

NY44 HEALTH BENEFITS PLAN TRUST | February 2023

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

As we start the new year we have a new, exciting program to announce: **Healthcare Bluebook**. This program will help enrollees at participating school districts save money on healthcare.

Most people **DO** know that one of the best ways to keep your out-of-pocket healthcare costs down is to select providers who are "in network". What many people **DON'T** know is that the cost charged by healthcare providers *varies widely* even when comparing costs between providers who are all in network.

Healthcare Bluebook allows you to compare costs between providers and select one whose costs are lower but still provides high-quality care. We will be mailing information directly to enrollees as we get closer to our launch date in April.

In this issue of our newsletter, we also have some tips on speeding up service when you have a prescription for a 90-day maintenance medication. These are able to be filled by mail order through Walmart. However, recently some of our enrollees have experienced poor service using Walmart. We have an article with some tips on how to mitigate this disruption until service is back to the level our enrollees expect and deserve. We also remind you that there are two approved alternatives for filling your 90-day maintenance medication prescriptions: Wegmans and Stony Point Pharmacy. See the information on page two for details.

Lastly, we have included a reminder about Medicare. In some cases, the NY44 Health Benefits Plan *requires enrollment* in Medicare Parts A and B when an enrollee or spouse is eligible. If you or a spouse are eligible for Medicare, please review the article at the bottom of page three for an important update.

As always, more information is available at the NY44 Trust website, which is your go-to source for all of the latest updates on the plans offered by the Trust. For fast access, just scan the QR Code on the back page.

Best Regards,

James Fregelette

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P.S. – Let's all stay healthy this winter!

February is American Heart Month. Take a look at the NY44 website Wellness page for the 8 Steps to Prevent Heart Disease. *Scan the QR Code!*





Healthcare **Bluebook**...

Have you heard about the Healthcare Bluebook program? What is Healthcare Bluebook? Why should you care about Healthcare Bluebook?

Healthcare Blue Book is a **voluntary program** designed to help enrollees working at participating school districts **save money**. After enrollment, Healthcare Bluebook helps members compare healthcare costs. Members can earn rewards for selecting a lower-cost/high-quality provider.

With healthcare costs varying widely between network providers, Health Bluebook can take the mystery out of cost savings. Selecting low-cost/high-quality care can help reduce your out-of-pocket expenses. You can shop for prices and locations with your doctor using the Healthcare Bluebook mobile app. You can decide which location fits your budget and your medical situation.

Rewards are built into the Healthcare Bluebook system – there are no additional forms to submit to be eligible for the rewards. You can earn rewards simply by visiting green providers/facilities for rewards-eligible services or calling the toll-free support line at 1-888-316-1824.





For more information about the Healthcare Bluebook program scan the QR code to instantly go to the NY44 website. Here's more information on this exciting program.

Do members have to submit any special forms to get a reward?

No. Rewards are earned by visiting "green" providers for rewards-eligible procedures. Healthcare Bluebook does all of the processing; there are no additional forms to submit.

How do members receive a reward? How long does it take?

Rewards are processed monthly but may be delayed due to the time it takes for claims to be billed and processed. The reward and a letter of explanation is mailed directly to the member.

Do covered family members of the member receive rewards?

Family members covered by the health plan can earn rewards. However, rewards are always paid to the employee/member.

Is member health information kept private?

Absolutely. Healthcare Bluebook does not share information about individual enrollees or the services received with your employer. All healthcare information is kept confidential.

Enrollees at participating school districts will have more details mailed to them starting in March. Be on the lookout!

QR CODES: WHAT ARE THOSE AGAIN?

You've seen these before – they are everywhere. We have used them in prior newsletters and on our postcard mailings. You may have noticed QR codes in magazines, signs, restaurants, or TV.

These codes allow anyone with a smartphone to scan the code using their smartphone's camera to access website content. No more hassle in remembering or typing a long internet address into your phone – just scan the QR code and your phone will do the rest!

Give it a try. It's fast and easy!

WALMART PHARMACY MAIL ORDER

At the beginning of the year we became aware that enrollees were experiencing issues that were impacting the mandatory maintenance mail order prescription program administered through Walmart. We have been actively working with Capital Rx (our pharmacy vendor) and Walmart to have this problem resolved as quickly as possible. We have been told that Walmart is substantially increasing staff at its call centers, which is expected to alleviate many of the services delays.

If you experience any delays, here are some tips that may help you obtain better service.

- For all pharmacy benefit/prescription support, please reach out to Capital Rx at 833-772-2779, select 1 for "Member" and then select 0 "Option 0 (Zero)" to speak to a Capital Rx customer care specialist who will help you and/or direct you to Walmart Mail Order, if applicable.
- If you are trying to receive your auto-refill and your prescription has expired (should be noted on your current prescription bottle/container), please contact your physician directly to have a *new* (renewed) prescription submitted to Walmart (or one of the alternatives noted below) for processing. If you need your medication immediately, please contact Capital Rx at 833-772-2779, select 1 for "Member" and then select 0 "Option 0 (Zero)" to speak to a Capital Rx customer care specialist.

The goal of the NY44 Health Benefits Plan Trust is to provide our members with a robust healthcare plan and to provide excellent service. We thank you for your patience.



ALTERNATIVES TO WALMART PHARMACY MAIL ORDER

REMINDER: There are two alternatives to Walmart Pharmacy mail order you may want to use.

The NY44 Health Benefits Plan Trust allows 90-day maintenance mail order to be filled at Wegmans retail locations. For enrollees in the Rockland County area, Stony Point Pharmacy is also an alternative.

Please note that you will be required to have your physician provide a 90-day maintenance prescription and send it directly to the Wegmans or Stony Point retail location. If your prescription cannot be mailed to you, you may be required to pick it up from that location.



Stony Point Pharmacy



IMPORTANT INFORMATION ABOUT MEDICARE

Are you age 65 or getting close to age 65? Are you eligible for Medicare? Please read this important information about how your NY44 healthplan and Medicare work together.

Enrollees and Family Dependents who are eligible for Medicare and for whom Medicare would be the primary payer are required to obtain Part A and Part B to remain eligible for NY44 Trust Coverage. Failure to timely enroll in Medicare will result in termination of coverage. When Medicare is the primary payer, the NY44 Trust will pay eligible expenses only on benefits not covered by Medicare Part A and Part B, in accordance with the Summary Plan Description.

Please note, regardless of your employment status, Medicare is the primary payer for your Medicare-eligible domestic partner and any Medicare-eligible children of your domestic partner, and they must obtain Part A and Part B, regardless of their age.

You can find information on the Medicare page of the NY44 Trust's website regarding how Medicare coordinates with NY44 Trust coverage and what you must do to remain covered under the NY44 Trust when Medicare is the primary payer.



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Welcome to the NY44 Health Benefits Plan Trust





Announcements (



Find all your benefits information online!

www.ny44.e1b.org