



Eugene Education Association

2815 Coburg Road • Eugene, OR 97408 • Phone 541-345-0338

4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Jamie Myers • 541-790-7682 • October 8, 2019 • Issue Number 314

HEALTHY LIVING WORKSHOP

The 4J Joint Benefits Committee, in partnership with Cascade Health, is offering a free Healthy Living wellness class to 4J employees & Retirees. The class will take place:

- **Tuesday, October 22, 2019**
- **5:00 – 6:00 p.m.**
- **Education Center Auditorium**

Come join us and learn how to make small but significant changes to create a healthier lifestyle. In the workshop you will learn how to be healthy at any size, and how to use the principles of habit change to make changes in your life. You will get support in developing a plan toward greater health and practical tools to help you move forward.

The research is conclusive: each small step you make toward greater health and happiness counts! Let us help you get there!

To sign up, please reply by Friday, October 18th to Jamie Myers: myers_j@4j.lane.edu or 541-790-7682.

FENDING OFF THE FLU

4J is offering two (2) Flu Shot Clinics this month.

- **Thursday, October 10, 2019**
- **Tuesday, October 15, 2019**
- **3:00 – 5:30 p.m.**
- **Education Center Auditorium**

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 ill-

nesses 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 OEBB/Moda insurance, most in-network pharmacies can provide vaccines – 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, DEDUCTIBLES, & COORDINATED CARE

Medical, vision, pharmacy and dental plans are administered on a plan-year basis. The new plan year began

October 1, 2019, and goes through September 30, 2020. 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.

If you and/or your family members opted into coordinated care, you must choose a primary care provider, or PCP 360, who will be accountable for your health. Each covered family member can select a different PCP 360, or you and your family members can have the same PCP 360.

Coordinated Care provides you with enhanced benefits including:

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

Whether or not you opted into 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 didn't elect the coordinated care option at open enrollment, you may elect to participate at any time during the plan year.

- **Online:** You can login to your myModa account and indicate your selected PCP 360 for you, and any covered dependents.
- **Phone:** You may contact Moda Health Customer Service at 866-923-0409 and provide your PCP 360 selection.

In order to change your PCP 360 selection, use one of the options provided above. The change will be effective the first of the month in which

you made your selection.

Note: The providers at the 4J Wellness Clinic can be selected as your PCP 360 provider. If you would like to select one of the Wellness Clinic providers, choose Michelle Davila or Jennifer Young.

FLEXIBLE SPENDING ACCOUNTS

Like our insurance plan year, the new FSA plan year began October 1, 2019, and run through September 30, 2020. 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/>.

PERS RETIREMENT PLANNING

Reflecting on retirement? We have two (2) PERS workshops on the horizon. Whether you are close to retirement, just starting your career, or anywhere in between, it is never too soon to start learning about your options.

Topics will include:

- Understanding the differences between Tier 1, Tier 2, and OPSRP
- Pension benefit calculation methods
- Understanding your IAP account
- Retirement option choices

Please join us at one of the following dates & times:

Date: October 23, 2019

Time: 5:30-6:30 p.m.

Location: EEA Offices (2815 Coburg Rd.)

RSVP: John Van Ravenhorst,
john@bridgeswealth.com

Date: October 24, 2019

Time: 4:30-5:45 p.m.

Location: Ed Center Auditorium (200 N. Monroe)

RSVP: Jamie Myers, myers_j@4j.lane.edu