

Health Matters

A publication of the NY44 Health Benefits Plan Trust

www.ny44.e1b.org

Spring 2017



247 Online Care

Avoid waiting room with 247 Online Care. See page 2



MVP Mobile App

Get the apps for MVP and IH. See page 2



I Have Questions!

Who to call when you have a question. See page 4



Darleen A. Michalak

Leading our NY44 Trust Through Uncertain Times

Now, more than ever, the complexity of the Affordable Care Act and the unpredictability of what our political leaders will eventually agree on has given most of us a sense of uncertainty. As a health care leader in a time when the industry faces numerous changes, the NY44 Health Trust continues to focus on business decisions that are proactive and strategic. I want to reassure you that the Health Trust continues to put measures into place that strengthen our business model.

For example, the Trust proactively sought out a telemedicine provider last year and implemented a pilot program in the East Central region. The 247 Online Care telemedicine service will continue to be piloted in the East Central and introduced in the Western New York and Mid-Central Albany regions. By providing a 247 Online Care telemedicine service, as well as zero dollar co-pays for urgent care centers, the NY44 is giving enrollees options to reduce trips to emergency rooms for non-emergent care.

Also, we have introduced three plan options for school districts. The various plan options, which become effective July 1, 2017, allow schools to explore other alternatives as they develop future school district budgets.

The mail order prescription fulfillment service for maintenance drugs is another method to help contain costs.

This summer, our Claims Risk Manager Tom Pomodoro will transition from full-time to part-time. We welcome Doreen Kausner to her new role as Data Informatics Manager. Her financial experience as Coordinator of Finance Services/District Treasurer for Erie 1



Tom Pomodoro



Doreen Kausner

BOCES will aid in her new role as she works closely with Tom.

As summer approaches, I encourage you to make the most of our nice weather and remember to make time for yourself to relax, recharge and refresh.

Sincerely,

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

July 15 is the Deadline for 2016-17 Wellness Forms

The NY44 wellness program has two features; the annual physical exam reward and the gym membership fee reimbursement.

The deadline to submit 2016-17 wellness forms is July 15, 2017. There are no exceptions; any 2016-17 forms submitted after July 15 will not be eligible.

The 2017-18 wellness forms will be available on the website on July 1, which is the start of the plan year. Plan year runs July 1 to June 30.

Please be sure that you are using the correct year's form when you submit. The form year must match the timeframe of the service. As an example, the 2016-17 form is used for services with receipts July 1, 2016 - June 30, 2017.

All forms and the guidelines for the physical exam reward and gym membership reimbursement are on our website under the Wellness tab.

There's **No Waiting Room** When Using the

247 Online Care Telehealth Option

Talking to a physician through a webcam on a home computer, phone or tablet, allows enrollees another option to obtain quality care. Starting July 1, 2017, we will expand the 247 Online Care service pilot program to the WNY and Mid-Central Albany regions. Enrollees will receive a welcome email with log in information and instructions for creating an account and using the service.

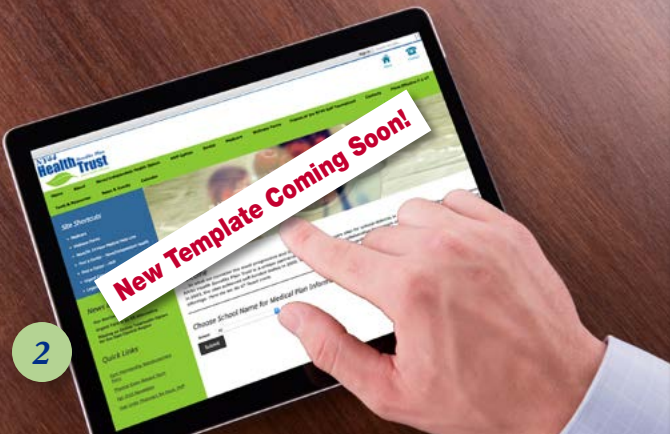
The East Central region, which piloted the 247 program last year, will continue piloting the service.

The 247 physicians treat acute care illnesses by integrating a Skype like platform with a HIPAA compliant electronic medical records system; the same sort of system used in your local doctor's office. The medical providers are trained to diagnose a variety of non-emergent diseases, illnesses, injuries and symptoms, including:

- Allergies
- Bites and Stings
- Bronchitis
- Common Cold
- Flu
- Pink Eye
- Rash
- Sinus Infections
- Sore Throat
- Sprains and Strains

Responsive Website Design

The NY44 Health Trust website design will be changing to a new responsive template that can be easily viewed on any device. With the new template, plan documents will be organized by regions. A sticky channel bar enables the channel titles remain at the top while you scroll down the page. Content icons to important pages will appear at the bottom of all pages. We are pleased to offer this new template as a way to more easily locate your health care information.



Introduced as an option to help reduce unnecessary visits to emergency rooms, the 247 Online Care system has a zero dollar co-payment. School districts are receiving information and training for their employees directly from 247 Online. As a reference, the NY44 Health Trust website also provides documentation to explain how to register and use the system.

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 into 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 off hours.

The 247 Online system should not be used for emergency situations. The ER is still the best option for emergencies.

A few items need to be in place prior to registering and using the service starting July 1, 2017. You must use the Google Chrome web browser to launch your visit. This is free software you can download on your computer. You must have a working webcam and microphone on your computer. For smartphone and tablets, the 247 OnlineCare Mobile App can be downloaded for free in the App Store and Google Play marketplace.

Enrollees with questions should contact 247 Online Care at 1-844-247-6652 or email at customer.service@247olc.com.

Present Your PBD RX Card at Pharmacy

Enrollees in the East Central, Mid Central Albany and Mid-Hudson regions MUST present their Pharmacy Benefit Dimensions RX card when they visit the pharmacy. For enrollees in Western New York, your medical card serves as your pharmacy card and should be shown at the pharmacy when asked. If you have questions, please contact PBD Member Services, Monday - Friday 8 a.m. to 8 p.m. at 716-635-7880, 1-888-878-9172.

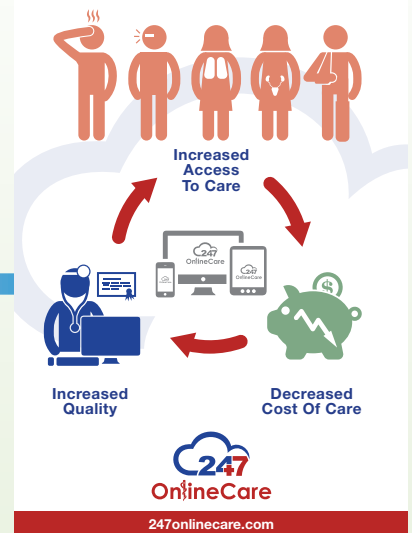
MVP Mobile App

myMVP gives you quick, easy access to your health plan information—no matter where you go. Download from the iTunes store or Google Play. Features include find a doctor or facility, view ID cards, search claims, deductibles and limits, member details and contact MVP.

Independent Health Mobile App

For enrollees in the Western New York region, with the free MyIH app on your smartphone, you can better access and manage your health care. Download from the iTunes store or Google Play.

We are committed to you



Motivating You to Keep Good Health in 2017

By Dr. Leonard Katz, Medical Consultant to the NY44 Health Trust

Good health is a goal that we hope for. We know the basics that we need: clean air, clean water, safe cars and highways and, we need to avoid the many hazards available to us: cigarette smoke, excessive alcohol intake, street drugs, etc.

Let's look at what we can do to achieve good health. Fortunately, medical research has been focusing on health as never before. We need to recognize that good health encompasses mind, body and spirit.

Keeping our minds active through engagement in pursuits that are meaningful to us is one critical element; whether it be playing bridge or canasta or engaging deeply in our work, we need to keep our minds active.

Our spirit is also critical, and satisfaction can be achieved through religion, meditation, love relationships, friendships, family and community. Giving of ourselves to aid others in worthwhile causes can return more to us than we give.

And then there is our body. We need physical activity and we need to put the right foods into our body for fuel and good health. We need access to good medical care.

Exercise has been studied extensively and much more is underway. The importance of both activity and inactivity is emerging. With activity, we know that for best health, the minimum required is the equivalent of walking vigorously 30 minutes most days, 150 minutes per week, or 75 minutes of intense exercise per week. More is actually better, but it has been shown that extreme exercise does not provide additional benefit. Maintaining strength is also essential to allow us to stay active and to avoid falls as we age.

The recent news is with diet. Despite what sometimes seems like frequently changing recommendations, studies over time have produced consistent information. There has been, however, one big change. A number of years back with little good information, organized medicine believed that high fat diets were the cause of heart disease. This belief led to the nation moving away from fats to a high carbohydrate, high sugar diet.

So what is the truth? Ultimate truths are usually elusive but we now have clear reasons to pursue a diet that is most likely to lead to and preserve good health and reduce the risk of heart attacks. Some of best information has come from the



so called Blue Zones of longevity where people live longer and healthier. In those zones people tend to eat a whole food, plant-based diet and avoid processed food and food from animals.

We have learned that processed beef such as hot dogs, salami or bologna is associated with colon cancer. We also know that the enormous increase in the use of fructose as the sweetener in drinks and other products is associated with the rise of obesity to epidemic proportions.

One important dietary consideration is the recently discovered, human microbiome. The microbiome consist of trillions of "good" bacteria that we live with normally. These good bacteria help us stay healthy, particularly by keeping bad bacteria out of our bodies. Our diet needs to nurture the microbiome with fresh vegetables, many fruits and also should include salmon and meat from grass fed animals.

Medical care is also needed to insure proper immunizations and preventive testing. The best route to good lifetime medical care is a trusted primary care physician, your "doctor."

The challenge for all of us is first to be familiar with the basics of good health and then to live them. If you want to make changes, make them one at a time and ask for help....a buddy who is making changes with you is one good way to proceed. Good luck as you move toward good lifetime health.

New Plan Names and How to Find your Plan Documents

Effective July 1, 2017, the NY44 Health Trust will offer three plan options:

- ▶ **The Traditional Plan (formerly Option A)**
 - ▶ **The Core Plan (formerly Option B)**
 - ▶ **The Progressive Plan (new plan option)**
- Enrollees have several ways to locate information about their plan. If you don't know which plan you are on, please contact the Benefit Administrator at your school district.
 - The Summary Plan Description (SPD) is the legal document that outlines all aspects of a plan. All SPDs for all plans are on the NY44 website in pdf format.
 - The Summary of Benefits and Coverage (SBC) gives you answers at a quick glance. All SBCs for all plans are on the NY44 website in pdf format.
 - Call customer service using the phone number on the back of your medical card. They can answer any questions about specific medical services, procedures or prescriptions.
 - Ask your Benefit Administrator at your school district. 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.



355 Harlem Road • West Seneca, NY 14224

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

Contact the Trust
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Fax 716.821.7439

www.ny44.e1b.org

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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 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 gym membership 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.