



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • October 9, 2018 • Issue Number 306

COPING WITH CHANGE AND TRANSITION WELLNESS CLASS

The 4J Joint Benefits Committee, in partnership with Cascade Health, is offering a free Coping with Change and Transition wellness class to 4J employees. The class will take place:

- **Thursday, October 25, 2018**
- **5:00 – 6:00 p.m.**
- **Education Center Auditorium**

Life is full of times of change, transition and uncertainty. Whether it is a job change, financial insecurity, a health scare or a shaky relationship, we are often going about our day with a mind full of worry and stress. In this training you will learn practical tips you can utilize in your daily life, to help with symptoms of stress, anxiety and depression during times of uncertainty, change and transition.

To sign up, please reply by Friday, October 19th to Julie Wenzl: wenzl@4j.lane.edu or 541-790-7682.

FENDING OFF THE FLU

You may always cover your mouth when you cough and sneeze into your elbow without fail, but this still may not be enough to prevent the spread of the flu. New research shows that people can spread the flu just by breathing. Flu patients routinely shed infections virus into aerosol particles small enough to present a risk for airborne transmission.

Since it's not practical to stay home all winter to try and avoid catching the flu, the next best thing is to try and protect yourself as much as possible. While the flu vaccine cannot guarantee you won't get the flu, it's still highly recommended as part of your prevention strategy. Even if you are lucky enough to never get the flu, getting vaccinated yourself may also protect people around you, including those who are more vulnerable to serious flu illness, like babies and young children, older people, and people with certain chronic health conditions.

It takes about two weeks after vaccination for antibodies that protect against flu to develop in the body,

so make plans to get vaccinated early in fall, before flu season begins. The CDC recommends that people get a flu vaccine by the end of October. Getting vaccinated later, however, can still be beneficial, even into January or later.

The single best way to prevent seasonal flu is to get vaccinated each year, but good health habits can help stop the spread of germs and prevent respiratory illnesses like the flu.

- **Avoid close contact with people who are sick and keep your distance from others when you are sick.**
- **If possible, stay home from work, school and errands when you are sick.**
- **Cover your mouth and nose with a tissue when coughing or sneezing.**
- **Wash your hands thoroughly and frequently.**
- **Avoid touching your eyes, nose, or mouth.**
- **Clean and disinfect frequently touched surfaces at home, work, or school, especially when someone is ill.**
- **Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious foods.**

FLU SHOT OPTIONS

If you are not able to attend the 4J flu shot clinics and have OEBC/Moda insurance, you can receive a flu shot at an in-network pharmacy – no copayment necessary.

Call ahead of time to make sure the pharmacy has the vaccine you need. Show your Moda Health ID card to the pharmacist for billing before receiving a vaccine – otherwise it may not be covered.

The following participating chain pharmacies provide vaccines:

- **Rite Aid**
- **Fred Meyer**
- **Target**
- **Bi-Mart**
- **Safeway**
- **Albertson Savon**

Walgreens is **not** a participating pharmacy.

For a complete list of in-network pharmacies or if you have questions, call Moda Health Pharmacy Customer Service at 866-923-0411.

RATES AND DEDUCTIBLES

Medical, vision, pharmacy and dental plans are administered on a plan-year basis. The new plan year begins October 1, 2018, and goes through September 30, 2019. The deductible and accruals toward maximum out-of-pocket reset October 1 regardless of whether they were met the previous plan year. However, if you did not meet your medical deductible during the previous plan year and had continuous coverage, any expenses applied to your medical deductible during the last 3 months of the previous plan year will be carried over and applied to the medical deductible for the new plan year.

While the new insurance rates take effect October 1st, we pay our monthly insurance premiums at the end of the month, not the beginning. Thus, active employees and retirees still receiving a paycheck will see the rate change reflected in the October 31st paychecks. Retirees who have arranged for payment from a bank account will see the change in rates in the November 5th ACH payment.

Please check your paycheck or bank statement to verify that you have been charged the correct amount for your insurance elections.

FLEXIBLE SPENDING ACCOUNTS

Like our insurance plan year, the new FSA plan year will begin October 1, 2018, and run through September 30, 2019. If you completed an online FSA enrollment for dependent care expenses and/or unreimbursed eligible health-related expenses, you should see the first deduction come out of your end of October paycheck.

If you have any questions, the PacificSource Administrators Customer Service number is 541-485-7488. You can access the PSA website at <http://psa.pacificsource.com/PSA/>.

CCM SYNERGY NETWORK MEDICAL HOME ELECTION

If you are enrolled in a CCM Synergy Network plan, remember that you must choose a Moda Medical Home (MMH). If you are covering dependents on your plan, they too must choose a MMH. Each member of your family can choose a different MMH

if they desire. Moda Health will be mailing information about medical home selection to new CCM Synergy network enrollees soon.

If you were enrolled in a CCM Synergy Network plan for the 2017-18 plan year, your current MMH election should roll-over for the new plan year. If you need to name a MMH for the 2018-19 plan year, you will complete the process through Moda Health. MMH selection can be made one of the following ways:

- **Online:** You can login to your myModa account and indicate your selected Medical Home for you, and any covered dependents under the age of 18. For dependents 18 and older, they will need to create their own myModa account and make their Medical Home selection. See modahealth.com/medicalhome for details.
- **Phone:** You may contact Moda Health Customer Service at 866-923-0409 and provide your Medical Home selection. If you are new to a Synergy plan and making your Medical Home selection for the first time, you will be able to select Medical Homes for yourself and all covered dependents over the phone. Any changes made to Medical Home after the initial selection for dependents age 18 or older will need to be made by the dependents themselves.
- **E-mail:** You can email OEBBquestions@modahealth.com to provide your Medical Home selection. Make sure to include:
 - Your first and last name
 - Your date of birth
 - Your subscriber ID
 - The name of your Medical Home, along with the address you will be visiting for primary care. If there is a specific doctor you would like to see within the Medical Home, include the doctor's name. This is not required, but helps Moda locate the Medical Home if the business name differs from the practice name. You will be able to see any primary care provider within your Medical Home.

In order to change a MMH selection, use one of the options provided above. The change will be effective the first of the month following the notification of your new selection.

Note: The 4J Wellness Clinic is a recognized CCM Synergy provider and a Moda Medical Home. If you would like to select the 4J Wellness Clinic as your MMH, it is listed as **Cascade Health Solutions** at 200 N. Monroe Street, Eugene Oregon 97402.