



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • June 6, 2019 • Issue Number 313

JOINT BENEFITS COMMITTEE CHANGES FOR 2019-20

There are changes on the horizon for the 4J Joint Benefits Committee (JBC).

Long time member Kit Duchin will step down as the retiree representative at the end of this school year. Kit served on the JBC from 1995 - 2009 prior to her retirement, and then stepped back onto the JBC as the retiree rep in 2011. Kit has been an incredible source of knowledge and history and will be greatly missed. Thanks Kit for your amazing commitment to members – we all wish you the best as you start your next adventure!

Tad Shannon joined the JBC in the fall of 2012, when he became EEA President. Those of you who know Tad will not be surprised to know that he asked a lot of questions to make sure everything was done appropriately. Tad is heading off to a well-earned retirement! Sabrina Gordon has joined the JBC in her role as EEA President-Elect and will continue her participation on the committee next year.

I too am retiring at the end of this school year and will transition to the JBC retiree rep role next school year. I am thrilled to share that the new licensed-staff benefits coordinator will be Jamie Myers. Jamie started teaching in 4J in 2000, and has been a teacher at Buena Vista and Chávez elementary schools. Jamie has been a licensed rep on the JBC since last spring, and is a strong advocate for members. I am confident that I am leaving things in extremely good hands!

MODA MEDICAL PLANS FOR 2019-20

In an effort to better align with the policy direction of the State of Oregon, Moda Health and OEGB have revised the medical plan offerings for the upcoming plan year. When open enrollment comes around this fall, 4J licensed employees and retirees will be able to choose Moda Health/OEGB Medical Plan 2, 3, or 4 – no more tree plans. Participation in open enrollment is mandatory.

You will need to decide which plan design works best for your healthcare needs. Each plan will have different deductibles and copays, and all three plans availa-

ble to licensed employees and retirees will use the Connexus Network of providers. Each plan will come with a coordinated-care option and a non-coordinated care option for you, and for each of your family members.

If you and/or your family members choose coordinated care, you will choose a primary care provider, or PCP 360, who will be accountable for your health. Each covered family member can choose if they want coordinated care, and if so, their own PCP 360.

If you and/or your family members choose coordinated care, there are enhanced benefits, like:

- A lower deductible
- A lower out-of-pocket maximum
- Lower cost for office visits, specialist visits, and alternative care visits

Whether or not you choose coordinated care, you will pay the same monthly premium and use the same Connexus Network providers. Referrals to see a specialist are not required. If you don't elect the coordinated care option at open enrollment, you may elect to participate at any time during the plan year.

Moda is currently updating their website, and beginning August 1, 2019, you'll be able to use the Find Care function in your online myModa account to search for PCP 360s that qualify for enhanced benefits. Watch your mailbox in the upcoming weeks for additional detailed information from Moda on the plan changes. More than ever, it will be necessary to review all your open enrollment information carefully before electing coverage for the plan year set to take effect October 1, 2019.

The JBC is working to finalize rates for the upcoming plan year. Once that process is complete, the rates for the new plan year will be posted on the 4J Benefits webpage.

DENTAL & VISION PLANS

For the upcoming plan year, 4J employees and retirees will again be able to choose from Delta Dental Plan 5 (which includes orthodontia), Delta Dental Plan 6 (which does not include orthodontia), and the Willamette Dental Group (WDG) plan (which also

includes orthodontia). The WDG plan will have a change to the coverage for dental implants. Dental implant surgery will be covered up to \$1,500 annually, with a limit of one implant per calendar year. There are no changes to the Delta Dental plans.

The VSP Choice Plus plan will continue as the vision plan offering in 4J. There are no changes to the VSP vision plan.

WEIRD MEDICAL TERMINOLOGY

Many medical terms have Greek or Latin roots, which can make relatively minor conditions and normal body functions sound more ominous than they really are. Do you know the common names of the following?

Borborygmi. Hint: you're likely to become aware of this if you haven't eaten in a while. Translation: stomach growling. From the Greek *borborygmó* (meaning gurgling or rumbling), the noises you hear, which actually originate in the intestines and not the stomach, indicate that things are moving as they should be in the digestive tract.

External hordeolum. Hint: this lump can be an eyesore, literally and figuratively. Translation: a sty. Derived from the latin *hordeolus* (*hordeum* meaning barley and *ulus* meaning it has the appearance of), this infection, which results in a lump that might resemble an individual grain of barley, occurs when bacteria get into an oil or sweat gland in the eyelid.

Horripilation. Hint: you may experience this when you are cold, frightened, or have an emotional experience. Translation: goose bumps. Horripilation comes from the Latin *horrere* (to stand on end) and *pilus* (hair). The phenomenon occurs when the tiny muscles at the bottom of hair follicles contract. In furry mammals, this causes the hairs to stand on end, making the animal appear larger to scare off predators. In humans, it is a vestigial reflex (it no longer serves a purpose) and instead just makes skin look temporarily bumpy and rough.

Solar lentigines. Hint: most people will develop them as they get older, especially if they are fair-skinned and have had a lot of sun exposure. Translation: age (or liver) spots. From the Latin *lens* (lentils), lentigines are flat, well-defined skin discolorations that can grow to an inch in diameter, sometimes combining with other spots so they look even larger. Age spots are harmless, though they can make the skin look older.

Veisalgia. Hint: you may have had one after a big celebration. Translation: hangover. From the Norwegian word *keveis* (discomfort following overindulgence), this is your body's response to the breakdown of alcohol, with symptoms such as headache, dry mouth, nausea, muscle aches, and dizziness.

WEIGHT LOSS BENEFITS

Weight loss programs/treatment for obesity are excluded under OEGB plans and thus, are not a covered benefit. The exception to this exclusion is the Weight Watchers benefit.

If you opt to participate in the program at Monarch Medical Weight Loss Center, please be aware that your Moda Health coverage through OEGB will not cover the program.

To find detailed information about OEGB Wellness Resources, including weight management resources: <https://www.oregon.gov/oha/OEGB/pages/wellness-resources.aspx>

SUMMER INFORMATION

Like all teachers, my last workday for this school year will be June 19, 2019. Jamie will be in the office on a full-time basis starting August 27, 2019.

If you have questions about eligibility or enrollment changes, please call OEGB at 888-469-6322.

If you have questions about your Moda medical or dental coverage, please call Moda Health.

- Moda Medical Customer Service: 866-923-0409
- Moda Dental Customer Service: 866-923-0410
- Moda Pharmacy Customer Service: 866-923-0411

If you have questions about your Willamette Dental Group coverage please contact:

- Appointment Center: 855-433-6825, Option 1
- Member Services: 855-433-6825, Option 3

If you have questions about your vision coverage, please call VSP.

- VSP Customer Service: 800-877-7195

Additional phone numbers you may need:

- 4J Wellness Clinic: 541-686-1427
- 4J Human Resources: 541-790-7670
- Reliant Behavioral Health (Employee Assistance Program): 866-750-1327
- PacificSource Administrators (Flexible Spending Accounts): 541-485-7488

Have a fantastic summer!