

NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | May 2023

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

As another school year winds down, we wanted to take this opportunity to recap some of the most recent news from the Trust. Over the last year our focus has been on introducing programs that assist members in keeping their healthcare costs as low as possible *without* sacrificing the quality of care. In addition, we believe it is important to provide programs that help improve the health and well being of our members.

We're sure you've heard about the *Healthcare Bluebook* program. Communication was mailed to all members' homes. We're excited about how this program can reduce out-of-pocket expenses for our members as well as reduce overall expenses. This can keep health insurance rates lower for all of us.

Healthcare Bluebook allows you to compare costs between healthcare providers and select one whose costs are lower but provides high-quality care. It's simple to sign up for the program and access healthcare cost comparison information. You can even get a reward for using a lower cost provider. There's more information in this newsletter including a 90 second video on how you can shop for care and earn a reward.

Brook+ is a diabetes prevention program that helps you build lasting healthy habits to lose weight and reduce your risk of diabetes. According to the Diabetes Research Institute Foundation, over 11% of the U.S. population has diabetes. Diabetes is associated with serious complications such as heart disease, stroke, blindness and kidney failure. The Brook+ program was just approved by the NY44 Board of Trustees and we'll be providing more details in the coming months.

The HST Patient Advocacy Center is another program just approved by the NY44 Board of Trustees. When a member receives healthcare from an out-of-network provider, they may occasionally receive a hospital bill above their responsibility. This program is designed to step in on behalf of the member and negotiate a fair charge thereby reducing the member's cost.

We strongly encourage you to take advantage of these three new programs. They are completely voluntary but they can help you save money and improve your health. We're sure everyone is interested in that!

Best Regards,

James Fregelette, Chair ifregelette@e1b.org

James Fregelette

Donna Walters, Vice Chair dwalters@e1b.org

Donna Walters

HEALTHCARE BLUEBOOK REWARDS: NOW OPEN FOR BUSINESS



You can shop for medical care in the same way you can shop for other products and services. Healthcare Bluebook is a new resource for everyone enrolled in the NY44 Health Benefits Plan Trust. Use it to help you shop for care and you could save big bucks. It's easy!

NY44 Health Benefits Plan Trust provides Healthcare Bluebook FREE as a benefit, so you can shop for medical care, find high-quality providers, save money, and earn rewards.

What's included:

- ✓ The best price: You'll have access to price information for hundreds of medical procedures. Plus, you'll see estimated out-of-pocket costs on high- quality in-network Fair Price™ facilities.
- ✓ The best quality: Higher cost doesn't always mean higher quality. With Bluebook you can see how facilities rate on a national level for your procedure based on patient safety, complications, mortality rates, and hospital readmissions.
- ✓ Rewards: You can earn up to a \$1,500 reward every time you search for select procedures and use a high-quality Fair Price[™] facility for your care.

GETTING STARTED IS EASY!

Scan the QR code or use the website address below to register at Healthcare Bluebook.



Use Access Code: NY44

healthcarebluebook.com/cc/NY44

If you are not ready to do a full registration (which requires entering your Social Security Number) click *Access as Guest* and you can get access by entering only your last name and date of birth (mobile phone is requested but optional).

This information is necessary for the system to identify you as an enrollee in the NY44 Health Benefits Plan Trust.

Knee MRI Fair Price \$593 \$435 \$4,780+ Slightly Above Fair Price Reasonable Rates Imaging Center (~ 2 miles) XTRA Imaging (~ 3 miles) Too Much Medical Center (~ 1 mile) FOR EXAMPLE PURPOSES

Scan with your smartphone to view the video.

Or, go to the NY44 website for more information.



Have Questions?

Contact Healthcare Bluebook!

Phone: 800-341-0504

Email: support@healthcarebluebook.com

A FEW IMPORTANT REMINDERS

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 ID number. If you receive new Medicare ID cards, please submit a copy to your benefit administrator to update your file.

PLEASE NOTE - NEW UPDATES

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.

Pharmacy Mail Order Wegmans





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

Your 90-day maintenance mail order may 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 Weamans or Stony Point retail location. If your prescription cannot be mailed to you, you may be required to pick up from that location.

Special Enrollment Events:

Special Enrollment is a 30-day period when enrollees are eligible to enroll or make changes to their enrollment outside of May Open Enrollment.

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.



These programs have just recently been approved by the NY44 Board of Trustees. Look for more details in the coming months.



HST's Patient Advocacy Center helps with unexpected out-of-network bills.

If you receive a bill after treatment that is more than the patient responsibility shown on your Explanation of Benefits, HST's Patient Advocacy Center (PAC) will contact the facility on your behalf and work to resolve the issue.

All you need to do is contact the PAC and let them know about the bill, and we will do the rest.



The Brook+ Diabetes Prevention Program makes it easy to put your health first.

The 12-month program helps you build lasting healthy habits that can reduce your risk of diabetes and help you lose weight.

You'll receive the tools and personal coaching needed to make lasting changes.

No classrooms or clinic visits necessary.

355 Harlem Road West Seneca, NY 14224

716-821-7161

All your NY44 benefits online!

www.ny44.e1b.org



(Scan with your smartphone.)

