

Take charge of your health by using myODS

At www.odscorporates.com/members you will find a customized website that is built just for you, called myODS. Go online and activate your account – it's fast, easy and free. myODS offers you the ability to:

- ▶ View your member handbook
- ▶ View your rights and responsibilities as an ODS member
- ▶ View claims status and history, including deductibles and out-of-pocket balances
- ▶ Print an Explanation of Benefits
- ▶ Change your address
- ▶ E-mail customer service

- ▶ View the ODS Quality Programs activities and outcome*
- ▶ Tap into a variety of health-related resources
- ▶ Learn about patient safety issues

Log on and start taking advantage of myODS today.

*www.insurance.oregon.gov/ppareports/ODS_Healthplan/odso6/odso6.htm

myODS is your personal member website. Use it to manage your benefits and access helpful tools and resources.



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An ODS health insurance member newsletter

Healthy BEAT

WINTER/SPRING 2008

Hitch a ride on the wellness wagon in three easy steps

Workplace wellness is getting a lot of attention these days – and for good reason. Research has shown that if you are healthier, you will feel better about your work and get more enjoyment out of life.

So what can you as an employee do to get a wellness program started at your workplace? Here are three suggestions to get you started:

1 CREATE A WELLNESS COMMITTEE

Create a committee of “wellness pioneers” to fuel the idea and start health promotion at your workplace. This committee should meet regularly to determine and evaluate wellness barriers specific to employee needs, responsibilities, priorities, lifestyles and interests. Your committee should also develop short-term and long-term action plans and get your company’s management and leadership to support a wellness program.

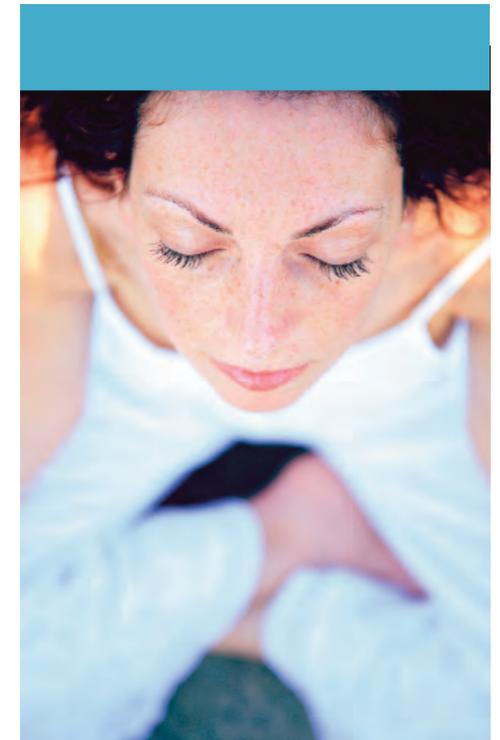
2 HOST A PILOT EVENT

Come up with an idea for a single event or program to implement immediately. Examples include entering a 5k walk/run as a corporate team or hosting an on-site lunch-and-learn session on wellness. The goal of this initial event is to increase awareness, interest and support for workplace wellness. Be sure to get the word out to all your coworkers to get as many people on board as possible. An effective launch event should encourage healthy behavior in an engaging, useful way.

3 INSPIRE EMPLOYEE INTEREST

Once a positive response is established and the pilot event has been tested, develop and distribute a short interest survey. Employee feedback will determine wellness needs and wants. This information will be very helpful in the process of wellness program development.

Keep the program alive throughout the year with planned events such as regular morning or lunchtime walks, health-related presentations and demonstrations, and frequent, fresh health tips and recommendations within the work place.



Get your company’s leadership and management to support a **wellness program.**

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Save money with state prescription programs

You can save an average of 42 percent and possibly up to 60 percent on the cost of your prescriptions through the Oregon Prescription Drug Program (OPDP). In February 2007, the OPDP joined the Washington Prescription Drug Program to form the Northwest Prescription Drug Consortium. The Consortium contracts with The ODS Companies to administer pharmacy benefits.

All prescription drugs that are prescribed by an Oregon clinician are eligible for the discount offered by this program. Enrollment is free. No paperwork is required and there is no age or income limit. You are eligible for the discount offered by this program if you are:

- An Oregon resident
- Uninsured or underinsured for prescription drug coverage

For details about enrolling, information about drug prices and more, please visit www.oregon.gov/OHPPR/OPDP.



Are you underinsured?

OPDP defines underinsured as:

- ▶ Medicare members whose prescription coverage does not cover the “donut hole.” The donut hole is a complete lack of coverage for drug spending between \$2,251 and \$5,100
- ▶ Members with pharmacy coverage who require a prescription not covered by their insurance plan formulary
- ▶ Members waiting to have a pre-existing condition covered by their insurance plan
- ▶ New employees waiting for employer plan coverage to begin
- ▶ Members whose medical plan does not offer pharmacy benefits
- ▶ Members with a large deductible

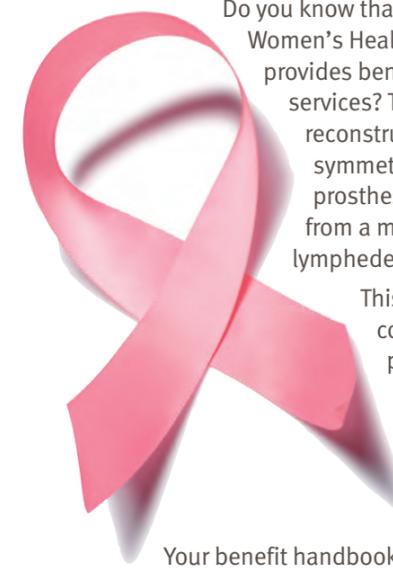
Hold the antibiotics when someone in your family has a cold or the flu

The common cold and flu are caused by viruses and should not be treated with antibiotics. Antibiotics kill bacteria and do not help fight viruses. Taking an antibiotic when you are sick with a virus can do you more harm than good. You may develop side effects from an antibiotic you did not need in the first place. Also, bacteria can become resistant to antibiotics. Antibiotics may not work in the future if you should need to fight a bacterial infection.

Remember, antibiotics will not cure your cold or flu symptoms.

The Centers for Disease Control and Prevention has more information about antibiotic resistance. Visit them online at www.cdc.gov/getsmart. You can also download a guide for proper antibiotic use and get tips for fighting flu and cold symptoms.

We've got you covered when it comes to reconstructive surgery



Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? This includes all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema.

This coverage is provided in consultation with your attending physician and will be subject to the terms and conditions applicable under your ODS plan, including the annual deductible, co-insurance and/or co-payment provisions.

Your benefit handbook or insurance policy contains more information about these mastectomy-related benefits. If you have any questions about coverage for mastectomies and post-operative reconstructive surgery, please contact the ODS Customer Service department at 503-243-3962 or toll-free at 1-877-605-3229.

What is the Women's Health and Cancer Rights Act of 1998?

The Women's Health and Cancer Rights Act (WHCRA) contains important protections for women with breast cancer who choose to have breast reconstruction after a mastectomy. It was signed into law on October 21, 1998.

Under WHCRA, group health plans, insurance companies and health maintenance organizations (HMOs) offering mastectomy coverage must also provide coverage for reconstructive surgery in a manner determined in consultation with the attending physician and the patient.



Statins and SSRIs join generic class of prescriptions

The expiration of patents on some of the most commonly prescribed brand-name drugs – statins and selective serotonin reuptake inhibitors (SSRIs) – means that money-saving generics are now available.

Statins are used to treat high cholesterol, a condition which may put people at risk of cardiovascular disease. Mevacor, Pravachol and Zocor are now available in generic form.

SSRIs are a class of antidepressants used to treat depression and anxiety. Zoloft, Celexa, Paxil and Wellbutrin are now available in generic form.

Generic equivalents of brand-name medications are approved by the Food and Drug Administration (FDA). Generics are therapeutically equivalent by providing the same drug in a less expensive way. You can save up to 70 percent with generic medications compared to brand-name products.

Your pharmacist may be able to substitute your prescription for a generic alternative. To learn more about your prescriptions, visit the FDA's website at www.fda.gov/cder.

