

NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | *September 2022*

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

To all enrollees of the NY44 Health Benefits Plan Trust. **Welcome Back!** We hope that the new school year is more *uneventful* than the past two.

This newsletter is meant to keep our members informed by providing pertinent information to help you better understand your NY44 benefit plans. We believe keeping you informed will increase your plan and benefit satisfaction.

We need your help keeping the NY44 Trust informed regarding your life events. In this issue is a reminder about Qualifying Life Events. Throughout the year, you may experience events such as the birth or adoption of a child, marriage, divorce or death of a loved one. There are special rules that allow you to change your health insurance when a Qualifying Life Event occurs. Remember to contact your benefit administrator to promptly report these events since you only have 30 days from the date of the event to make a change to your insurance.

Eligibility for Medicare is an important event. In some cases, the NY44 Health Benefits Plan requires enrollment in Medicare Parts A and B. In other situations, while it might be recommended, it is not a requirement. On the next page are two charts that detail the requirements for an enrollee's specific situation. One chart for those employees who are *actively working* and another chart for *members who retired* and are no longer working. Please review this information carefully.

The Board of Trustees, comprised of representatives from both Labor and Management, works with our member schools to provide quality, cost-effective benefits to our enrollees. We operate and maintain the Trust for the benefit of enrolled employees in each of our member districts.

We encourage you to reach out to your school liaisons if you have questions or comments. The liaisons can be found on the Trust website under Participating Schools.

Here's wishing everyone a safe, healthy and productive school year!

James Fregelette

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ARE YOU GETTING READY TO RETIRE? OR AGE 65 AND ALREADY RETIRED?

Please review the important information below on when to enroll in Medicare.

Retirees 65 years of age or over are entitled to Medicare insurance coverage. Or, if you have not attained age 65 yet, you may be eligible for Medicare due to a disability.

The chart below details the NY44 Trust requirements to enroll in Medicare Parts A and B. Failure to enroll in Medicare Parts A and B upon eligibility may 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 ID number. This eligibility could be either by reason of age (attaining age 65) or a disability. Please submit a copy of your (or your spouse's) Medicare ID card to your benefit administrator.

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.**

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 (Recommended)*	No*	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, their spouse, if age 65 or older, must have both Parts and A & B effective by the date of the employee's retirement** or they will be charged a monthly Medicare Assessment each and every month until either they obtain both Parts A & B, or the end of the plan year (when they will be terminated), whichever occurs first.

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

IF YOU HAVE A DOMESTIC PARTNER

** 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

For further information on Medicare, please see our website at the link below:
www.ny44.e1b.org/enrollees/medicare

DO YOU HAVE A LIFE EVENT TO REPORT?

Life Events, also known as *Qualifying Life Events*, may happen throughout the year and can include; adoption, birth, divorce, death, marriage, loss of coverage. When this occurs, you are eligible for a Special Open Enrollment period and can make a change to your health plan election. Information and documentation regarding the qualifying event to prove eligibility for an election change is required to be submitted to your Benefits Administrator.

You have only 30 days from the date of the Qualifying Life Event to make changes to your benefits. Contact your benefit administrator to find out how to make a change. **Do not wait until you have obtained documents** such as a Marriage Certificate or child's Social Security number before advising your Benefit Administrator of a life event as it **has to be reported within 30 days** of the event.

COLLEGE TUITION REWARDS PROGRAM VIA GUARDIAN DENTAL DISCONTINUED

As previously announced, Guardian discontinued the college tuition rewards program, SAGE Scholars, offered as part of the Guardian dental plan. Unfortunately, due to very low participation, we were unable to continue the program directly with the vendor. Although members will not earn any new rewards, we have been told that rewards earned prior to the discontinuance of the program will be honored. Members with questions can contact the vendor directly using this **LINK** to their website or using the contact information below:

SAGE Scholars, Inc. 1650 Arch Street Suite 2502 Philadelphia, PA 19103

Email: support@sagescholars.com

REMINDER OF CAPITAL RX FORMULARY CHANGES

As a reminder, the pharmacy administrator, Capital Rx, may change the formulary on a quarterly basis and impacted members will receive written notification directly from Capital Rx in advance of the change. This information includes any action they may need to take. The number of impacted enrollees under any future formulary change should be minimal.

If members have questions, please refer them to the Capital Rx Customer Care team at 833-772-2779. This is a dedicated customer call line for the NY44 Trust enrollees and is open 24 hours a day, 7 days per week.

JUST FOR FUN – WORD SEARCH!

Try the NY44 Word Search. Puzzles can improve your mood, reduce stress and strengthen your memory. An active mind is a healthy mind! Can you find these words in the chart below? They could be up, down, left or right.

We have started the **FUN** (get it?) The answer key will be posted on October 7 at www.ny44.e1b.org/wordsearch.

FUN	Fruit	Sleep	Bike	Exercise	MVP	Weight
Longevity	Gym	Water	Walk	Progressive	Vitamins	Minerals
Happiness	Salad	Smile	Independent Health	Traditional	Physical	Healthy
Vegetables	Core	Zumba	Strength	Activities	Fitness	Yoga

G	A	I	C	H	A	P	P	I	N	E	S	S	L	D	K	M	R	N	C	G	N	S	R	E
N	D	N	E	G	C	E	L	N	M	P	G	M	I	E	V	I	T	A	M	I	N	S	U	W
I	T	T	A	O	T	P	G	D	G	B	I	I	O	R	T	N	D	D	I	T	T	Y	A	E
L	L	S	A	F	I	T	N	E	S	S	T	L	E	S	L	E	E	P	Y	L	E	R	S	I
O	J	E	G	A	V	I	N	P	T	A	O	E	Y	E	E	R	K	B	S	H	X	L	U	G
N	V	L	M	E	I	P	G	E	V	L	H	N	K	A	W	A	L	K	H	D	E	C	R	H
G	K	B	O	S	T	R	E	N	G	T	H	B	F	F	G	L	L	P	Q	F	R	U	I	T
E	N	A	T	R	I	N	M	D	S	A	N	E	U	T	M	S	N	R	S	U	C	W	T	L
V	O	T	P	B	E	O	Y	E	K	I	B	C	N	F	H	E	U	X	Q	B	I	T	X	M
I	R	E	V	A	S	N	T	N	Y	R	T	P	Q	P	R	O	G	R	E	S	S	I	V	E
T	S	G	L	D	L	B	D	T	L	M	O	Q	B	H	T	U	Y	V	W	N	E	C	R	T
Y	W	E	X	F	C	R	T	H	E	A	L	T	H	Y	R	T	M	G	L	N	B	D	N	O
X	O	V	A	G	Q	N	U	E	R	T	S	P	N	S	B	T	M	P	W	Y	S	Z	T	Z
T	S	B	C	P	Y	O	G	A	T	O	B	C	R	I	S	U	B	W	E	T	A	B	N	U
C	T	H	U	M	C	G	G	L	G	D	E	P	S	C	P	H	K	O	R	P	L	T	S	M
B	D	T	V	N	B	W	A	T	E	R	F	T	R	A	D	I	T	I	O	N	A	L	X	B
A	R	P	N	Y	C	D	F	H	P	R	T	E	H	L	Q	E	A	C	C	X	D	O	C	A





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View your benefits in the palm of your hand!

Scan the QR code
with your phone
to visit the NY44
benefits website.



Or visit the website on your computer at:

www.ny44.e1b.org

