



THE BENEFITS BULLETIN

“Serving our members and their families”

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More Ways To Save Using Generic Drugs

The medications are less expensive, but just as effective as their brand-name counterparts.

Generic drugs can save you money because they cost less than brand-name prescriptions. The average price for generics is one third the cost of brand names. If you are taking several medications, the difference in cost for generics and brand names can be significant.

And, by law generic drugs must have the same active ingredients as the brand names. Plus, they are plentiful. Generic options are available for nearly half of all prescription drugs currently on the market, a recent *Consumer Reports* article stated.

According to *Consumer Reports*, generics are simply copies of the medications that have expired patents. It can take any where 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.

Some doctors automatically consider and prescribe generic medications rather than the more expensive brand-name drugs. The next time your doctor gives you a prescription, ask him or her if there is a generic substitute available to save you money. One of the best ways to make sure you're on the same page as your doctor is to talk to him or her about alternatives while in the office and the prescription is being written.

If you are already taking a brand-name prescription drug and want to switch over to a generic medication, consult your doctor or pharmacist and ask for an explanation of the drugs, whether there is any difference between the brand name and the generic, and if there are any side effects or physical changes that may manifest because of the switch.

By switching to or requesting prescriptions be written or filled as generics, you will lower your out-of-pocket costs



immediately and help manage premium rate increases in future years lower each year.

Rates Available In Early May

Negotiations underway for the 2009-10 premiums.

OEBB staff and consultants are currently negotiating premium rates for the 2009-10 plan year. Rates will be released in early May 2009. OEBB understands the importance of having rate information available for educational entities and insurance committees for budgeting and negotiations and will continue to look for ways to finalize rates as early in the year as possible in the future.

Rates will be posted on the OEBB Web site and messages sent to listserv subscribers when they are approved. If you would like to sign up for the interested parties listserv, visit the 'Contact Us' page www.oregon.gov/DAS/OEBB. ★

Getting Back On Track

Healthy habits make a healthy life

Healthy eating and routine exercise are needed all year round; but many of us need a friendly reminder to get ourselves back on track. Always remember to be kind to your body and reacquaint yourself with healthy eating habits and fitness.

Replace your unhealthy habits with smarter choices for a healthier body.

Eating healthy fuels physical activities at every stage of life.

Well-nourished, active children and teens grow, develop, and learn better.

Healthy eating and active living help adults and seniors feel their best, work productively and lower their risk for a variety of conditions. Additionally, good nutrition also helps ensure a healthy pregnancy and successful breastfeeding.

Fitness at every age comes from a lifestyle that includes good nutrition and regular physical activity. The sooner you start the better your health.

Food and physical activity choices are personal. Foods nourish your body. Being well-nourished

means you get the nutrients your body needs. It also means eating the right portions of foods just right for you. The true definition of fitness refers to your own optimal health and overall well being. Fitness is your good health - at its very best.

The taste of foods adds pleasure to eating - especially if you eat a greater variety of foods. Learn how to include your favorites in an overall healthy eating style.

Staying fit means you have a better chance for a higher quality of life and

perhaps a longer one, too. When you are fit, you improve your mood, reduce your stress and increase your energy, reduce your risk for heart disease, cancer, and diabetes, and can look and feel your best.

Maintaining a well-balanced nutritional diet, eating right and getting some exercise will help you gain physical strength and endurance to do the things you want to do. ★

Source: American Diabetes Association

Nutrition: Fact or Fiction

It has never been easy to sort through the facts and fallacies about food, sifting through marketing ploys, clever phrases, wishful thinking, pseudo-science, and media hype, but here are some common and enduring food myths and truths:



Myth: Fresh fruits and vegetables are healthier than frozen or canned.

Fact: Research shows frozen and canned foods are as nutritious as fresh. In fact, since lycopene is more easily absorbed in the body after it has been processed, canned tomatoes, corn and carrots are sometimes better nutrition choices.

Myth: Body weight is a reliable indicator of a healthy diet.

Fact: No two people have the same body composition. The measure of a person's diet and their overall health is a combination of factors, including weight.

Myth: Eating carbohydrates causes weight gain.

Fact: Calories cause weight gain. Excess carbohydrates are no more fattening than calories from any source. Despite the claims of low-carb diet books, a high-carbohydrate diet does not promote fat storage by enhancing insulin resistance.

Myth: Eating just before bedtime is fattening.

Fact: What you eat, not when, makes the difference; calories have the same effect on the body no matter when they are consumed. Evidence does suggest that eating regular meals, especially breakfast, helps promote weight loss by reducing fat intake and minimizing impulsive snacking.



Gateway To The Body: Your Mouth

Periodontal disease and its links to overall health

Periodontal disease has many links to a patient's overall, or systemic, health. For instance, periodontal disease can affect or be affected by diabetes and cardiovascular disease. In the case of diabetes, if a patient's blood sugar is uncontrolled, they are more likely to have uncontrolled, active periodontal disease. What is more stunning is that the reverse is also true – if periodontal disease is uncontrolled, a patient's diabetes may be too.

Periodontal diseases are infections of the gum and bone that hold the teeth in place. In advanced stages, they lead to painful chewing problems and even tooth loss. Like any infection, gum disease can make it hard to keep your blood sugar under control.

How Does Periodontal Disease Develop?

Poor brushing and flossing habits allow dental plaque -- a sticky film of germs -- to build up on teeth, also known as gingivitis. Some of these germs cause gum disease. The gums can become red and swollen and may bleed during tooth brushing or flossing.

Gingivitis can usually be reversed with daily brushing and flossing and regular cleanings by the dentist. If it is not stopped,

gingivitis could lead to a more serious type of gum disease called periodontitis.

In periodontitis, plaque builds and hardens under the gums. The gums pull away from the teeth, forming "pockets" of infection. The infection leads to loss of the bone that holds the tooth in its socket, and might lead to tooth loss.

There are often no warning signs of early periodontitis. Since periodontitis affects more than just the gums it cannot be controlled with regular brushing and flossing. Periodontitis should be treated by a periodontist (a gum disease specialist) or by a general dentist who has special training in treating gum diseases.

Treating Periodontal Disease

Treatment of periodontitis depends on how much damage the disease has caused. In the early stages, the dentist or periodontist will use deep cleaning to remove hardened plaque and infected tissue under the gum and smooth the damaged root surfaces of teeth. This allows the gum to re-attach to the teeth. A special mouth rinse or an antibiotic may be prescribed to control infection.

Deep cleaning is success-

ful only if the patient regularly brushes and flosses to keep the plaque from building up again.

If you have diabetes, it's important for you to know how well your diabetes is controlled and to tell your dentist this information at each visit.

Link Between Diabetes and Periodontal Disease

According to the National Diabetes Information Clearinghouse and the American College of Periodontology, gum disease is linked to diabetic control. People with poor blood sugar control get gum disease more often and more severely and they lose more teeth than do persons with good control. People whose diabetes is well controlled have no more periodontal disease than persons without diabetes.

Good diabetic control is the best protection against periodontal disease. Studies show that controlling blood sugar levels lowers the risk of some complications of diabetes, such as nerve damage and eye and heart disease. Scientists believe many complications, including gum disease, can be prevented with good diabetic control.



Protecting Your Teeth and Gums

Harmful germs attack the teeth and gums when plaque builds up. You can stop plaque build-up and prevent gum disease by brushing and flossing carefully every day. Also, consider these tips:

- Using a sawing motion, gently bring the floss through the tight spaces between the teeth.
- Do not snap the floss against the gums.
- Curve the floss around each tooth and gently scrape from below the gum to the top of the tooth several times.
- Rinse your mouth after flossing.
- Gently brush teeth twice a day with a soft nylon brush with rounded ends on the bristles.
- Avoid hard back-and-forth scrubbing.
- Use small circle motions and short back-and-forth motions.
- Gently brush your tongue, which can trap germs. ★

Willamette Dental Group contributed to this article.



News and Notes

OEBB Selects Carrier to Offer Optional Benefit Plans

Optional Benefits will be available to members beginning Oct. 1, 2009

On March 12, 2009, the Oregon Educators Benefit Board (OEBB) announced the Apparent Successful Proposer for optional benefits that include basic (employer-paid) life, optional life, accidental death and dismemberment (AD&D), and short- and long-term disability.

Standard Insurance Company will provide these optional benefits to school districts, education service districts, community colleges and charter schools participating in the OEBB benefits program beginning Oct. 1, 2009.

Standard Insurance Company was the highest total scoring proposer of all the bids OEBB received in response to the Request for Proposal issued late 2008.

The Board's decision to offer optional benefits to educational entities is estimated to save 37 percent (\$6.3 million) annually over what entities and/or employees would have paid for comparable benefits – with two thirds of those savings going to the educational entity and one third of those savings going directly to the employees.

OEBB will release all plan rates for the 2009-10 plan year, including those for medical, dental, vision, life, AD&D and disability plans, in early May 2009.

OEBB currently provides medical, dental, pharmacy and vision coverage for more than 145,000 employees, dependents and early retirees in educational entities throughout Oregon.

Providence To Host Charity Auction

Providence Health Plans will host the 19th Annual Providence Charity Auction on April 1, 2009. As a not-for-profit health care organization, Providence Health Plans embraces its responsibility to serve the needs of people in the community. The funds raised will go to Morrison Child & Family Services: Hand in Hand Program and FOOD for Lane County.

Providence Health Plan will be closed during the auction to give employees the opportunity to participate. The Customer Service Department will not be available during the hours of 2:00 pm - 5:00 pm on Wednesday, April 1 with normal business hours resuming on Thursday, April 2. All callers to Customer Service will hear a recorded message indicating the hours of closure and will be directed to contact their personal physician in the event of an emergency; any messages left by participants will be returned as soon as possible on Thursday.



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www.oregon.gov/das/oebb

Official newsletter of the
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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.

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>