was the cause of death in 410,000 American men.
- The average age for a first heart attack for men is 66 years.
- Almost half of men who have a heart attack under age 65 die within 8 years.
- Between 70 and 89 percent of sudden cardiac events occur in men.



Women and Heart Disease: Quick Facts

- Although heart disease is sometimes thought of as a "man's disease," it is the leading cause of death for both women and men in the United States, and women account for 52.6 percent of the total heart disease deaths.
- In 2005, heart disease was the cause of death in more than 454,000 females.
- Heart disease is often perceived as an "older woman's disease," and it is the leading cause of death among women 65 years and older. However, heart disease is the third leading cause of death among women aged 25 to 44 years and the second leading cause of death among women aged 45 to 64 years. ★

**Reference: Center for Disease Control and Prevention*



What Are Trans Fats? And why are they in my food?

We've all heard the term "trans fat," but it's rarely explained. As part of our effort to help OEGB members live full and healthy lives, we've decided to not only ask, "What are trans fats?" but to find out why they may be in our food.

What are trans fats?

According to the International Food Information Council Foundation, trans fats are unsaturated fatty acids formed when vegetable oils are processed and made more solid or into a more stable liquid. This processing is called hydrogenation. Trans fats also occur naturally in low amounts in some foods.

Trans fats from all sources provide two to four percent of total calories compared with 12 percent from saturated fat and 34 percent from total fat in the American diet. The majority of trans fats come from processed foods. About one-fifth of trans fats in the diet come from animal sources such as certain meats and dairy products.

What foods contain trans fats?

Trans fats are present in variable amounts in a wide range of foods including most foods made with partially hydrogenated oils, such as baked goods, fried foods and some margarine products.

Why are trans fats in foods?

Trans fats form when oil is partially hydrogenated. The process converts oils into a more stable liquid or semi-solid form.

Partially hydrogenated oils are used in processed foods because they help produce high-quality food products that stay fresh longer and have a more desirable texture. It is not always possible to substitute unhydrogenated oils because of differences in the way the oils work to produce acceptable food products.

For example, by using partially hydrogenated vegetable oil to make some margarine products, manufacturers can produce a spreadable topping that is lower in saturated fat than butter and can be used immediately upon removal from the refrigerator. Likewise, manufacturers can produce shortenings to make French fries, flaky piecrusts and crispy crackers. Products made with partially hydrogenated oils also resist rancidity (when fats develop an off-flavor) longer than those using unhydrogenated oils. Foods that contain these oils must list "partially hydrogenated vegetable oil" in the ingredient statement of the food label.

How can I reduce the amount of trans fats in my diet?

You can lower the amount of trans fats in your diet by following the advice of health professionals:

- Reducing total fat intake generally will help lower your intake of saturated fat, trans fats and cholesterol.
- Reducing trans fat intake should not be accomplished by substituting food higher in saturated fats in the diet.
- Monounsaturated and polyunsaturated fats may be substituted while keeping total fat intake at a moderate level.

For more information about trans fats, visit <http://ific.org/publications/qa/transqa.cfm>. ★



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www.oregon.gov/das/oebb

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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.

Dependent Eligibility Rules:
<http://www.oregon.gov/DAS/OEGB/administrativerules>

Frequently Asked Questions:
<https://www.oregon.gov/DAS/OEGB/FAQ>

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