

NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | *September 2023*

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

As you are reading this, another school year is in full swing. Academics, athletics and extracurriculars have begun, and we have some exciting updates for our members.

Starting in 2024, Walmart will be replaced as the source for home delivery (mail order) of your prescriptions. The new vendor will be Optum. Capital Rx, the prescription vendor, has made this change to ensure our members receive the best possible service. Some members using Walmart for home delivery of prescriptions have experienced long call center wait times, poorly trained representatives and issues with the auto-fill process. Capital Rx believes service will be greatly improved with the new vendor, Optum.

Optum is a division of UnitedHealth Group, one of the largest healthcare companies by revenue, and the largest insurance company by net premiums. Even though this transition is a few months away, we wanted to give you plenty of advance notice. In the coming weeks, you will be sent more information. We want to be sure you're aware of this change and understand how it may impact you. More details are included in this newsletter.

The Brook+ diabetes program has been implemented for all members. The Brook+ program is a proven way to help you lose weight, boost your energy, and reduce your risk for type 2 diabetes. It's a completely voluntary program that is completed at your own pace with a personal health coach available to you every step of the way.

The Healthcare Bluebook program that was implemented in the spring has been well received. Each week, more members are taking advantage of it to shop for healthcare. Healthcare Bluebook allows you to compare costs between providers and select one whose costs are lower but who still provides high-quality care. Many members have received cash rewards for using the program!

Please spend some time reviewing the information in this newsletter. We want to be sure every member is aware of all the benefits that are provided by the NY44 Health Benefits Plan Trust.

Best Regards,

James Fregelette

James Fregelette, Chair
jfregelette@e1b.org

Donna Walters

Donna Walters, Vice Chair
dwalters@e1b.org

The NY44 Trust website is your go-to source for all the latest updates on the plans offered by the Trust. For fast access just scan this QR Code.



! ADVANCE NOTICE:

HOME DELIVERY CHANGE FROM WALMART TO OPTUM

Capital Rx, the provider of your pharmacy coverage, has informed us that effective January 1, 2024, Walmart will be replaced as the provider for home delivery (i.e., mail order) and specialty pharmacy services.

Capital Rx decided to move to Optum Home Delivery and Optum Specialty Pharmacy for these pharmacy services after a comprehensive selection process. Here are a few of the enhancements you will receive through Optum:

- Improved call center service. Optum Pharmacies are well staffed to support current members and any future growth in membership.
- A customer care service model that will ensure Optum Pharmacy representatives are specifically trained to handle calls from NY44 Health Benefits Plan Trust members. Additionally, Capital Rx representatives will have access to data within Optum's pharmacy system which will enable Capital Rx agents to answer questions specific to prescription receipt and order processing without the need to transfer your calls to an Optum Pharmacy agent.
- Optum Pharmacies will provide a more efficient and user-friendly auto-refill program. Members with eligible medications can easily enroll in the auto refill program using the Capital Rx member portal. Members will be able to choose whether they receive auto refill communication via text message or email.
- There will be enhanced mobile app and website capabilities which will support online refills, medication pricing and many other exciting features.

In addition to the communications from Capital Rx, the NY44 Health Benefits Plan Trust will be sending out communications. There will be information sent directly to members as well as information provided to your benefit administrators for distribution to you and, of course, on our website.

This is an important change which will provide you with better service. We ask that you please stay alert for these communications and understand how this change may impact your individual situation.



How and when will members be notified?

Capital Rx has a comprehensive communication plan to ensure all members are informed of this change. Here are communications you can expect to receive prior to the January 1, 2024, effective date.

- **1st Communication:** Members currently filling medications with Walmart Mail Order and/or Specialty Pharmacy will be sent a notice of change letter in the mail. This will detail the change taking place and outline any next steps.
- **2nd Communication:** All members will be sent an informative postcard in the mail regarding the transition to Optum Home Delivery and Optum Specialty Pharmacy.
- **3rd Communication:** Members currently filling medications with Walmart Mail Order and/or Specialty Pharmacy will receive a phone call to remind them of the transition to Optum Home Delivery and Optum Specialty Pharmacy.
- **4th Communication:** Members with Walmart Mail Order and/or Specialty Pharmacy prescriptions that have viable refills will receive a phone call from an Optum Pharmacy representative to offer support with registration or with requesting a new prescription from the prescriber.



Anytime you have questions you can call the Capital Rx Member Help Desk: 1-833-772-2779. They are open 24 hours a day, 7 days a week.



IMPORTANT INFORMATION: WEGMANS AND STONEY POINT PHARMACY

Even after the January 1, 2024, change from Walmart to Optum you will still have the option to use Wegman’s and Stoney Point Pharmacy.

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



THE BROOK+ DIABETES PREVENTION PROGRAM

Brook+ is a new program to help you lose weight, boost your energy, and reduce your risk for type 2 diabetes.


Brook+ is a fully digital program certified by the Centers for Disease Control (CDC) and recommended by Independent Health. You work the program on your time with your personal Health Coach there with you every step of the way.

See if you’re eligible to join by taking the 1-minute health quiz. If you’re eligible you can join immediately by entering member ID information.

There is no cost to you for this program. It is provided as part of your NY44 Health Benefits Plan Trust medical plan benefits.

Brook+ Proven Results

- 45% of active participants lose at least 5% of body weight and average 150 minutes of weekly activity
- Over 30,000 members enrolled since 2016
- Full CDC Recognition

Scan the QR Code to learn more and see if you’re eligible.



UPDATES ON THE HEALTHCARE BLUEBOOK PROGRAM

Of course, you have heard about the Healthcare Bluebook program! Since we implemented this back in April, it has been very popular with members. Over 500 members a month utilize the program to compare healthcare costs. Plus, members can earn rewards for selecting a lower-cost/high-quality provider for their healthcare services.

With healthcare costs varying widely between network providers, Healthcare 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 then can decide which location fits your budget and your medical situation.

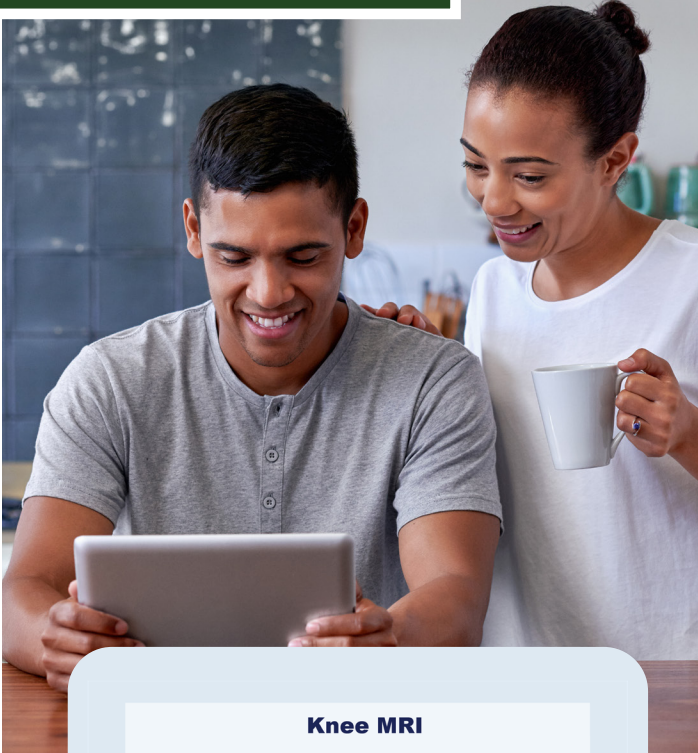
What types of services should I shop for?

There are a wide variety of services it pays to shop. Here is a list of the top 10 services that NY44 members have shopped:

- | | |
|-----------------------|------------------------|
| 1. Gastroenterology | 6. Ultrasound |
| 2. Mammography | 7. Ophthalmology |
| 3. Orthopedic Surgery | 8. CT Scans |
| 4. MRI | 9. Sleep Studies |
| 5. X-rays | 10. Ear, Nose & Throat |

Rewards

NY44 members have received over \$1,000 in rewards through June. Members do not have to submit any special forms to get a reward. 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. Just remember to “search” for the procedure before you go. Your reward cannot be earned until the claim is submitted to the insurance carrier. There is typically a two-month delay between when the reward is earned and the reward is issued to the member. July rewards will be reported in September and August rewards in October.



Questions?

Call the toll-free support line at 1-888-316-1824.



Or scan the QR code to instantly go to the NY44 website (www.ny44.e1b.org) for more information.

IMPORTANT INFORMATION ABOUT MEDICARE

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.

Go to: www.ny44.e1b.org/enrollees/medicare.

MEDICARE REFERENCE TABLE

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	No (But Recommended)	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, both they (if age 65 or older) AND their spouse, if age 65 or older, must have both Parts and A & B.

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



Failure to enroll in Medicare Part A and Part B within six (6) months of an enrollee's first date of eligibility will result in the loss of medical coverage through the NY44 Trust effective six (6) months from the date of first eligibility, and enrollees will not be eligible for COBRA continuation.

IF YOU HAVE A DOMESTIC PARTNER (REGARDLESS OF THE ENROLLEE (EMPLOYEE'S) EMPLOYMENT STATUS)

** 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



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.



355 Harlem Road
West Seneca, NY 14224
716-821-7161

All your NY44 benefits online!

www.ny44.e1b.org



(Scan with your smartphone)

