

Health Matters

A publication of the NY44 Health Benefits Plan Trust

www.ny44.e1b.org

Spring 2016

Walk This Way

30 minutes a day, 5 days a week, to achieve 150 minutes of weekly exercise!

Generations

Know your family medical history. See page 4.

New Applications Required

All enrollees will be required to complete new applications this spring. See page 6.



NY44 Activity Reimbursement Program to Change July 1

Physical exam reward payments will increase to \$100 from \$25; Only gym memberships will be eligible for reimbursements

The NY44 Health Trust is adjusting its wellness programs, starting July 1, 2016 to pay enrollees a higher reward when they visit their primary care physician and to allow only gym memberships to be eligible for the reimbursement program.

Starting on July 1, when you or your dependents are seen by your primary care physician for an annual physical exam, single plan participants will be paid \$100 and family plan participants, up to two eligible family members per plan year, will be paid \$200 (\$100 each). Examples of eligible exams are adult annual physical exams or child's annual well/physical exam. OB/GYN annual visits are not eligible.

To receive the reward, you must submit proper documentation and physical exams must be completed between July 1, 2016 - June 30, 2017 to be eligible. Enrollees must submit on the correct plan year form.

New forms will be available July 1 online at the Wellness Forms tab at www.ny44.e1b.org.

In exchange for the increased physical exam reward payment amounts, the categories for the reimbursement program have been trimmed to only reimburse gym membership fees. The program will no longer reimburse for gym equipment, exercise/yoga classes, leagues, massage therapy, weight loss programs or anything other than gym membership dues.

For a gym membership to qualify for the reimbursement, at the minimum you would need a one-month gym membership. Your gym must promote cardiovascular wellness. For a gym to be considered eligible, it must provide at least two pieces of equipment or activities that promote cardiovascular wellness from the following list:

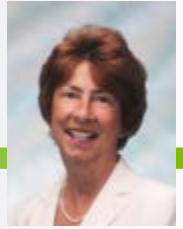
- Elliptical Cross-Trainer
- Rowing Machine
- Squash/Tennis/Racquetball Court
- Group Exercise
- Stationary Bicycle
- Treadmill
- Pool
- Step Machine

Only the gym membership fee is eligible for reimbursement. Memberships in sports clubs, country clubs, weight loss clinics, spas or other similar facilities or registration fees for one-time, drop-in, single session events or activities are not eligible under the new guidelines effective July 1, 2016.

You must submit proper documentation to be reimbursed. Your gym membership must be valid and payment must be made between July 1, 2016 - June 30, 2017 to be eligible. New forms will be available July 1 online at the Wellness Forms tab at www.ny44.e1b.org.

Physician Connection

Urging All Enrollees to Develop a Strong Primary Care Physician Connection



For many years, the NY44 Health Trust has promoted the idea that when enrollees have a primary care physician (PCP) and get an annual physical, they have taken a major step toward proactive health care for themselves.

In 2011, we began offering a \$25 reward to enrollees when they obtained a physical exam from their PCP. As an enticement to encourage every enrollee to identify a primary care physician, on July 1 we are increasing the reward amounts in our physical exam reward program to \$100.

If you haven't already, be sure to read the front page article for more information on this and other changes to the wellness program. This June, you will receive a special wellness publication outlining changes, information on where to find the new forms and other news about the new plan year for July 1.

A new service the NY44 is researching is a telehealth option. The NY44 is looking closely at providing a telehealth option when enrollees cannot reach their PCP. Telehealth uses phone and/or video to connect patients at their homes with online physicians to receive treatment for minor illness or injury. Rather than go to the emergency room for a non-emergency illness or injury, you phone into a telehealth system and speak directly to a board certified physician who can provide medical advice and prescribe medication. It is a convenient way to get treatment for minor illnesses, such as sinus problems, bronchitis, allergies, ear infections, pinkeye, cold and flu symptoms.

Starting July 1, the NY44 is piloting a telehealth system with some of our enrollees in the East Central NY region. I will keep you posted about this exciting new method of delivering health service to our enrollees.

Lastly, we at the Trust urge you to continue to be proactive about your health and consider participating in our physical exam reward program.

As motivational speaker and author Jim Rohn once said, "Take care of your body. It's the only place you have to live."

Sincerely,

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

Starting July 1, 2016

Physical Exam Reward increases

\$100 single health plans

\$200 2 members / family health plans



Now through June 30

\$25 reward (single health plans)
\$50 (2 members / family health plans)

Starting July 1, 2016

Gym Membership Fee Reimbursement

\$100 single health plans

\$150 family health plans



Now through June 30

Leagues, gym equipment, exercise/yoga classes and massage therapy are reimbursed



New Urgent Care Opens in Niagara Falls

A new urgent care facility has opened at 3117 Military Road in Niagara Falls. The Niagara Falls Urgent Care Center is open Monday – Saturday from 10 a.m. until 10 p.m. and Sundays from 11 a.m. until 5 p.m. The facility handles non-emergency illness or injuries such as sprains, fractures, strep, x-rays, allergic reactions. Urgent care visits carry a \$0 co-payment under the NY44 plan.

For more information: www.niagaraurgentcare.com/our-location

What You Need to Know

About NY44, Other Insurance and Coordination of Benefits

Do you have more than one health insurance plan? If so, the insurance plans need to work together to make sure you are getting the most out of your health insurance benefit. With multiple health plans one plan becomes your primary payer -- it pays claims first. Then the second or third plan, if you have several plans, pays next. This process is called "Coordination of Benefits" or COB. For coverage through a governmental plan such as Medicare or Medicaid there is a specific hierarchy, or order in which the benefits are coordinated.

To ensure accurate coordination occurs, from time to time the NY44 Trust's medical carriers, Nova Healthcare and MVP Health Care, will send out coordination of benefits letters. If you receive one of these letters, it's important for you to respond to the questionnaire and update your insurance information. If you're an active enrollee (currently employed with a school district and enrolled in the NY44 Trust) and have other insurance, your school's benefit administrator should be informed of your alternative insurance plan(s). The other insurance information will allow the NY44 Trust to coordinate benefits which will lower your out-of-pocket costs.

When you are a retiree and over the age of 65 you are entitled to/eligible for Medicare. As a retiree, Medicare is the primary payer and the NY44 Trust coordinates with Medicare meaning the NY44 Trust pays for covered benefits after Medicare's reimbursement. Under the terms and conditions of the NY44 Trust as found in the Summary Plan Description Section 3; 4(b), if you are eligible for Medicare and if Medicare is (or should be) your primary payer, you must enroll in Medicare. Depending on your Medicare eligibility conditions, this may mean you will pay for Medicare Part A and/or Part B. **When Medicare is your primary insurance payer, failure to enroll in Medicare Parts A and B when you become eligible will result in a loss of medical coverage through the NY44 Health Plan.** It is important to notify your school district benefit administrator when you and/or your covered spouse receive a Medicare claim number.

As an enrollee in the NY44 Health Plan, under what conditions is Medicare the primary payer and Medicare enrollment is necessary? The reference table will answer that question.

ARE YOU...	NY44 Trust requires enrollment in Medicare Part A	NY44 Trust requires enrollment in Medicare Part B
a current school employee enrolled in the NY44 Health Plan and still working?		
Active employee (enrollee) is 65 or older	No*	No
Is your covered spouse 65 or older	No*	No
Is your covered spouse 64 or younger	Not applicable	Not applicable
a school employee enrolled in the NY44 Health Plan and retired?		
Retired employee (enrollee) is 64 or younger and not Medicare-disabled	Not applicable	Not applicable
Retired employee (enrollee) is 65 or older	Yes	Yes
Is your covered spouse 64 or younger	Not applicable	Not applicable
Retiree and covered spouse are 64 or younger and each is Medicare-disabled	Yes	Yes
Is your covered spouse 65 or older and retired	Yes	Yes
Is your covered spouse 65 or older, working and enrolled in their own employer's health plan	No*	No

*You are encouraged to enroll in Medicare Part A to receive all the benefits for which you are entitled.
 No = NY44 Health Benefits Plan Trust and/or other employer health plan is primary payer
 Yes = Medicare is primary payer

To find out more about terms, conditions and covered services of the NY44 Health Benefits Plan Trust visit our website at www.ny44.e1b.org. For information on eligibility and coordination of benefits refer to the Summary Plan Description for your applicable health insurance carrier (Nova or MVP). While you're on our website, check out the new Medicare section on the Home Page! To learn more about Medicare eligibility and enrollment see the Social Security website at www.ssa.gov or www.cms.gov or contact your local Social Security office.

What is a Special Enrollment Event?

When new enrollees join the Trust, they may add dependents within 30 days of their first day of eligibility for enrollment. After that time, dependents can be added only during Open Enrollment periods or within 30 days of a Special Enrollment Event, as outlined in the Summary Plan Description, Section 3 (B,2).

The Special Enrollment Events affecting dependents are:

- Getting married,
- Establishing a domestic partnership,
- Terminating a domestic partnership must be reported within 14 days,
- Having a child,
- Adopting a child, and
- Divorce. In the case of divorce, the former spouse will be removed as of the date of the signed divorce decree.
- Gains eligibility for coverage

If you or your dependent has loss of coverage and become eligible for the NY44 Health Benefit you must notify your benefit administrator within 30 days of the event, NO EXCEPTIONS.

For all Special Enrollment Events, you will need to provide your benefit administrator with a copy of the supporting documentation. You must notify your school benefit administrator within 30 days of any of these events in order to have coverage effective as of the date of the event. If you do not notify your school benefit administrator within 30 days, you will not be able to add your dependent to your plan until the next Open Enrollment period.



Mail Order Partnerships Offer Convenient Home Delivery

As part of your prescription drug coverage through Pharmacy Benefit Dimensions, NY44 members have the opportunity to obtain their medications through mail order. Pharmacy Benefit Dimensions is pleased to offer mail-order through ProAct Pharmacy Services and Wegmans Mail Order Pharmacy Services.

Through these mail-order partnerships, you can receive a 90-day supply of your medications delivered directly to your home. Both services offer you the ease and convenience of requesting online refills and enrolling in autofill for your mail-order prescriptions. There is no charge for standard delivery, while express shipping is available for an additional charge.

Before using ProAct Pharmacy Services or Wegmans Mail Order Pharmacy Services for the first time, you will have to register with the mail-order pharmacy of your choice. Registration can be completed three ways (please have your member ID number available):

- **By mail:** Please fill out the registration form for the mail-order pharmacy of your choice. Forms can be accessed on the "Mail Order" page of NY44 Health Trust's website at www.ny44.e1b.org/mailorder.

continued on page 6

It's Important to Know Your Family Health History

Documenting your family health history could save your life. That's because the more information you collect can help your doctor look for and detect early signs of serious medical conditions that may run in your family, such as high blood pressure, heart disease, diabetes and certain cancers. Having this vital information will allow you and your doctor to begin taking steps toward preventing and managing the same ailments that affected other members of your family.

Ideally, your family health history should include information from three generations of relatives, including children, brothers and sisters, parents, aunts and uncles, nieces and nephews, grandparents, and cousins. Schedule time to talk with them, starting with the oldest family members since they are more likely to know the health details of previous generations. Be sure to ask them the following three questions for any deceased family member:

1. What was his/her age when he/she passed?
2. What was the cause of his/her death?
3. Was he/she ever diagnosed with anything? If so, when?

Remember to gather the family history for both sides of the family, from your mother and father. You may be surprised how often the same diseases are passed down from each generation. While some conditions are genetic, they may also be related to lifestyle choices like smoking or unhealthy dietary patterns. If the same

problems appear on both sides of the family, you may be at greater risk. Once all the information has been gathered, document what you have learned.

This is an invaluable diagnostic tool that will help your health care provider have a clearer picture of what to watch for in your health, and might call for additional screenings in specific areas. Also, you may consider sending copies of your family's health history to relatives so they can share it with their families and doctors.

Collecting information for your family's health history should be an ongoing process, updating it as often as possible. Plus, it's a great legacy to pass on to future members of your family to help them live longer, healthier lives.

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New Generic Medications Now Available

Brand name	Generic Name	Category
Antralin gel	tretinoin gel 0.05%	Dermatologicals
Atelvia	risedronate	Endocrine and metabolic agents
Avodart	dutasteride	Genitourinary agents
Axert	almotriptan	Migraine products
Exelon	rivastigmine patch	Misc. Psychotherapeutic/Neurological agents
Fazaclo ODT	clozapine odt	Antipsychotics/Antimanic agents
Invega ER	paliperidone ER	Antipsychotics/Antimanic agents
Lescol	fluvastatin XL	Antihyperlipidemics
Lotronex	alosetron	Gastrointestinal agents
Namenda	Memantadine solution	Misc. Psychotherapeutic/Neurological agents
Orap	pimozide	Misc. Psychotherapeutic/Neurological agents
Pranidmet	repaglinide/metformin	Endocrine and metabolic agents
Pristiq	Desvenlafaxine	Antidepressants
Surmontil	trimipramine	Antidepressants
Zyvox	linezolid	Anti-infective agents



Osteoarthritis – You Can Take Charge!

By Leonard A. Katz, M.D., Medical Consultant to the NY44 Health Benefits Plan Trust

Osteoarthritis, also known as wear-and-tear arthritis, is the most common form of joint disease and will affect almost half of us. The cartilage of the joints that cushion the bones becomes frayed and thinned; pain results. Commonly affected joints are the knees, hips, back and fingers, but can be any. There are, of course, other forms of arthritis – if you are experiencing severe pain, swelling, redness or fever, you should see your doctor to be certain of the diagnosis.

Who is at risk of developing osteoarthritis?

The two most common factors are age, with women more susceptible than men for unknown reasons, and obesity which regularly leads to osteoarthritis. Genetics, bodily deformity and other diseases such as diabetes increase the risk as do excessive use of the joints in certain occupations, activities or sports.

Osteoarthritis symptoms usually develop slowly and increase over time. Pain is the most common symptom and is brought on with movement or weight-bearing. The joints may be tender, there can be decreased flexibility, there may be a grating sensation and you may see bone spurs or hard bumps around the affected joints (commonly around fingers.)

What can we do about osteoarthritis symptoms?

Let me start with my personal story. Many years ago, I began to have episodes of knee pain and “locking” (I could not move the joint through its full range.) Surgery seemed likely but a physician recommended that I start exercises to strengthen the muscles around the knee. The exercises helped immediately and I do them daily until this very day. I am able to play tennis regularly without pain and without medications.

The lesson I learned can be followed by all who are having pain from osteoarthritis: specific exercises depending on the joints involved can help. As a general precaution, exercises should NOT hurt as you do them – if they cause pain, stop. Start the exercises slowly and increase them as tolerated. Most can be done at home and do not require special equipment.

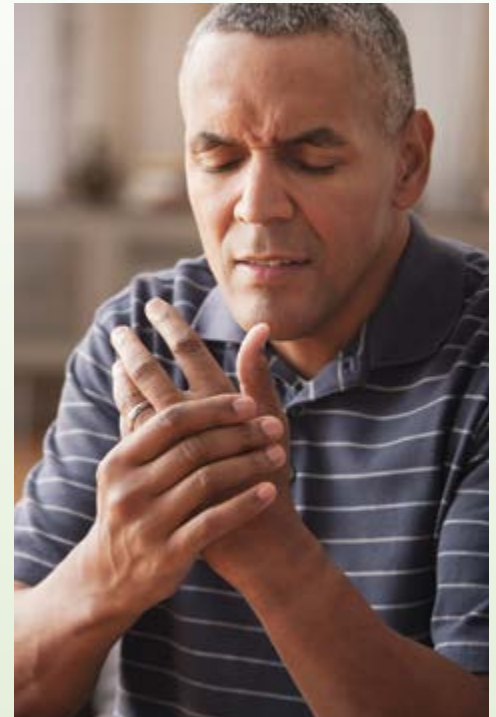
As an example, let’s look at good exercises for the knee. While there are several excellent sources, I found the recommendations from Arthritis Research UK (<http://www.arthritisresearchuk.org/>) to be presented clearly with excellent illustrations. One of the knee exercises on the site (straight leg raise-sitting) was the very exercise recommended to me years ago to strengthen my quadriceps/thigh muscles. Other excellent websites are listed at the end of this article.

In addition to exercise, diet can play a role in managing your osteoarthritis. In recent years, we have been learning about inflammation in the human body and what increases or decreases inflammation. Turns out there are good foods and foods that should be avoided. As a general goal, losing weight can be particularly helpful; this diet can help.

Good foods include fresh fruits and vegetables especially cherries, citrus fruits, broccoli, beans and garlic; fish, especially salmon, mackerel and herring; extra virgin olive oil, whole grain breads, nuts, and unsaturated and polyunsaturated fats. See more recommendations from the Arthritis Foundation (<http://www.arthritis.org>).

Foods that you should avoid are sugar and sugary foods, foods with high salt, alcohol beyond moderate, saturated fats and worst of all, trans fats.

Of course, some osteoarthritis can be very troublesome and may require medications for relief of pain and swelling. Joint replacement surgery should be the last resort but fortunately the techniques



have improved greatly in recent years.

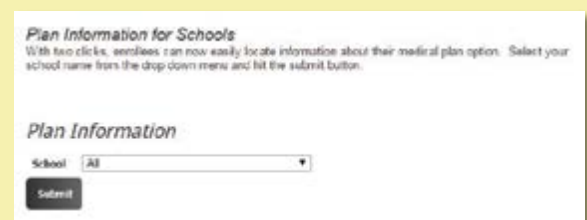
When to see your doctor: as suggested, with severe pain, redness, swelling, fever or a sense of being ill, you should see your primary care physician. If you have tried exercises and they are painful or your pain is not improved, discuss with your doctor and you may need physical therapy or an exercise specific exercise program. If you are obese or overweight, losing weight could help greatly; for that you will likely need professional guidance.

Think of your osteoarthritis as a challenge faced by many. Develop your own plan and be sure to discuss your problem and your approach at your regular visit with your primary care physician. You can take charge!

Online Resources: Arthritis Foundation, www.arthritis.org; The Hospital for Special Surgery, www.hss.edu; Arthritis Research UK, www.arthritisresearchuk.org.

Making the NY44 Website Easier to Navigate

Finding your school’s plan information on our website just got a little easier. We have added a drop-down feature on our homepage where you can choose your school’s name to open a window listing the labor units and a direct link to your plan information. The Contact section of the website has also been updated with new information.



IMPORTANT:

New Enrollment Applications Required for All

During May Open Enrollment

The NY44 Health Trust will require all enrollees to complete new application forms and return them to the benefit administrator at their district. During open enrollment, May 1-31, the benefit administrator at your district will disseminate the application forms and notify you of the deadline to return the applications to them.

The NY44 Health Trust has developed several new applications to accurately classify all enrollees. The new applications are:

1. Active Employee Application: If you are currently working in your school district.
2. Retiree Application: If you have retired from your school district.
3. Other Insurance/Coordination of Benefits (COB): If you have ANY other insurance coverage in addition to the NY44 Health Benefits Plan Trust, you fall into this category. If you are covered on any other insurance plan, you are required to complete the COB enrollment form in addition to either an active employee application or a retiree application.

Below are listed some requirements for the application:

- Social Security Numbers: The NY44 Health Trust is required to ask for all enrollee and dependent Social Security numbers in order to be in federal compliance with the Centers for Medicare & Medicaid Services.
- Child Aged 19-26: On or before your child's 19th birthday, you must provide a copy of the child's birth certificate and Social Security card to your benefit administrator. This is true not only during open enrollment, but also throughout the year.
- Signature Necessary: A signed application must be on file at your school.
- Email: An up-to-date email address is requested.
- Special Needs Child: You must submit Special Needs Child documentation to your benefit administrator. For a special needs child over the age of 26, the primary enrollee must annually submit to the benefit administrator the Affidavit or Eligibility for Dependents over Age 26 and the first page of the immediate past year's Federal income tax return in which the dependent is listed.

Make PCP Your First Choice

Your primary care physician (PCP) serves as the central source for information and guidance on all matters of your health and focuses on your overall well-being.

Depending on your age and gender and your health care needs, your PCP might practice internal medicine, family medicine, obstetrics and gynecology, or pediatrics.

A PCP provides:

- More effective coordination of your care, which eliminates unneeded doctor visits and their costs.
- Improved communication between you and any of your medical specialists
- High-quality care focused on improving your long-term health, such as making sure you're up-to-date on preventive care

Unless you are in need of emergent care, always call your PCP first to get advice and to check if he or she offers same-day appointments. Some doctors' offices may even offer extended office hours, weekend hours, on-call physicians for after-hours care, and online patient portals. The NY44 Health Trust has \$0 copayments for PCP visits.

Transitioning from pediatrics to adult primary care

Usually pediatricians will care for a child until they turn 18. Some pediatricians may even continue to provide care to patients through college or until they turn 21, but this varies from doctor to doctor. If you have a child who needs to switch from a pediatrician to an adult PCP, contact the customer service department at the phone number on the back of your insurance card.

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Mail Order continued from page 4

- **Online:**
Wegmans Mail Order Pharmacy Services: www.Wegmans.com
Pharmacy ProAct Pharmacy Services: <https://secure.proactrx.com/mail-order>
Links are also on the NY44 homepage under Useful Links
- **By phone:**
Wegmans Mail Order Pharmacy: 1-888-205-8573 (TTY: 1-877-409-8711)
ProAct Pharmacy Services: 1-888-425-3301 (TTY: National 711 Relay Service)

Once registered, you will need a new prescription written by your healthcare provider. Please ask your doctor to write a new prescription for a 90-day supply for mail service plus refills

for up to one year (as appropriate). 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. If you do not have enough medication, you may need to ask your provider for another prescription for a 30-day supply to be filled at your local retail network pharmacy. Copayments follow your plan design and can be made using Visa®, MasterCard®, Discover, American Express, or by check or money order.

Questions about your coverage and benefits? Please call Pharmacy Benefit Dimension's Member Services Department at (716) 635-7880 or 1-888-878-9172, Monday through Friday from 8 a.m. and 8 p.m. TTY users can call 1-800-432-1110.



ROADMAP to GOOD HEALTH

By Leonard A. Katz, M.D., Medical Consultant to the NY44 Health Benefits Plan Trust and Jared Kaminsky, Certified Nutritional Practitioner (CNP), in training, Canada

Good Foods for Health

Many of us learned in school about food groups, a balanced diet, the food pyramid, low fat foods and more. In recent years much of that old information has proved to be either no longer valid or in some cases, potentially harmful. This article will present some of the new nutrition information with the goal of providing practical, useful information about what we should be eating.

The good news is that there is clear evidence that improvements in diet have saved many lives and improved the health of many; yet much more is needed. Significant portions of the U.S. population eat unhealthy diets. A major consequence of unhealthy eating is obesity and associated diabetes. The past year was the first in the past 50 years where there was no overall increase in life expectancy; this was partly attributable to the epidemic of obesity.

Eat Foods to Feed your Microbiome.

In recent years medical science has recognized that the bacteria in and on our body are very important to us. These bacteria are "good" and are numerous. The number of bacteria equals the number of cells in the body - about 100 trillion! They are in and on the skin, in the mouth and in every opening of the body with the largest number located in the gastrointestinal tract. They help prevent bad bacteria from entering the

body and causing infections. When disturbed, as with antibiotic treatment, they are reduced in number and we then become vulnerable to infections called superinfections. A proven case is C Difficile infection which most often occurs after antibiotic treatment. It is difficult to treat but it can be successfully treated by replacing the good bacteria. Probiotics add to the microbiome in modest amounts; billions of live cells. Yogurt with live cultures also adds good bacteria. The best way to insure a healthy microbiome is by eating certain foods regularly; these foods are now being referred to as probiotics. Raw vegetables such as broccoli and all other vegetables are important. Fresh fruits and whole grain foods are also helpful. If you want to target your microbiome specifically, eat kale, miso soup, and sauerkraut.

Drink More Water. Water is essential for the human body. About two-thirds of the body consists of water. The average amount of water in the human body is 10 gallons! Water can be considered the most important nutrient. Our body loses almost a half gallon of water per day through the skin, lungs, and kidneys and eliminates toxic substances from the body. We should drink about 8 large glasses or the equivalent of a half-gallon of water per day. Water is important for so many reasons. It helps prevent constipation,



dissolves minerals, lubricates joints, regulates body temperature, and carries nutrients and oxygen to the cells. Drink adequate amounts of water to avoid chronic mild dehydration. Choose water over soft drinks or juices loaded with sugar. Soft drinks do contain water but they also have dehydrating agents.

Read more of this article online at News Briefs at www.ny44.e1b.org

Join Us July 21 **Friends of the NY44 Golf Tournament**

The 'Friends of the NY44' will host its seventh annual charity golf tournament benefitting the Hospice Foundation of WNY on Thursday, July 21. The tournament will be held at Chestnut Hill Country Club and includes 18 holes of golf, cart, lunch at the turn, happy hour and dinner. A basket auction and 50/50 raffles add to the fun and excitement of the day!

LOOK ONLINE: at www.ny44.e1b.org for the registration forms. Friends of the NY44 is a 501c(3) charitable organization.





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

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Patricia Kirisits, Vice Chair

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Scott Decker	Deborah Piatek
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
Ellicottville Central 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
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 under the web page associated with your plan; either the Nova/Independent Health option or the MVP option.

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 fitness activity 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 Kapalczyński, 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.