

Health Matters

A publication of the NY44 Health Benefits Plan Trust

www.ny44.e1b.org

Winter 2018



Starting a Conversation with Family

See page 2



Mail's Here!

Using Pharmacy Mail Order.
See page 3



Video Visit with Your PCP

See page 3

Happy 15th Anniversary to the NY44 Health Trust!



Darleen A. Michalak

Fifteen years ago when the NY44 Health Benefits Plan Trust was created, the face of health care was quite different than it is today. Over the years, we have all seen an evolution

in how our medical and pharmacy benefits are delivered to enrollees. Today we can video chat with a physician from the comfort of our homes and pick up our prescriptions from our mailbox.

Throughout the life of the NY44 Health Trust, our strategic direction has been to provide enrollees with benefits to enhance their health and well-being. From our wellness program with its annual physical reward to the development of three Plan types, we strive to anticipate the needs of our enrollees and their school districts.

Over the years, we have heard from enrollees who have faced serious health care journeys. Often, they tell us how grateful they are that their plan benefits covered all or the majority of their health care costs. We have gotten permission to share one of these stories with you.

As we enter into 2018, my wish for all NY44 enrollees is good health, happiness and satisfaction in whatever you pursue.

Sincerely,

Darleen A. Michalak, Ph.D.
Plan Administrator / Ex Officio Trustee

One Retiree's Health Success Story

During a routine mammogram checkup, retired teacher Veronica Cavan experienced the worst news she could possibly have - a diagnosis of cancer. At first she didn't want to believe it and opted for more testing. Yet, each test brought up the same results.

"Since the breast cancer was found in a routine mammogram, and since there is no history of cancer of any kind in my family, the shock was pretty powerful," said Cavan. "There was a bit of denial, too. The next test will probably say it's nothing. And there was test after test. I put it out of my mind once in a while and then it would hit with full force again. The hardest thing was to tell each of my three adult children. Their support and that of my husband sustained me, but I worried how each of them would deal with the news."



Veronica Cavan

The one thing Cavan, and her family, did not have to worry about were the medical expenses. Covered through her employment with a school district, Cavan was able to take advantage of the comprehensive coverage provided for in her NY44 Health Trust plan.

It gave her and her family peace of mind when the bills came in and they saw everything was covered.

"From day one, I knew I had good insurance, but I had no idea how good. I kept bringing my checkbook to appointments and I was told there was no co-pay," explained Cavan. "When I found out that the doctors' bills and all the tests were covered, as well as the surgery that followed, I kept thinking, thank God I don't have to worry about how to pay for this. And at the same time, my heart broke for those who faced what I faced and more, and were not as fortunate."

It didn't stop with the doctor visits; her treatments were also covered. It was a big relief for the family, and one that could not have been provided if not for the NY44 Health Trust.

"It all changed when it was decided that I should have radiation and chemo. I was told I would probably pay 20 percent. Even then, I thought I was fortunate," stated Cavan. "However, a day later, I received a call from the office of the radiologist and oncologists who told me that unlike almost all other patients, my treatments were covered in full. Throughout it all, I paid not one penny. I can't even begin to explain how wonderful it was to not have that added stress in our lives."

Now Cavan is doing what most retired teachers do, she is traveling the world and doing things around the house. Her retirement has been made better knowing she wasn't going to be in massive debt as a result of her health issues.

"I am quite happy being retired. While I loved teaching, I have been fortunate to travel a lot, including several times to Hawaii while my son was stationed there and where my first grandchild was born," she said. "I now have five grandchildren, all out of town, and I spend a lot of time visiting them. I have lots of friends to spend time with. I read a lot. I am taking piano lessons. I never forget how fortunate and grateful I am for my health."

Coping with a Loved One's Mental Illness or Substance Abuse



Have you noticed changes in a friend or family member? If you suspect a mental illness or substance abuse, deciding how to bring up your concerns can be a difficult challenge. Friends and family also struggle with how to cope with the strain on their relationships. Experts suggest healthy ways to voice your concerns and protect your own emotional well-being.

Across New York State, there is a growing movement and conversations around mental health education in schools. Only behavioral health professionals can confirm a diagnosis of a mental health condition and recommend treatment for a mental or substance abuse disorder. With preauthorization, mental health services are covered by the NY44 Health Trust plans.

Here are suggestions for starting a conversation with your loved one.

- Choose a safe, comfortable place to talk and invite your loved one to discuss the issue.
- If he or she is willing to talk, begin by sharing your worry for his or her well-being.
- Ask questions, and most importantly, listen to the answers. Try: “What can I help you with?” or “What do you want me to know about what you’re feeling?”
- Stop the conversation if you notice confusion or anger in your loved one. Be respectful, compassionate and empathetic.
- If treatment comes up, do research to help steer your loved one to a mental health provider.
- Experts urge family and friends to remember: You are not alone. Find a local support group for family members and more resources through the National Alliance on Mental Illness website at www.nami.org.

Annual Golf Tournament

Over the past eight years, the Friends of the NY44 Health Benefit Plan has hosted a golf tournament with proceeds benefitting the Hospice Foundation of WNY. Through dedicated support from our vendors, third-party administrators and our loyal golfing community, Hospice has been able to use the funds to help families who have loved ones in Hospice care.



This summer's event added \$10,000 to bring the eight-year total to \$90,000. We are truly thankful for the continued support and look forward to next year's tournament on July 19, 2018.

Consider a Flu and Pneumonia Vaccine

A flu shot reduces your risk not just for influenza, but also for complications that can threaten your health and even your life. The NY44 Health Benefits plan offers flu or pneumonia vaccines at \$0 copayment.

People with weaker immune systems, such as older adults and children, are more likely to catch influenza or pneumonia and have more severe symptoms. They're also at higher risk for complications, such as respiratory and kidney failure and inflammation of the heart or brain. Older adults are also more likely to have chronic health conditions, diabetes and heart disease, which can be made worse by influenza. It's a major risk. Half of unexpected flu deaths are related to heart disease.



Maintenance Drugs by Mail

As part of your prescription drug coverage through Pharmacy Benefit Dimensions (PBD), NY44 members have the opportunity to obtain their maintenance medications through mail order. Pharmacy Benefit Dimensions currently offers mail order through ProAct Pharmacy Services and Wegmans Mail Order Pharmacy Services.

Since its inception, there having been many positives to the program.

“This benefit design change was implemented to offset rising prescription drug costs and to avoid member and school district contributions and premiums from huge increases for pharmacy costs,” stated Dr. Clare Hunter of Pharmacy Benefit Dimensions. “Also, there are cost savings for members who utilize maintenance medications; members now have access to maintenance medications for two and half copays for a 90-day supply (which is a change from three copays prior to July 1, 2017).”

Enrollees who have questions about how to begin with mail order should call Pharmacy Benefit Dimensions’ Member Services Department at 716-635-7880 or 1-888-878-9172 from 8 a.m. to 8 p.m. Monday through Friday. TTY users call 1-800-432-1110. Complete instructions are on the Quick Links, on the website homepage, www.ny44.e1b.org.

Once registered, you will need a new prescription written by your healthcare provider. Ask your doctor to write a new prescription for a 90-day supply for mail services plus refills for up to one year. Note that when you are placing your initial order, you should have at least a 14-day supply of that medication on hand to hold you over.

“Overall, the transition to mail order service has been very successful for both the Trust and its membership. Pharmacy Benefit Dimensions (PBD) and NY44 have provided a comprehensive communication plan prior to implementation of the mandatory mail order benefit in July,” explained Dr. Hunter. “Additionally, local participating retail pharmacies have also been informed of the benefit change to assist with the transition of prescription orders from retail to mail order pharmacies. Since the implementation, PBD, NY44, ProAct and Wegmans have responded to a few member inquiries to ease the transition and ensure that all individuals are informed about their maintenance medication benefit and the process for registering with a participating vendor of their choice.”

Keeping Your Medical Identity Safe

You keep your cash and credit cards close. But what about your health insurance card? If someone steals your medical identity, your credit and health could be at serious risk. When someone uses your name, social security number, or other identifying information without your consent to obtain medical goods or services, or to obtain money by submitting false insurance claims, this is called medical identity theft.

Imagine ending up in the emergency room and getting the wrong blood type or medication because records changed when someone else used your insurance or electronic medical record for treatment without your knowledge. You could also get a bill from a hospital for treatment you never received or have a claim rejected because of conflicting medical history.

Guard your insurance card and Social Security number just as you would your debit and credit cards. Report any loss of theft at once. Review all your health care statements, including explanation of benefits notice from insurers and bills from providers. Contact the insurer or provider about charges for care that were not received when there is no money owed.



247 Online from Home

Talking to a physician through a webcam on a home computer, phone or tablet, allows enrollees another option to obtain quality care. The 247 Online Care service was expanded in July to include the East Central region and the Western New York and Mid-Central Albany regions. Enrollees in those regions should have received an introductory email with their login credentials. If you did not, or for questions regarding the 247 Online Care and Telehealth option, contact 247 Online Care at 844-247-6652.

“We have seen the usage increase steadily over the last few months as the school year is in full swing. With the cold and flu season upon us, it is important that members understand that 247 Online Care is available to support the health and well-being of members and their families covered under the NY44 Health Plan Trust,” said Deena Gray, director of sales for 247 Online Care. “We feel the best way to increase usage is through education. Utilization increases as more and more members understand what the product is and when to use it. We would love to offer a demonstration of our product during a school conference day or largely attended event at each district. Our team would be happy to answer any questions your members may have to create a higher comfort level with our services to encourage utilization.”

As the name implies, a medical professional can be accessed 24 hours a day, 7 days a week. It can be used whenever medical advice is needed, when you need a pharmacy refill but are unable to get to your primary care physician or specialist, when traveling in New York State and need medical assistance and to supplement routine and acute primary care visits during office hours. The telehealth service saves time for enrollees and maintains a \$0 copay.



355 Harlem Road • West Seneca, NY 14224

Plan Administrator/ Ex Officio Trustee
Darleen A. Michalak, Ph.D.

Contact the Trust
Phone 716.821.7161
Fax 716.821.7439

www.ny44.e1b.org

PRSR STD
U.S. POSTAGE
PAID
BATAVIA, NY
PERMIT NO. 61

Trustees

John Pope, Chair
Deborah Piatek, Vice Chair

Candace Reimer	Melody Jason
Michelle Okal-Frink	Justin DeMartin
Scott Decker	Rob Gottschall
Jim Fregelette	Donna Walters

Participating Schools

Akron Central School District
Alden Central School District
Alfred-Almond Central School District
Bainbridge-Guilford Central School District
Canajoharie Central School District
Candor Central School District
Canisteo-Greenwood Central School District
Cheektowaga Central School District
Cheektowaga-Sloan Union Free School District
Cleveland Hill Union Free School District
Cooperstown Central School District
Delaware-Chenango-Madison-Otsego BOCES
Depew Union Free School District
Elmira City School District
Elmira Heights Central School District
Elmwood Franklin School
Erie 1 BOCES
Franklin Central School District
Fulton-Montgomery Community College
Gilbertsville-Mt. Upton Central School District
Gowanda Central School District
Grand Island Central School District
Greater Southern Tier BOCES
Hamburg Central School District
Iroquois Central School District
Kadimah School
Lackawanna City School District
Lewiston-Porter Central School District
Madrid-Waddington Central School District
Maryvale Union Free School District
Mechanicville City School District
Niagara Falls City School District
Niagara Wheatfield Central School District
North Collins Central School District
North Rockland Central School District
Norwich City School District
Odessa Montour School District
Oneida-Herkimer-Madison BOCES
Oppenheim-Ephratah-St. Johnsville CSD
Otselic Valley Central School District
Oxford Academy & Central School District
The Park School of Buffalo
Pioneer Central School District
Schenevus Central School District
South Buffalo Charter School
St. Francis High School
St. Mary's School for the Deaf
Spencer-VanEtten Central School District
Springville-Griffith Institute Central School District
Sweet Home Central School District
Unatego Central School District
Walton Central School District
Watkins Glen Central School District
Waverly Central School District
West Seneca Central School District

I Have Questions! Who Do I Call?

As a general rule, enrollees should contact the benefit administrator at their district. If you don't know who that is, please use the Contacts page on the website.

For General Questions:

1. Ask the Benefit Administrator for your district
2. Refer to the Summary of Benefits and Coverage (SBC) or the Summary Plan Description (SPD) on the website. Find these documents online at www.ny44.e1b.org.

For Medical Service or Medical Procedure Questions:

Due to HIPAA confidentiality laws, neither the benefit administrator nor a NY44 Health Benefits Plan Trust employee should answer any questions about specific medical services or procedures provided to individual patients or enrollees. All questions regarding services, procedures or interpretation of the Summary Plan Description related to specific services provided to you need to be directed to the customer service representatives at Nova/Independent Health or MVP.

Nova/Independent Health customer service: Monday to Friday, 8 a.m. to 8 p.m.
Phone: (716) 631-2661 or (800) 257-2753

MVP customer service: Monday to Friday, 8 a.m. to 8 p.m. Phone: (800) 229-5851

For Other Questions About the Plan: Other questions about the plan benefits not answered by the benefit administrator or Nova/Independent Health or MVP customer service representatives should be referred to Dr. Darleen Michalak, Plan Administrator/ Ex Officio Trustee, (716) 821-7074.

For NY44 Living Healthy Program: This pertains to any questions about the physical exam reward and the wellness activity fee reimbursement. First, read the guidelines available on each of the forms. All forms are online under the 'Wellness Forms' tab at www.ny44.e1b.org. If you still have questions, contact Jeni Kapalczynski, Wellness Coordinator, Monday to Friday, 8 a.m. to 4 p.m., (716) 821- 7161.

For Dental Claims or Coverage Questions: Please note that not all districts offer the dental coverage. If yours does, pose the question to the benefit administrator for your district. You can also read the dental Summary Grid and dental Summary Plan Description online at www.ny44.e1b.org. If questions remain, contact ProBenefits Administrators Customer Service Department, (888) 683-3682, Monday to Friday, 8 a.m. to 4 p.m.