

# Open Enrollment NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | March 2024



## MARK YOUR CALENDARS FOR OPEN ENROLLMENT!

### 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. The benefit administrator will need a new signed application and acceptable documentation to process the Special Enrollment event.

**The Special Enrollment Events include:** Adoption, Birth, Divorce, Death, Marriage, and Loss/Gain Eligibility of Coverage.

## Your annual Open Enrollment is almost here.

Open Enrollment is the time of year when enrollees can change their coverage without a Special Enrollment event. Your district benefit administrator will inform you of the necessary steps for completing Open Enrollment and the deadline.

**During Open Enrollment, as an enrollee, remember to convey the following to your district:**

- **Coordination of Benefits:** If you or a dependent have insurance coverage outside the NY44 Health Benefits Plan Trust, you must complete the Coordination of Benefits enrollment form and submit it 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.
- **Ensure all information is correct and complete:** Are all dependents listed, are all social security numbers or dates of birth correct?

### YOU ASKED, AND WE LISTENED.

A few plan modifications have been made in response to your feedback. These changes reflect our commitment to listening to you and our desire to continuously improve our Plan offerings.

**Dental Update:** Periodontal cleanings will now be covered for up to four visits per year, retroactively, effective January 1.

**Medical Update:** Effective July 1, the copayment for Emergency Room (ER) visits has decreased to \$200 for all Plans.

# MEDICARE



Retirees over 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 to continue coverage with the Trust. Failure to enroll in Medicare Parts A and B upon eligibility may result in losing medical coverage with the Trust. Notifying your school district benefit administrator when you and/or your covered spouse receive a Medicare ID number is essential. If you receive new Medicare ID cards, please submit a copy to your benefit administrator to update your file.



## REMINDER!

Domestic Partners who are age 64 or younger and Medicare-disabled must have Medicare Parts A + B.  
A Domestic Partner 65 years or older must have Parts A + B.

### MEDICARE REFERENCE TABLE

#### IF EMPLOYEE IS STILL WORKING

	NY44 Trust requires enrollment in Medicare Part A	NY44 Trust requires enrollment in Medicare Part B
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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
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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
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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.

## THE BROOK+ DIABETES PREVENTION PROGRAM

Brook+ is a diabetes prevention program that helps you build lasting healthy habits to reduce your risk of diabetes and potentially lose weight. According to the Diabetes Research Institute Foundation, over 11% of the U.S. population has diabetes, with another 25% diagnosed as prediabetic. Diabetes is associated with severe complications such as heart disease, stroke, blindness, and kidney failure. Brook+ is a voluntary program completed at your own pace with a personal health coach available to you at every step.



### Brook+ program include :

- Personalized Health Coaching
- Monitoring and Tracking
- Educational Resources
- Integration with Smart Health Devices
- Community Support
- Accessibility and Convenience
- Data-Driven Insights

Brook+ is certified by the Centers for Disease Control (CDC) and recommended by Independent Health.

See if you're eligible to join by taking the 1-minute health quiz. You can join immediately by entering your member ID information if you qualify.



**Visit [www.ny44.e1b.org/brook](http://www.ny44.e1b.org/brook) or scan the QR code to see if you are eligible.**

The program is part of your NY44 Health Benefits Plan Trust Medical plan benefits. There is no cost to you.

### 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 have enrolled since 2016
- Full CDC Recognition

## PAYER MATRIX

Payer Matrix offers substantial cost savings to its members who might not otherwise have discounted access to their needed medications.

### How does it work?

Payer Matrix identifies enrollees who may be eligible for the Payer Matrix program. Payer Matrix then contacts potentially eligible enrollees directly to start the process.

As new specialty prescription drugs are written, a Reimbursement Care Coordinator (RCC) from Payer Matrix will contact eligible enrollees. If you or a covered dependent (under age 18) qualifies for the program, expect to receive a "welcome call" from Payer Matrix. In some cases, the Payer Matrix RCC may ask you to release certain financial information that will allow your prescription to be covered, in most cases, with no cost share, by an alternate funding source (e.g., Patient Assistance Programs, Manufacturer programs, or grants).

Maintaining affordable healthcare costs is vital. The Payer Matrix program is here for you. If a Payer Matrix Reimbursement Care Coordinator (RCC) contacts you, your cooperation is greatly appreciated.



**Payer Matrix**



**All your NY44  
benefits online!**

**[www.ny44.e1b.org](http://www.ny44.e1b.org)**

*(Scan with your smartphone)*

## HEALTHCARE BLUEBOOK



### Healthcare Bluebook

Once again, we would like to remind members about the advantages of the Healthcare Bluebook program. NY44 Health Benefits Plan Trust is proud to partner with Healthcare Bluebook. Healthcare Bluebook allows you to compare costs between healthcare providers and diagnostic and health care facilities then select one whose costs are lower but who provides high-quality care. Signing up for the program and accessing healthcare cost comparison information is simple. You can even get a reward for using a lower-cost diagnostic or medical facility.

We want to thank all who participated in the Healthcare Bluebook The Price is Right engagement game last winter. We hope you found the game informative, engaging, and fun. If you missed out – don't worry – Healthcare Bluebook plans on another engagement game later this summer. Please keep an eye out for more communication about the forthcoming engagement game. In the meantime, be sure to explore the advantages of Healthcare Bluebook. An informed member is empowering.

To learn more, visit;

[www.ny44.e1b.org/healthcare-bluebook](http://www.ny44.e1b.org/healthcare-bluebook)

## OPTUM

Optum Home Delivery and Optum Specialty Pharmacy provide for home delivery (i.e., mail order) and specialty pharmacy services.

Capital Rx has moved pharmacy services to Optum Home Delivery and Optum Specialty Pharmacy. Since January, Members have experienced:

- Improved Call Service
- Better Informed Service Agents
- Improved Auto Refill
- Enhanced Capabilities

### IMPORTANT INFORMATION: WEGMANS AND STONY POINT PHARMACY

Members still have the option to use the Wegman's and the Stony Point Pharmacy.

The NY44 Health Benefits Plan Trust will continue to allow 90-day maintenance mail orders to be filled at Wegmans retail locations. Rockland County area enrollees can continue to use Stony Point Pharmacy as an alternative.

*Wegmans*  
pharmacy

Stony Point Pharmacy

