



# Eugene Education Association

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## 4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • June 3, 2011 • Issue Number 254

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### THANKS MR. BENEFITS ANSWER MAN – WELCOME BACK KIT DUCHIN!

Mike Caley (aka Mr. Benefits Answer Man) has been a part of the Joint Benefits Committee since its inception in the fall of 1987, serving first as a licensed representative, becoming the benefits coordinator in the fall of 1998 and shifting to the licensed retiree representative beginning in the fall of 2007 – a whopping 24 years of service! This spring marks the end of an era as Mike steps down from the Joint Benefits Committee. His incredible depth of knowledge and his pearls of wisdom have been greatly appreciated all these years and he will be missed. Thanks Mike, for your amazing commitment to members!

Kit Duchin, who served 14 years as a licensed representative on the Joint Benefits Committee before she retired in 2009, will be returning to the JBC as the licensed retiree representative. Kit's extensive knowledge of benefits will allow her to hit the ground running and members will be in great hands!

### OEBB/ODS INSURANCE PLAN CHANGES FOR 2011-12

The Joint Benefits Committee has decided not to make any changes regarding which OEBB/ODS plans will be available to 4J licensed employees and retirees for the new plan year, which begins October 1, 2011. Active employees and retirees will be able to select one of four medical plans (5, 6, 7 or 8), all of which are tied to pharmacy plan B and vision plan 3. Dental plan 4 with orthodontia will continue to be available for active licensed employees and retirees who elect dental coverage. While the plan options will not change in 4J, OEBB has made some changes to the plan designs.

Effective October 1, 2011, all of the OEBB/ODS plans offered in 4J will change in the following ways:

- **Weight Watchers program will be extended to all medical plan dependents (age restrictions may apply)**
- **Hearing exams will be covered for members of any age**
- **Hearing aid coverage (\$4,000 maximum benefit every 48 months) and bone anchored hearing aids will be covered for members of any age**
- **Addition of ODS travel network, which will allow members to receive emergency and non-emergency care outside of their primary service area while traveling**
- **Family annual out-of-pocket maximum will be capped at 3 times the individual amount**
- **Outpatient upper endoscopy will be moved from the \$500 Additional Cost Tier copay to a \$100 copay (plus deductible and coinsurance)**
- **Out-of-network coinsurance (the percentage of charges paid by the member after the deductible is met) will increase from 40% to 50%**

Effective October 1, 2011, there will also be changes associated with the specific plans.

- **OEBB/ODS Medical Plan 5** • The individual deductible for Plan 5 will increase from \$200 to \$300, and the in-network individual out-of-pocket plan year maximum will increase from \$1,800 to \$2,000. The copay for an Urgent Care visit will increase from \$25 to \$50. The office visit copay for Incentive Care office visits (to address asthma, heart conditions, cholesterol, high blood pressure and/or diabetes) will continue to be \$10. A primary office visit will still require a \$25 copay, but a specialist office visit will change from a fixed dollar copay requirement to 20% coinsurance after the deductible has been met. Remember that copays do not apply toward the annual out-of-pocket maximum.
- **OEBB/ODS Medical Plan 6** • The individual deductible for Plan 6 will increase from \$300 to \$400, and the in-network individual out-of-pocket plan year maximum will increase from \$2,000 to \$2,100. Incentive Care office visits will continue to require a 20% coinsurance with the deductible waived when you see an in-network provider. Office visits for

reasons other than those addressed by the Incentive Care tier will still be subject to deductible and coinsurance.

- **OEBB/ODS Medical Plan 7** • The individual deductible for Plan 7 will remain at \$500, but the in-network individual out-of-pocket plan year maximum will increase from \$2,000 to \$2,200.
- **OEBB/ODS Medical Plan 8** • The individual deductible for Plan 8 will remain at \$1,000, but the in-network individual out-of-pocket plan year maximum will increase from \$2,000 to \$2,200.
- **OEBB/ODS Pharmacy Plan B** • The out-of-pocket maximum will increase from \$1,000 to \$1,100 per person. Non-preferred prescriptions obtained through the mail order pharmacy will not longer be capped at a \$100 copay. Effective October 1, 2011, the cost of a non-preferred prescription will be 50% when purchased at a retail or mail order pharmacy.
- **OEBB/ODS Dental Plan 4** • ViziLite coverage will be added – all other dental coverage will be the same. The lifetime maximum for the **orthodontia** benefit will increase from \$1,500 to \$1,800.
- **OEBB/ODS Vision Plan 3** will not change from the current coverage.

Your enrollment mailings from OEBB and from 4J should arrive via US mail shortly before the open enrollment period, which begins August 15, 2011 and runs through September 15, 2011.

### 4J RATES FOR 2011-12

Next year's insurance costs for 4J licensed employees and retirees are not yet known as collective bargaining is still underway. Rates will be mailed along with other open enrollment materials in the 4J mailing – look for that mailing to arrive via US mail sometime in August.

### COLONOSCOPY COVERAGE

Regular colorectal cancer screening is one of the most powerful weapons for preventing colorectal cancer. Removing polyps may prevent colorectal cancer from ever starting and cancers found in an early stage are more easily treated. It's important to follow your doctor's advice on colorectal screening and is also important to understand the colonoscopy coverage under our OEBB/ODS plans.

All of our OEBB/ODS medical plans cover one routine colonoscopy and pre-surgical exam or consulta-

tion every 10 plan years for members age 50 and over. Related facility and anesthesia fees are covered and are included in the colonoscopy benefit.

If your doctor finds and removes a polyp during your screening, the procedure becomes a treatment procedure rather than a preventive screening. Colonoscopy is covered under the surgery benefit level if it is not performed for preventive purposes and will be subject to deductible and coinsurance.

Colorectal cancer can take many years to develop and early detection of colorectal cancer greatly improves the chances of a cure. Only colonoscopy can see the entire colon, and this is the best screening test for colon cancer, so the benefits outweigh the potential costs.

### SUMMER BREAK

Like all teachers, I will be on vacation time beginning June 18<sup>th</sup>. However, I will be periodically checking voicemail and e-mail during the summer. If you need to reach me, please call or send an e-mail, and I will get back to you as soon as I am able (wenzl@4j.lane.edu / 541-790-7682).

For questions regarding benefits or claims, contact ODS:

- **ODS Medical Customer Service – 866-923-0409**
- **ODS Dental Customer Service – 866-923-0410**
- **ODS Pharmacy Customer Service – 866-923-0411**
- <http://www.odscompanies.com/oebb/members.shtml>

For questions regarding eligibility, contact OEBB:

- **OEBB Information – 888-469-6322**
- <http://oregon.gov/DAS/OEBB/>

To access the Employee Assistance Program:

- **Reliant Behavioral Health – 866-750-1327**
- <https://www.myrbh.com/>

For questions regarding life or long term disability insurance:

- **The Standard – 1-866-756-8115**
- [http://www.standard.com/mybenefits/oebb/-The\\_Standard\\_Insurance\\_Company](http://www.standard.com/mybenefits/oebb/-The_Standard_Insurance_Company)

For questions regarding a Flexible Spending Plan:

- **Manley Services – 541-485-7488**
- <http://www.manlevserv.com/>

For general plan information:

- **4J Employee Benefits Hotline – 541-790-7667**
- [benefits.4j.lane.edu](http://benefits.4j.lane.edu)

Have a great summer break!