

# For Your BENEFIT

SUMMER 2004

STATE OF LOUISIANA • OFFICE OF GROUP BENEFITS

## ABC News Reports on OGB and LSU's Obesity Surgery Study

Office of Group Benefits (OGB) and LSU Health Science Center's Obesity Surgery Study again became national news this June. As part of a week long focus on obesity, ABC news interviewed Kip Wall, chief executive officer of OGB and Dr. Louis Martin, the LSU Health Science Center physician who will perform gastric bypass surgeries on OGB plan members who have volunteered and been selected for this research study. In addition, ABC News producer and reporter, Gina Treadgold interviewed three patients among the 40 patients who will undergo the surgery this year. The patients who were interviewed include a 33-year-old teacher from the Florida parishes region; a 51-year-old nurse from central Louisiana; and a 42-year-old social worker from southwest Louisiana. ABC News plans to follow the progress of these patients over the course of the study.

ABC News included the OGB and LSU study in a story on obesity aired June 2nd on ABC *World News Tonight* and in a later story to be featured on *Good Morning America*. ABC, Time and the Robert Wood Johnson Foundation also sponsored a "Summit On Obesity" in Williamsburg, Virginia from June 2nd to June 4th in which 400 leaders and experts came together to discuss this growing American challenge to our health and our health care system.

The Associated Press also had coverage of the OGB and LSU study progress on its newswire during the same week in June.

Louisiana's program is being watched closely by national health professionals, the media and insurance companies, because it is an innovative

approach and will measure the long-term effects of gastric bypass surgery on the health of the 40 participants.

Video clips from these news programs are available on the OGB website at [www.groupbenefits.org](http://www.groupbenefits.org).



## OGB Powers Up Its Push for Healthy Lifestyles

In this issue you can read about all of the wellness tools that OGB is putting at your command to build and maintain your optimum health.

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## Healthy Together® — OGB Health Management Program *Help for Heart Disease, Diabetes, Asthma and Other Lung Diseases*



We all need to live a healthy lifestyle regardless of our age, job responsibilities and personal health profile. We can take control of our own health and enhance our quality of life by making small changes in our behavior. All of us need to eat healthy, try to maintain a healthy weight, exercise on a regular basis, rest eight hours a night, reduce stress and limit our use of alcohol and tobacco.



However, the health challenge is more daunting for some of us who are battling chronic conditions that require more aggressive health management. Our plan members who have those conditions should not have to “go it alone.” For that reason we have contracted with *APS Healthcare*, which has very effective strategies for dealing with these conditions and their services are available to our plan members as part of their health plan. APS has protocols to help our plan members understand and control heart disease, diabetes, asthma and other chronic lung diseases.



**How can you enroll in this program?** If you have one of these health challenges, enrolling in this program is easy. You can respond to the announcement letters, which were mailed recently to plan members, or you can call APS at **877-343-3106** during regular business hours and request information. This program is free to plan members who have heart disease, diabetes, asthma and other chronic lung diseases and are enrolled in OGB’s EPO, PPO and MCO Health Plans.



**What can you expect when you enroll in the program?** *First*, you can expect complete confidentiality. APS does not share patient information with OGB except in summary data, which is compiled from all the

patients enrolled in the program. *Second*, you will be called by a nurse and asked a few questions to make sure that the program is appropriate for you. *Third*, you will be assigned a health coach who is a registered nurse. Your coach will encourage, monitor and help you through the program. *Fourth*, you will receive information customized to your health challenge, which will form the basis for your program.

Your health coach will discuss the information on your specific health condition with you, guide you through the program and monitor your progress. Your health coach can assist in coordinating your care and help you to find the resources you need to follow the program.

Some diabetic patients need close monitoring and these patients will receive a “Health Buddy” which is a device that monitors certain medical indicators such as blood sugar.

**Are other plan members participating?** Over 300 plan members have enrolled in the program and many more are expected. At this time, 30 plan members are using “Health Buddies” in their program.

**What if I am enrolled in the Ochsner Health Plan?** You should contact Ochsner at **800-847-4299** and ask about its health management program.

**Do I still need to see my doctor?** Your doctor is your major health care provider and advisor. This program does not replace your doctor’s care.

We hope that each plan member who has the conditions we have discussed will enroll and start taking control of their health today!



Diabetic patients are monitored by "Health Buddy", a device that monitors certain medical indicators such as blood sugar.

**Hello Mary.**  
**What is your weight today?**

120  
Less More

< > OK

**Reminder: A weight gain may be a sign of fluid retention. Be sure to take your medicines and call Dr. Jones if your weight goes up more than 3 pounds.**

OK

**Daily Health Quiz: What is the best way to avoid feeling thirsty?**

1. Drink water constantly
2. Save your fluids for mealtime and when you are feeling very thirsty.
3. Eat more salt

1 2 3



## 500 Plan Members Take the Mayo Clinic Assessment

Congratulations to the 500 plan members who took time to take the Mayo Clinic Assessment which was on the OGB website. The assessment is available until June 30th. Plan members who participated learned their health quotient and how it compares to others in their age group. They also received a profile, which estimated their level of risk for the following medical conditions: heart disease, diabetes, colon cancer, prostate cancer, depression and stroke. Specifics for the risk factors in each of these categories was also provided. Some recommended actions one could take to improve the health quotient were also given after the assessment was complete.

Plan members who took the assessment challenge are encouraged to bring the information to their physician for discussion on their next office visit. We can all improve our health but the first step is to know the risks. OGB salutes our members who rose to the challenge.

# From the CEO

## The Shape of Things To Come

By A. Kip Wall  
OGB Chief Executive Officer

Health care is changing rapidly. Rising costs, the development of new therapies and technologies and an aging population are combining to change the way health care is delivered and financed.

Recent changes in federal law will bring changes in health plans across the country and to OGB. There is now an alphabet soup of federally approved health care savings accounts that will provide new options for our plan members. Those options include the following:

### **FSAs – Flexible Spending Accounts:**

OGB now offers FSAs. These spending accounts allow only the plan member to contribute funds on a pre-tax basis. No employer contributions are allowed. The problem with FSAs now, is that they are use it or lose it. This means that if you do not spend the money you set aside on approved health care expenses during the plan year, by federal law, you forfeit your contributions.

There are two important considerations upcoming for FSAs. If you have an OGB FSA, beginning July 1, 2004, you will be issued a debit-type card to use for your purchases. If your FSA is sponsored by the agency through which you are employed separate from OGB, you may or may not have access to such a debit card. Also, legislation is pending in Congress that would allow up to \$500 per year to be “rolled over” in a FSA if the funds are not used during the plan year.

The legislation is not final and is subject to change or it may not even pass at all.

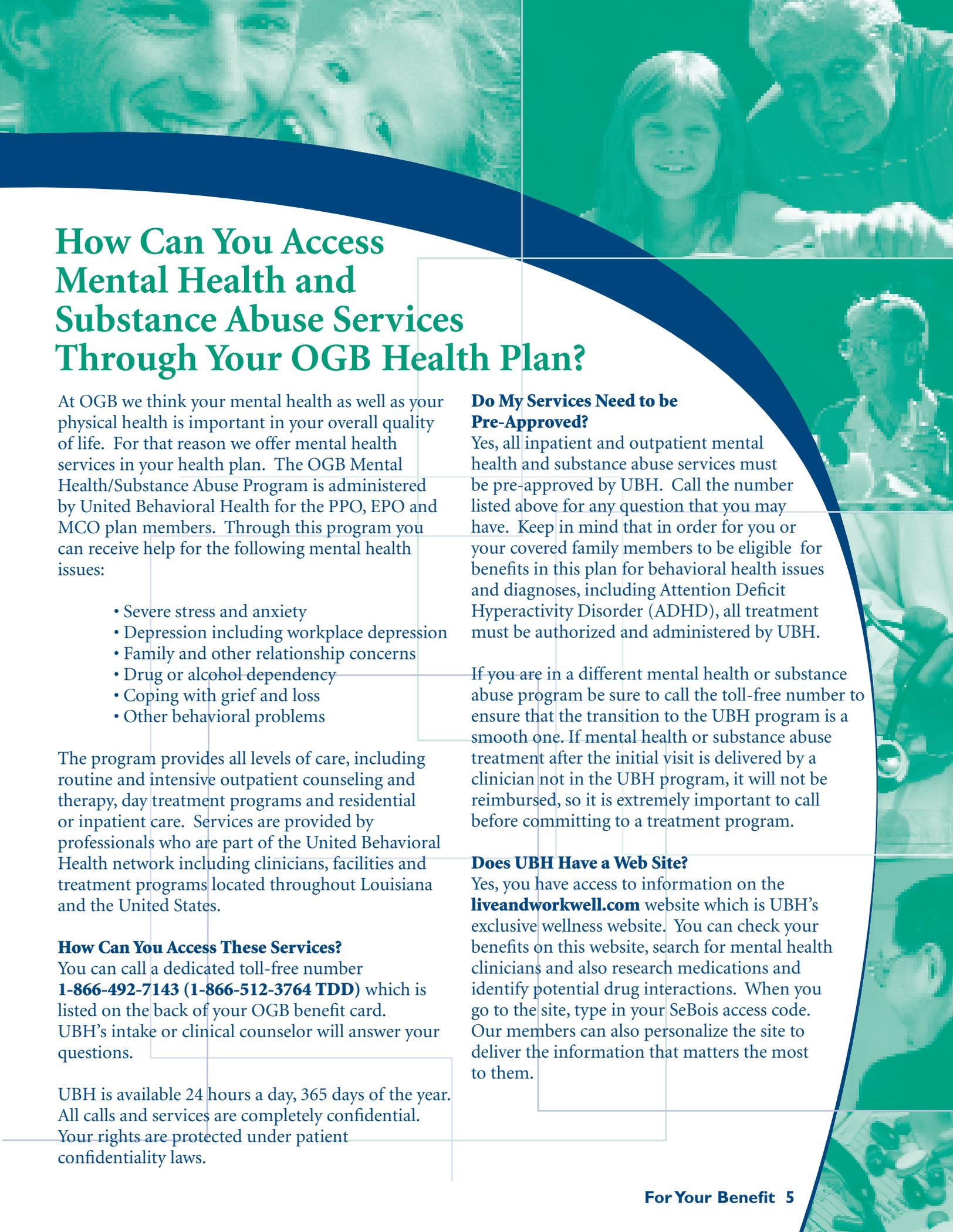
### **HRAs – Health Reimbursement Accounts:**

These accounts allow employers to contribute funds to an account that can be used by plan members to pay for permitted health care expenses. Employees cannot contribute to these accounts. Generally, any funds in these accounts revert to the employer if the employee moves to another employer. Funds may roll over from one year to the next. These accounts can be set up to build up fund balances, but are usually capped at a specific amount.

### **HSAs – Health Savings Accounts:**

These accounts are new. Both employers and employees are allowed to contribute funds to the accounts. Money in the accounts can be carried forward from year to year and can be invested to earn interest. Also, employees can take these funds with them if they change jobs and move to a new employer.

This is just a brief summary of things to come. As with most federal laws, reams of rules and interpretations must be reviewed. I am sharing this information with you in order that you can begin to learn about these options. These savings accounts represent new options for our plan members, and the options can be offered individually or in combination. Your OGB team is working to offer an HSA to our plan members no later than July 1, 2005.



## How Can You Access Mental Health and Substance Abuse Services Through Your OGB Health Plan?

At OGB we think your mental health as well as your physical health is important in your overall quality of life. For that reason we offer mental health services in your health plan. The OGB Mental Health/Substance Abuse Program is administered by United Behavioral Health for the PPO, EPO and MCO plan members. Through this program you can receive help for the following mental health issues:

- Severe stress and anxiety
- Depression including workplace depression
- Family and other relationship concerns
- Drug or alcohol dependency
- Coping with grief and loss
- Other behavioral problems

The program provides all levels of care, including routine and intensive outpatient counseling and therapy, day treatment programs and residential or inpatient care. Services are provided by professionals who are part of the United Behavioral Health network including clinicians, facilities and treatment programs located throughout Louisiana and the United States.

### How Can You Access These Services?

You can call a dedicated toll-free number **1-866-492-7143 (1-866-512-3764 TDD)** which is listed on the back of your OGB benefit card. UBH's intake or clinical counselor will answer your questions.

UBH is available 24 hours a day, 365 days of the year. All calls and services are completely confidential. Your rights are protected under patient confidentiality laws.

### Do My Services Need to be Pre-Approved?

Yes, all inpatient and outpatient mental health and substance abuse services must be pre-approved by UBH. Call the number listed above for any question that you may have. Keep in mind that in order for you or your covered family members to be eligible for benefits in this plan for behavioral health issues and diagnoses, including Attention Deficit Hyperactivity Disorder (ADHD), all treatment must be authorized and administered by UBH.

If you are in a different mental health or substance abuse program be sure to call the toll-free number to ensure that the transition to the UBH program is a smooth one. If mental health or substance abuse treatment after the initial visit is delivered by a clinician not in the UBH program, it will not be reimbursed, so it is extremely important to call before committing to a treatment program.

### Does UBH Have a Web Site?

Yes, you have access to information on the **liveandworkwell.com** website which is UBH's exclusive wellness website. You can check your benefits on this website, search for mental health clinicians and also research medications and identify potential drug interactions. When you go to the site, type in your SeBois access code. Our members can also personalize the site to deliver the information that matters the most to them.

# Health Talk

## Exercise: Rx for Better Health

For a healthier lifestyle, try walking. It's the most popular form of exercise. It is safe, inexpensive, and simple. It is also relaxing and invigorating. It is also fun and good for your mind and self esteem. Walking requires little athletic skill and doesn't require a membership or special equipment, other than a good pair of walking shoes.

Walking can help you to:

- Strengthen your heart and lungs
- Improve your circulation
- Reduce high blood pressure
- Enhance weight management
- Boost your metabolic rate
- Improve your cholesterol
- Reduce stress and anxiety
- Reduce arthritis pain
- Improve muscle tone

If you are free of health problems, you can start walking with confidence. However, you should use good judgment. You should consult your family physician before you begin a walking regimen. Always do some simple stretching exercises before you begin walking. When you're ready to start a walking program, the best way to start is walking 20 uninterrupted minutes at least three times a week. Walk at a comfortable pace, slowing down if you find yourself breathing heavily. Gradually work up to 30 minutes over a period of six weeks. Then, increase to 45 minutes, if possible.

Walking is a prescription for a healthier, happier life.

Here are some walking activities and the number of calories burned per hour of walking:

Activity	Calories Burned		
	130 lbs	155 lbs	190 lbs
Walking (slow pace)	148	176	216
Walking (3.0 moderate)	207	246	302
Walking (uphill)	354	422	518
Walking 4.0 (brisk)	236	281	345

\*Data from Nurtistrategy

## Prevent Skin Cancer

Summer is upon us and with it comes outdoor activities and exposure to the sun. Taking preventative measures can be of great benefit when it comes to avoiding skin cancer, one of the more preventable forms of cancer. The American Cancer Society offers the following suggestions to help prevent skin cancer:

- Limit or avoid exposure to the sun during 10 am to 4 pm
- When outdoors, wear clothing that covers the arms, legs and torso.
  - Wear a hat with a wide brim to shade face, ears and neck.
  - Use a sunscreen with a sun protection factor (SPF) of 15 or higher and apply 15-20 minutes before going outdoors. Reapply sunscreen as necessary throughout the day, especially after swimming, perspiring or towel drying.
  - Avoid artificial sources of UV light such as sunlamps and tanning beds.

The American Cancer Society has a toll-free information line staffed 24 hours a day and seven days a week to provide answers on cancer and contacts for other resources in your area.

Call **1-800-ACS-2345** or go to the Web site at **www.cancer.org**.

## Calories, Fat and Carbs in Fast Foods

We all have to make decisions when we go to fast food restaurants. If you want to make an informed decision based on the calories, fat and carbohydrate contents of fast food meals you can check out the websites:

[www.burgerking.com/food/nutrition](http://www.burgerking.com/food/nutrition), [www.wendys.com/food](http://www.wendys.com/food), then “explore Wendy’s menu”, [www.mcdonalds.com](http://www.mcdonalds.com), then “food and nutrition”, then “nutrition info” and [www.subway.com](http://www.subway.com), go to “nutrition info”. Here is a sampling from Burger King, Wendy’s, McDonalds and Subway information:

### Burger King®

Menu Item	Total Calories	Calories from Fat	Total Carbohydrates
Original WHOPPER®	700	370	52
Original WHOPPER® (Cheese)	800	440	53
Double WHOPPER®	970	550	52
Chicken WHOPPER®	570	230	40
Hamburger	310	120	30
Original Chicken Sandwich	560	260	52
Chicken Tenders® (5 pieces)	210	110	13
Chicken Tenders® (8 pieces)	340	170	20
BK Fish Filet® Sandwich	520	270	44
Fire-Grilled Chicken Caesar Salad® (& Garlic Caesar Dressing)	320	160	16

### Wendy's®

Menu Item	Total Calories	Calories from Fat	Total Carbohydrates
Classic Single®	410	170	37
Classic Double® with Cheese	670	340	37
Ultimate Chicken Grill	360	60	44
Homestyle Chicken Filet	540	190	57
Homestyle Chicken Strips with Honey Mustard Sauce	570	300	39
Mandarin Chicken Salad with Oriental Dressing	630	310	50
Taco Supremo Salad	670	290	64
Spring Mix Salad with Pecans and Vinaigrette	500	370	25
Sour Cream and Chives Hot Stuffed Baked Potatoes®	330	45	63

### McDonald's®

Menu Item	Total Calories	Calories from Fat	Total Carbohydrates
Hamburger	280	90	36
Quarter Pounder®	430	190	38
Big Mac®	600	300	50
Filet-O-Fish®	410	180	41
Chicken McGrill®	400	140	37
McChicken®	430	200	41
Chicken McNuggets® (6 pieces)	250	130	15
Grilled Chicken Caesar Salad (& Newman's Own® Caesar Dressing)	390	220	13
Fiesta Salad with Sour Cream and Salsa	450	250	28
Grilled Chicken California Cobb Salad (& Newman's Own® Cobb Dressing)	390	180	18

### Subway®

Menu Item	Total Calories	Calories from Fat	Total Carbohydrates
6" Ham	290	45	46
6" Honey Mustard Ham	310	45	54
6" Over Roasted Chicken Breast	330	50	47
6" Roast Beef	280	45	45
6" Savory Chicken Breast	280	40	46
6" Savory Turkey Breast and Ham	290	40	46
6" Sweet Onion Chicken Teriyaki	370	45	47
6" Turkey Breast, Ham and Roast Beef	320	50	47
Classic Club Salad	390	190	13
Garden Fresh Salad with Chicken	160	30	14
Garden Fresh Salad with Ham	120	25	14

Note: Subway salads listed without dressing or croutons. Burger King®, Wendy's®, McDonald's® and Subway® are registered trademarks. All rights reserved. The information above has been obtained from their websites.

# Other News

## *National Audit Firm Gives OGB Superior Ratings*

Wolcott and Associates audited the Office of Group Benefits claims from July 1, 2003 through December 31, 2003 and found that OGB surpassed industry standards on accuracy and timeliness of payment of claims.

The firm found that OGB had 99 percent accuracy on the claims paid in the time period and that OGB paid 90-96 percent of its claims within 14 days. Kip Wall, chief executive officer said, "We want to exceed industry standards in paying our claims and this audit with a national firm indicates that we are meeting our goal and giving good service to our plan members."

## *Medicare Drug Discount Card*

Plan members who are on Medicare and an OGB plan were informed about the Medicare Drug Discount Card program in a special mailing. The information was also placed on the OGB website. Medicare implemented its Prescription Drug Discount Card in May. However, OGB plan members are covered by the OGB drug program and should not apply for the Medicare Drug Discount Card.

If you have questions call the customer service office in your area or ask the human resource director at your agency. The OGB customer service offices are statewide and listed on the OGB website, [www.groupbenefits.org](http://www.groupbenefits.org), and they are in the information book distributed during annual enrollment.

## *New for 2004-2005*

You will receive your new ID card for your enrollment in one of OGB's 2004 to 2005 health plans. It is important to note that the plan member's ID number will not be listed on these new cards to protect from identity theft.

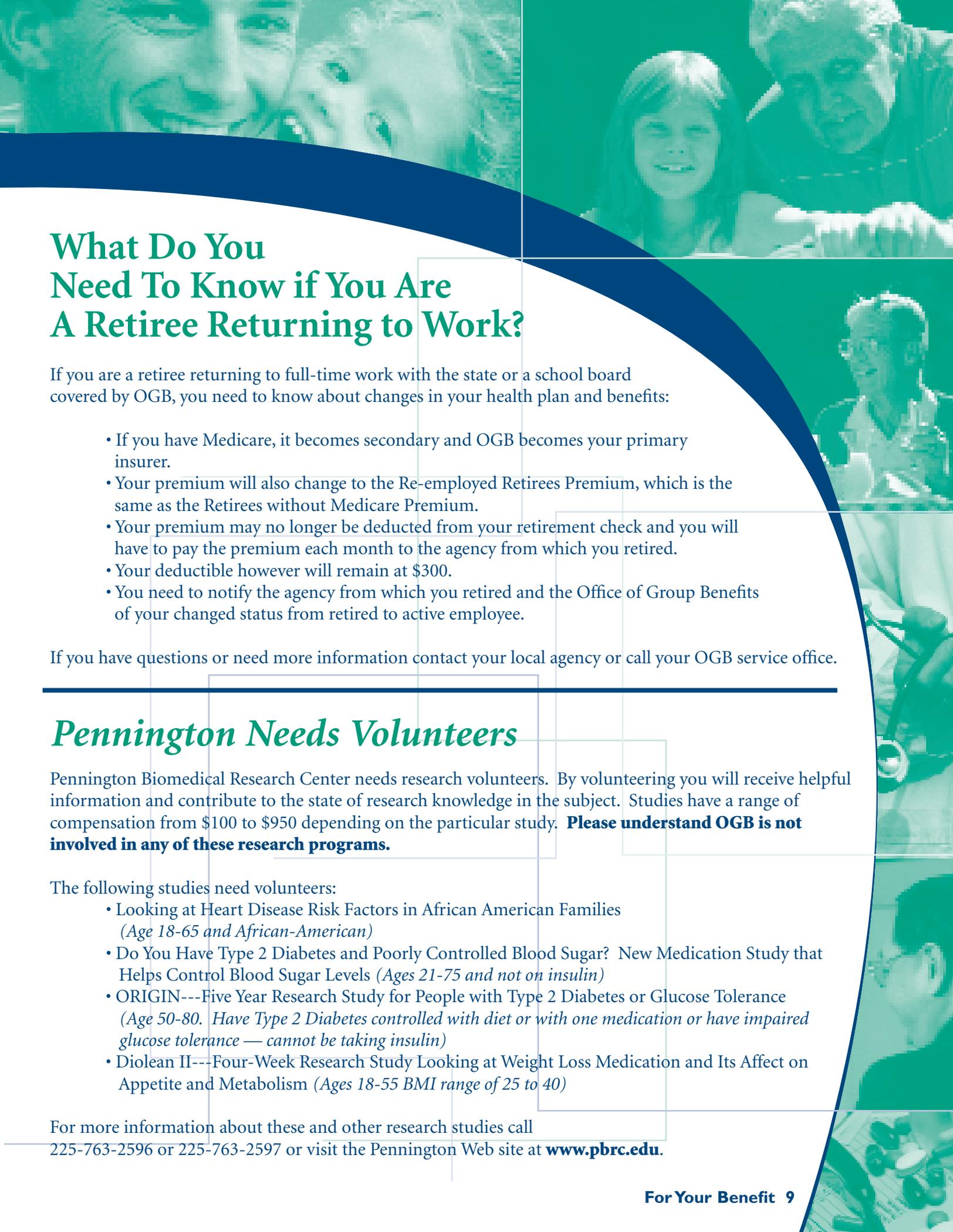
However, the plan member's ID number will be needed on every office or hospital visit or when you seek other health services. You will need to bring it to your health care provider for your services to be covered. You may want to write it on a slip of paper and keep it in your wallet, checkbook or planner so that you will have it when you need to seek services.

## *Other changes for 2004-2005 plan year are:*

The MCO has a new lifetime maximum of \$1 million to bring it in line with other OGB plans.

The "wild card" option has been eliminated. You will be unable to change plans during this plan year.





## What Do You Need To Know if You Are A Retiree Returning to Work?

If you are a retiree returning to full-time work with the state or a school board covered by OGB, you need to know about changes in your health plan and benefits:

- If you have Medicare, it becomes secondary and OGB becomes your primary insurer.
- Your premium will also change to the Re-employed Retirees Premium, which is the same as the Retirees without Medicare Premium.
- Your premium may no longer be deducted from your retirement check and you will have to pay the premium each month to the agency from which you retired.
- Your deductible however will remain at \$300.
- You need to notify the agency from which you retired and the Office of Group Benefits of your changed status from retired to active employee.

If you have questions or need more information contact your local agency or call your OGB service office.

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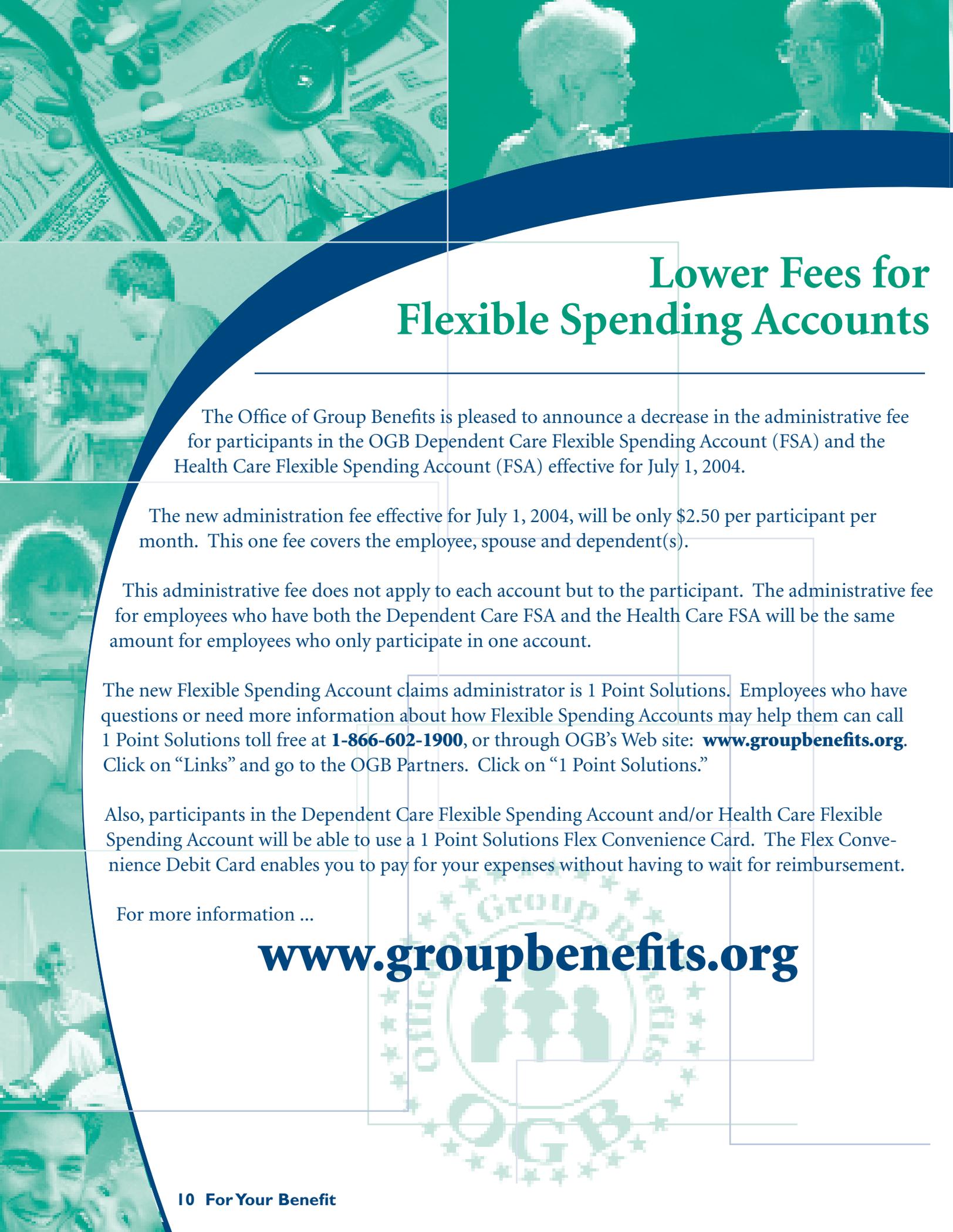
## Pennington Needs Volunteers

Pennington Biomedical Research Center needs research volunteers. By volunteering you will receive helpful information and contribute to the state of research knowledge in the subject. Studies have a range of compensation from \$100 to \$950 depending on the particular study. **Please understand OGB is not involved in any of these research programs.**

The following studies need volunteers:

- Looking at Heart Disease Risk Factors in African American Families  
(Age 18-65 and African-American)
- Do You Have Type 2 Diabetes and Poorly Controlled Blood Sugar? New Medication Study that Helps Control Blood Sugar Levels (Ages 21-75 and not on insulin)
- ORIGIN---Five Year Research Study for People with Type 2 Diabetes or Glucose Tolerance  
(Age 50-80. Have Type 2 Diabetes controlled with diet or with one medication or have impaired glucose tolerance — cannot be taking insulin)
- Diolean II---Four-Week Research Study Looking at Weight Loss Medication and Its Affect on Appetite and Metabolism (Ages 18-55 BMI range of 25 to 40)

For more information about these and other research studies call  
225-763-2596 or 225-763-2597 or visit the Pennington Web site at [www.pbrc.edu](http://www.pbrc.edu).



## Lower Fees for Flexible Spending Accounts

The Office of Group Benefits is pleased to announce a decrease in the administrative fee for participants in the OGB Dependent Care Flexible Spending Account (FSA) and the Health Care Flexible Spending Account (FSA) effective for July 1, 2004.

The new administration fee effective for July 1, 2004, will be only \$2.50 per participant per month. This one fee covers the employee, spouse and dependent(s).

This administrative fee does not apply to each account but to the participant. The administrative fee for employees who have both the Dependent Care FSA and the Health Care FSA will be the same amount for employees who only participate in one account.

The new Flexible Spending Account claims administrator is 1 Point Solutions. Employees who have questions or need more information about how Flexible Spending Accounts may help them can call 1 Point Solutions toll free at **1-866-602-1900**, or through OGB's Web site: **[www.groupbenefits.org](http://www.groupbenefits.org)**. Click on "Links" and go to the OGB Partners. Click on "1 Point Solutions."

Also, participants in the Dependent Care Flexible Spending Account and/or Health Care Flexible Spending Account will be able to use a 1 Point Solutions Flex Convenience Card. The Flex Convenience Debit Card enables you to pay for your expenses without having to wait for reimbursement.

For more information ...

**[www.groupbenefits.org](http://www.groupbenefits.org)**

# Communication Questionnaire

Help us to keep you informed. Take a few minutes and answer these questions so that we can communicate the information you need in the format that you prefer. Just send your answers to our consultants listed at the bottom of this Questionnaire. This information is confidential.

**How did you get your annual enrollment information?** *(Circle one or more methods you used)*

- |   |   |
|---|---|
| Attended at meeting.                      | Used the OGB website.                       |
| Read the printed materials.               | Co-worker or friend who attended a meeting. |
| Asked Human Resource personnel at agency. |   |

**What is your preferred method of getting annual enrollment information?** *(Circle the two most important to you)*

- |                                    |                               |
|------------------------------------|-------------------------------|
| Meeting                            | OGB Website                   |
| Printed materials                  | Discussion with H/R at agency |
| Discussion with co-workers/friends |                               |

**What information do you use to make a health plan choice?** *(Circle the top three that are most important to you)*

- |                                   |                        |
|-----------------------------------|------------------------|
| Provider network                  | Hospital facilities    |
| Premium rates                     | Prescription drug plan |
| Co-pay and out of pocket expenses |                        |

**Is it important to you to receive the provider directory?** *(Circle your response)*

- Yes                      No

**Are you willing to get provider information from the OGB website?** *(Circle your response)*

- Yes                      No

**Do you read the newsletters?** *(Circle your response)*

- Yes                      No

**What information do you want in your newsletter?** *(List below)*

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**Does the person at your agency handling benefits have enough information to help you?** *(Circle your response)*

- Yes                      No

**Whom do you ask when you have a benefit question?** *(Circle your response)*

- |                             |                                |
|-----------------------------|--------------------------------|
| OGB Customer Service office | Human Resources at your agency |
| Supervisor at your agency   | Other _____                    |

**How can we communicate better with you to meet your healthcare needs?**

---

**Are you an active or retired employee?** *(Circle your response)*

- Active                      Retired

**Age Range** *(Circle the appropriate response)*

- 18-24                      25-34                      35-44                      45-54                      55-64                      65-74                      75+

We appreciate your time and help with this confidential information designed to enhance our services to you.

Mail to: **Otey White and Associates • P. O. Box 3397 • Baton Rouge, LA 70821**



# New Employees... Check the OGB Website for Information

If you are a new employee and need information on the OGB health plans for 2004 to 2005 you may go to our website [www.groupbenefits.org](http://www.groupbenefits.org) and see two videos which give a lot of information about the plans. The plan overview video highlights each plan and the plans' features. A question and answer video also provides information to commonly asked questions. These videos are short and informative. We invite you to see them at your convenience.

## OGB Policy and Planning Board\*

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Mr. Aubrey T. Temple, Chairman

\* More Information on website [www.groupbenefits.org](http://www.groupbenefits.org)

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