

Open Enrollment NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | April 2022

MARK YOUR CALENDARS FOR OPEN ENROLLMENT!

Inside you'll find
information on:

- ✓ Open Enrollment Process
- ✓ Medicare Entitlement
- ✓ Special Enrollment Events
- ✓ Capital Rx Updates: Pharmacy Benefits Manager (PBM)
- ✓ Trust Health & Wellness Tools



NEED TO KNOW:

Open Enrollment

Open Enrollment occurs during the month of May and is the time when enrollees can make changes to their coverage without a qualifying life event. During this time, your district benefit administrator will communicate what you need to do to complete Open Enrollment, and when the last day is to enroll to ensure that your health care coverage continues into the next Plan Year.

Things to remember during the Open Enrollment process and information that needs to be communicated by you, the enrollee, to your district include:

- **Coordination of Benefits:** If you or one of your dependents have other insurance coverage in addition to the NY44 Health Benefits Plan Trust, you must complete the Coordination of Benefits enrollment form and submit to your district.
- **Child with Special Healthcare Needs:** You must submit Child with Special Healthcare Needs documentation to your benefit administrator.
- **For a Child with Special Healthcare Needs over the age of 26:** The primary enrollee must annually submit to the benefit administrator the Affidavit of 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.
- **Be sure to confirm all information is correct and complete:** Are all dependents listed? Are all social security numbers correct? Are all dates of birth correct?
- **This is a good time to confirm all information provided for mandatory maintenance medication through mail order is also correct and complete. Remember, if you terminate coverage with the Trust, you must notify your mail order provider, otherwise you will be responsible for prescription costs after your coverage termination date.**

NEED TO KNOW: Medicare

Retirees over the age of 65 are entitled to Medicare. As a retiree, Medicare is the primary payer and the Trust coordinates with Medicare to pay the balance not covered by Medicare. As a retiree age 65 and over and an enrollee of the Trust, you must enroll in Medicare Parts A and B in order to continue coverage with the Trust. Failure to enroll in Medicare Parts A and B upon eligibility will result in the loss of medical coverage with the Trust. It is important to notify your school district benefit administrator when you and/or your covered spouse receive a Medicare claim number. If you receive new Medicare ID cards, please submit a copy to your benefit administrator to update your file.

PLEASE NOTE - NEW UPDATE

Domestic Partners, age 64 or younger and Medicare-disabled must have Parts A + B.

OR if your Domestic Partner is 65 years or older, they must carry Parts A + B.

JUST A REMINDER!

Special Enrollment Events:

Special Enrollment is a 30-day period when enrollees are eligible to enroll or make changes to their enrollment outside of the May Open Enrollment window. **To process the Special Enrollment event the benefit administrator will need a new signed application and acceptable documentation of the event.** The Special Enrollment Events include: Adoption, Birth, Divorce, Death, Marriage, and Loss/Gain Eligibility of Coverage.



Capital Rx

A FEW KEY POINTS:

- As of 1/1/22 members can now fill maintenance medications at Wegmans and Stony Point Pharmacy (N. Rockland). Please note - prescriptions must be picked up They cannot be mailed.
- You can also remain with Walmart if you would like your prescriptions mailed.
- For all formulary changes, impacted enrollees will be notified directly by Capital Rx.
- Capital Rx has a broad network of over 60,000 retail pharmacies. Their network includes most major retail chains, grocery in-store pharmacies as well as some locally owned pharmacies. This means the retail pharmacy you currently utilize is most likely included in their current network.
- Don't Forget! The enrollee is responsible to end Mail Order automatic refills when their Rx prescription changes, or their coverage ends.



Please remember if you have any questions or concerns about your plan or open enrollment call:

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TRUST HEALTH & WELLNESS RESOURCES

Visit the wellness page at the NY44 website for a wide variety of wellness resources and tips to live a healthier life. Whether it's mindfulness, eating healthier, exercise, or smoking cessation you'll find the information you need.

Check back regularly since we add new wellness tips each month!



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