NY44 Health Benefits Plan Trust
www.ny44.e1b.org

NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | *September 2026*

A Message from the Chair and Vice Chair of the NY44 Health Benefits Plan Trust

As we move into the final months of the year, we encourage all members to take advantage of the programs, tools, and resources available through the NY44 Health Benefits Plan Trust. Whether you're focused on preventive care, managing a chronic condition, or improving your overall well-being, your benefits are designed to support you every step of the way.

This quarter's newsletter highlights several valuable programs available to members across our regions. Members in the Western Region enrolled in Independent Health can learn more about the hearing benefit available through their health plan, which can help make hearing care and hearing aids more affordable. Members in the Eastern Region will find important reminders about UMR, including helpful digital tools, provider search resources, and ways to get the most from their health benefits.

We also encourage all members to explore the many resources available through Rightway, our Pharmacy Benefit Manager. Rightway provides personalized pharmacy support, digital ID cards, and access to Care Teams dedicated to helping members make informed decisions about their medications and healthcare needs.

This edition also includes information on several programs designed to support healthier lifestyles and long-term wellness. Learn more about WeightWatchers®, which offers personalized weight management solutions, and the Brook+ Diabetes Prevention Program, a CDC-recognized program that helps eligible members reduce their risk of developing Type 2 diabetes through coaching and sustainable lifestyle changes.

In addition, retirees age 65 and over will find an important reminder regarding Medicare enrollment requirements and the need to keep Medicare information current with their benefits administrator to ensure proper coordination of coverage.

You will also find updates regarding WEX, which now serves as the Trust's COBRA administrator, and a reminder that Healthcare Bluebook is now Valenz Bluebook. While the name has changed, the same trusted cost-comparison and provider-quality tools remain available to help members make informed healthcare decisions and maximize healthcare savings.

The Trust remains committed to providing high-quality, affordable benefits and resources to support the health and well-being of our members and their families. We encourage you to review this newsletter, explore the programs available to you, and take full advantage of everything your benefits have to offer.

Thank you for your continued trust, and we wish you a healthy and successful remainder of the year.

Best Regards,

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COBRA Administration Now Managed by WEX

Effective July 1, 2026, WEX is the COBRA administrator for the NY44 Health Benefits Plan. If you lose coverage due to a qualifying event, such as termination of employment or a reduction in hours, WEX will manage your COBRA continuation coverage.

WEX will provide required notices, enrollment instructions, and premium payment details, while supporting members throughout the COBRA enrollment and coverage process. Be sure to review all communications from WEX carefully and respond by any stated deadlines to avoid a gap in coverage.

For additional information, visit the website; www.ny44.e1b.org/cobra

Valenz Bluebook

Valenz Bluebook Reminder

Valenz Bluebook is the new name for Healthcare Bluebook. While the name has changed, the same cost and quality transparency tools remain available to help you compare healthcare costs, find high-quality providers, and identify savings opportunities before receiving care.

Get Ready for the Next Valenz Bluebook Engagement Challenge!

The Valenz Bluebook Engagement Challenge is returning this winter, offering another opportunity to learn how to make informed healthcare decisions while having fun along the way.

Participants will explore tools that help compare healthcare costs, find high-quality providers, and maximize healthcare dollars. This year's challenge will feature new activities designed to help you better understand healthcare costs, earn rewards, and make the most of your benefits.

More details and registration information will be announced soon. Until then, continue using Valenz Bluebook to compare costs, find quality providers, and make confident healthcare decisions.

brook+

Brook+ Diabetes Prevention Program

Take Steps Today to Reduce Your Risk of Type 2 Diabetes

Type 2 diabetes continues to affect millions of Americans and can increase the risk of serious health conditions, including heart disease, stroke, kidney disease, and vision problems. The good news is that healthy lifestyle changes can significantly reduce your risk.

If you've been diagnosed with prediabetes or have other risk factors, the Brook+ Diabetes Prevention Program can help. This CDC-recognized, fully digital program pairs you with a dedicated Health Coach who provides personalized support, guidance, and encouragement every step of the way.

Through the 12-month program, you'll learn practical strategies to build healthier habits, lose weight, increase energy, and lower your risk of developing type 2 diabetes. Best of all, you can participate from anywhere, on your own schedule.

With expert coaching and proven results, Brook+ makes diabetes prevention achievable, convenient, and sustainable.

There is no cost to you for this program. It is provided as part of your NY44 Health Benefits Plan Trust medical plan benefits.

NY44 Health Benefits Plan Trust *Highlights*

as of July 2026	UMR	IHA
Enrollments	325	1,189
Total Pounds Lost	1304	7,456
Average % Lost	6.0%	6.24%



Weight Watchers



WeightWatchers®: Personalized Weight Loss Support

Achieving your health goals looks different for everyone, and WeightWatchers® (WW) offers personalized solutions designed to meet you where you are. As a leader in weight management for more than 60 years, WW combines proven behavior-change strategies with the latest advancements in weight-loss support to help members build healthier, sustainable habits.

Today, WW provides more options than ever before, offering a range of solutions tailored to individual needs and goals. Members can access the proven WW Core Program, expert-led coaching, virtual and in-person workshops, and, when appropriate, clinician-guided care.

Whether you're looking to improve nutrition, increase activity, manage your weight, or build healthier habits, WW delivers flexible, personalized support to help you achieve lasting results and maintain a healthier lifestyle.

To qualify for WW, you must be...

- Part of the NY44 Health Benefits Plan Trust employee-sponsored health plan
- 18 years or older
- Live in the United States

Eligible employees can access their personal WeightWatchers account through the NY44 employee website using their unique login credentials. To obtain your unique code, please contact your district Benefits Administrator (BA).

Join an upcoming webinar.

Menopause: Your Journey, Your Way

Date: Wednesday, October 14th
Time: 4pm

Scan the QR code to register.
Register today! Spots are limited.

Wellness insights

Did You Know?

UMR:

As a UMR member, you have access to valuable programs and resources designed to support your health and wellbeing. From Level2, a program that helps individuals manage type 2 diabetes, to Primary360, which provides convenient virtual primary care, UMR offers tools to help you stay healthy and informed.

Members can also take advantage of Wellness Discounts, explore the Health Education Library for information on fitness, nutrition, and preventive care, and enjoy wellness tips through the quarterly HealthyYou Magazine. Be sure to explore these resources and get the most out of your health plan.

Independent Health:

As an Independent Health member, you have access to resources that support a healthier lifestyle. Take advantage of Wellness Discounts through community partners offering savings on health and wellness services with your member ID.

Need nutrition support? Healthy Diet Counseling is available through in-network dietitians, and no referral is required. You can also prioritize your health by scheduling your annual wellness visit and utilizing covered preventive care services at no cost. These resources can help you stay proactive and make the most of your benefits.

For more information about wellness, scan the QR code or visit *www.ny44.e1b.org/wellness*

Eastern Region

The information on this page applies to employees and dependents enrolled in UMR medical benefits in the Eastern Region.



Level2 Diabetes Support Program

level2® If you have Type 2 diabetes and are enrolled in the UMR medical plan, you may be eligible for Level2, a personalized program designed to help improve glucose control.

Using a continuous glucose monitor (CGM), Level2 provides real-time insights into how your body responds to food, activity, and daily habits. Participants receive personalized guidance and support from a virtual care team, including doctors, nurses, health coaches, and registered dietitians.

Eligible members should watch for enrollment invitations from UMR.

Make the Most of Your UMR Benefits

As a UMR member, you have access to a variety of tools and resources designed to help you manage your benefits, access quality care, and make informed healthcare decisions. UMR's broad provider network helps you find trusted care while potentially lowering out-of-pocket costs. New York members can use the Choice Plus with POMCO Select network, while members outside New York can access the UHC Choice Plus network. Before scheduling care, be sure to confirm your provider is in-network to maximize your benefits and reduce costs. Visit www.umr.com/find-a-provider to search for participating providers.

Manage Your Health Benefits

Anytime, Anywhere

Whether you're at home or on the go, UMR's digital tools make it easy to stay connected to your health benefits. Through UMR.com and the UMR mobile app, you can:

- View and download your ID card
- Track claims and account activity
- Search for in-network providers
- Access forms and plan information
- Explore personalized health and wellness resources

Need Help? Call Plan Advisor

If you have questions about coverage or want to confirm that a specific doctor or facility participates in your plan, contact the UMR Plan Advisor at 800-207-3172 (Mon – Fri, 8am – 5pm).

Stay Fit with Your NY44 Benefits

Looking for ways to support your health and wellness? As a NY44 Health Benefits Plan member, you have access to several programs designed to help you stay active, manage your weight, and work toward your personal health goals. Some programs are available at no cost, while others offer valuable discounts and out-of-pocket options.

Scan the QR code or visit ***www.ny44.e1b.org/umrwellness*** to learn more about how to stay fit, and access available wellness resources.





Independent Health

Western Region

The information on this page applies to employees and dependents enrolled in Independent Health medical benefits in the Western Region.

Hear More, Connect More

Your Independent Health plan includes a valuable hearing benefit that can help improve communication and quality of life. With access to quality hearing aids and local hearing care professionals at reduced costs, you can enjoy better hearing at home, at work, and in social settings.

Many hearing aids can cost $3,000 or more per device at retail, but your plan helps make hearing care more affordable.

Your Hearing Benefit Includes:

- Hearing Aid Evaluation Exam — $45 payment *(performed by a Start Hearing network provider)*
- Hearing aids purchased through Start Hearing
- 40 batteries per aid *(included with non-rechargeable models)*
- 1 year of free aftercare with a limit of 6 visits
- A worry-free purchase with a 60-day trial and a 3-year warranty

How it works - to get hearing aids:

1. You must use a provider in the Start Hearing network.
2. To locate a participating Start Hearing audiologist near you, call Start Hearing at 1-866-970-1260 or scan the QR code to visit *starthearing.com/partners/independenthealth*
3. If hearing loss is discovered, your audiologist will help you choose the right hearing aids and order them through Start Hearing.
4. When the hearing aids arrive, you'll return to have them fitted and programmed by your audiologist.

Better hearing and better quality of life. It's just one of the ways we're here to help you get and stay healthy.

Questions for a RedShirt®?
Current Members (716) 631-2661 or 1-800-257-2753

Manage Your Health Benefits Anytime, Anywhere

With the Independent Health Mobile App, your health plan information is always at your fingertips. Whether you're at home or on the go, you can easily:

- Access and view your member ID card
- Search for in-network doctors, specialists, and facilities
- Review claims and benefit information
- Find cost estimates for healthcare services
- Locate participating pharmacies and view prescription information
- Explore wellness programs, resources, and member tools

Download the Independent Health Mobile App to stay connected and make managing your healthcare simpler and more convenient.



Rightway

Rightway continues to proudly serve as your Pharmacy Benefit Manager (PBM), supporting your prescription drug coverage and helping you navigate your pharmacy benefits with ease.

Understanding Your Rx Coverage

Your prescription coverage is based on a formulary, which determines:

- Which medications are covered
- Cost tiers for medications
- Your copayment or cost-sharing amount

Rightway will notify members of any formulary updates. For the most up-to-date information, use the Formulary Tool available on the member portal.

Importantly, your overall plan design and copay structure have remained the same.

Prescription Options Available to You

Maintenance Medications (90-Day Supply)

If you take medication regularly for ongoing conditions (such as blood pressure, diabetes, or allergies), you may:

- Fill prescriptions at participating local pharmacies
- Use mail-order delivery for added convenience

Mail-order services are available through Walgreens and can provide cost savings and home delivery convenience.

- **One-Time Prescriptions:** Short-term prescriptions can be filled at your current participating pharmacy.
- **Specialty Medications:** Walgreens Specialty Pharmacy manages specialty medications for complex or chronic conditions.
- **Walgreens Mail-Order Pharmacy:** Members can receive eligible maintenance medications (up to a 90-day supply) delivered directly to their home through Walgreens Mail Service.



How to Get Started:

- Ask your doctor to send a 90-day prescription to Walgreens Mail Service or request a transfer from your current pharmacy.
- Register with Walgreens Mail Service (online or by phone - 877-787-3047) using your Rightway member ID.
- Once processed, your medication will be shipped directly to your home, and you can track your order online.
- You may enroll in Walgreens' automatic refills, so your medication is filled and shipped on schedule.

Mail-order can provide added convenience and may reduce trips to the pharmacy.

For help getting started, contact Rightway at 833-419-8361 or message a Health Guide in the Rightway app.

Need a Replacement ID Card or Reimbursement Form?

If you misplace your ID card:

- Access a digital version instantly in the Rightway app
- Or request a replacement by contacting Rightway

For reimbursement requests (if a prescription did not process through your benefit):

Submit a Direct Member Reimbursement (DMR) form with your original pharmacy receipt to:

Rightway Rx
Attn: Paper Claims
PO Box 996
Portland, ME 04104

Rightway®

Support is available 24/7/365.

P: 833.419.8361
E: *rwrx@rightwayhealthcare.com*

Members can also chat directly through the Rightway mobile app.

Medicare

Important Medicare Enrollment Reminder for Retirees Age 65 and Over

Retirees age 65 and older are eligible for Medicare, which serves as the primary payer for healthcare claims. The NY44 Health Benefits Plan coordinates with Medicare and may cover eligible expenses not paid by Medicare.

To maintain coverage through the Trust, retirees and covered spouses who become eligible for Medicare must enroll in both Medicare Part A and Part B. Failure to enroll when first eligible will result in the loss of medical coverage under the Trust's health plan.

If you or your covered spouse receive a Medicare identification number or are issued a new Medicare card, please provide this information to your school district's benefits administrator as soon as possible. Keeping your Medicare information up to date helps ensure proper claims coordination and uninterrupted coverage.

Medicare Reference Table

If Employee is Still Working

	NY44 Trust requires enrollment in Medicare Part A	NY44 Trust requires enrollment in Medicare Part B
Active employee (enrollee) is 65 or older	No (But Recommended)	No
If your covered spouse is 65 or older	No	No
If your covered spouse is 64 or younger	Not applicable	Not applicable

Please be aware that pursuant to the NY44 Summary Plan Description ("SPD"), if an active employee is considering retirement, both they (if age 65 or older) AND their spouse, if age 65 or older, must have both Parts and A & B.

If Employee is Retired

	NY44 Trust requires enrollment in Medicare Part A	NY44 Trust requires enrollment in Medicare Part B
Retired employee (enrollee) is 64 or younger and not Medicare-disabled	Not applicable	Not applicable
Retired employee (enrollee) is 65 or older	Yes	Yes
If your covered spouse is 64 or younger	Not applicable	Not applicable
If your covered spouse is 64 or younger and Medicare disabled	Yes	Yes
If your covered spouse is 65 or older and retired	Yes	Yes
If your covered spouse is 65 or older, working, and enrolled in their own employer's health plan	Yes	Yes

Failure to enroll in Medicare Part A and Part B within six (6) months of an enrollee's first date of eligibility will result in the loss of medical coverage through the NY44 Trust effective six (6) months from the date of first eligibility, and enrollees will not be eligible for COBRA continuation.

If You Have a Domestic Partner
(REGARDLESS OF THE ENROLLEE (EMPLOYEE'S) EMPLOYMENT STATUS)

REGARDLESS OF THE ENROLLEE (EMPLOYEE'S) EMPLOYMENT STATUS	NY44 Trust requires enrollment in Medicare Part A	NY44 Trust requires enrollment in Medicare Part B
If your covered domestic partner is 64 or younger and Medicare-disabled	Yes	Yes
If your covered domestic partner is 65 or older	Yes	Yes

Every employee and/or spouse, should be receiving communication from their school the month prior to their turning age 65 outlining their responsibilities under the SPD relative to Medicare Parts A & B enrollment. This communication should include a letter and a Medicare Fact Sheet. If you do not receive these documents, please contact your school's benefit administrator directly.

Domestic Partner Reminder
Domestic Partners who are age 64 or younger and Medicare-disabled must have Medicare Parts A + B.
A Domestic Partner 65 years or older regardless of whether the enrollee is retired must have Parts A + B.

NY44 Health Benefits Plan Trust
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Your benefits are easily accessible anytime.

Scan or visit:

www.ny44.e1b.org