

NY44 Board Meeting Notes

This communication is provided after each NY44 Health Benefits Plan Trust Board of Trustees meeting. It's our way to ensure you have a chance to stay in touch with Board activities even if you haven't been able to view the meetings.

FISCAL REPORT

Revenue and Disbursements – The chart below is of the full book of business for the Trust and the accounts are organized in the same manner as the annual audited financial statements. The three columns are revenue and disbursements recorded monthly, running fiscal to date total, and the year end of the previous year for comparison. The prior year column includes the unaudited 2023 figures. Line-item other expenses include operational expenses, insurance bond liability, secure email services, bank lockbox, etc. Throughout the fiscal year several months have five funding obligations to the carriers (Independent Health and MVP Healthcare).

REVENUE & DISBURSEMENTS

Revenue & Disbursements	Time Period 2/01/2024	Year to Date 7/1/2023 - 2/29/2024	Audited Financial Statement Ending 6/30/2023 (Prior Year)
Revenues			
Participants' Premium Contributions	\$ 10,144,501	\$ 80,258,293	\$ 118,307,405
RDS-Drug Subsidy		\$ -	\$ 700,112
Interest Income	\$ 143,718	\$ 1,069,926	\$ 847,130
Trust Administrative Fee	\$ 78,750	\$ 621,000	\$ 880,620
Realized Chg in Investments		\$ -	\$ (318,688)
Pharmacy Rebates		\$ 4,184,922	\$ 6,007,609
Other Income - Stop Loss Reimbursement	\$ 68,579	\$ 68,579	\$ 65,490
Other Income - Disability Insur. Refund		\$ 47	
Medical Reimburse	\$ 9,502	\$ 657,865	
Rx Clinical Allowance Rebate for previous year		\$ 30,500	\$ -
Total Revenues	\$ 10,445,050	\$ 86,891,132	\$ 126,489,678
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 10,043,777	\$ 88,569,049	\$ 113,843,918
Claim Administrative fees-TPA	\$ 364,086	\$ 2,771,957	\$ 3,675,504
Salaries Payroll Taxes	\$ 13,960	\$ 137,389	\$ 194,569
Legal and Consulting	\$ 70,410	\$ 470,810	\$ 754,432
Insurance	\$ 63,027	\$ 513,394	\$ 776,461
PCORI		\$ 30,143	\$ 29,436
Other	\$ 18,359	\$ 180,440	\$ 133,933
Alice Riley 2022-23 Mgmt Union Retirement Incentive		\$ -	\$ 600
Total Expenses	\$ 10,573,619	\$ 92,673,182	\$ 119,408,852
Net Revenues - Disbursements	\$ (128,568)	\$ (5,782,051)	\$ 7,080,825
NET ASSETS, at beginning of Year		\$ 59,505,500	\$ 52,424,675
NET ASSETS, at YTD and end of year		\$ 53,723,449	\$ 59,505,500

*Med Reimburse credit is applied to the Medical Claims

*Line Item Other Expenses Includes: Operational Exp, Insur. Bond Liability, Bank lockbox, Mtg. Exp., Quick Books Renewal, NeoCertified Secure email renewal, bswift set up fees for newly created files

NY44 STAFF UPDATES

Dental Plan: February 2024

The figures reported for dental encompass July 2023 through February 2024. Four of the eight months being reported had above average dental claims.



Dental Revenue: \$ 938,857

Dental Expenses: -\$ 943,548

Admin Fee Exp.: -\$ 45,030

Dental Net Income \$ (49,721)

Effective January 1, 2024, our dental plan will now offer 4 periodontal cleanings or 4 regular cleanings per year.

More information on dental benefits can be found on the www.ny44.e1b.org website.

Administrative Updates:

HEALTHCARE BLUEBOOK UPDATE March 2024

HCBB 2023 Breakdown	# of Rewards issues	Total Amount for month
May-23	1	\$35.00
Jun-23	15	\$1,270.00
Jul-23	14	\$1,030.00
Aug-23	43	\$3,075.00
Sept and	61	\$4,450.00
Nov-23	18	\$1,230.00
Dec-23	31	\$2,725.00
Jan-24	62	\$3,860.00
Total Rewards Issues to Date	245	\$17,675.00

BROOK+ HIGHLIGHTS

IHA	MVP
ENROLLMENTS 452	ENROLLMENTS 69
TOTAL LBS LOST 1,762	TOTAL LBS LOST 174
AVERAGE % LOST 4.4 %	AVERAGE % LOST: 3.6 %

Please reach out to Stacey with questions on HealthCare Blue Book and Brook+ (716) 821-7073 or sporter@e1b.org

SUBCOMMITTEE REPORTS

Finance Subcommittee

FINANCE UPDATES

The financial updates will be shared at the annual meeting in April.

Communications Subcommittee

COMMUNICATION UPDATES

The NY44 Open Enrollment Newsletter is in the process of being drafted. It is expected that it will go to the printer by end of month. It will be mailed to all members and posted on the website.

The content includes several open enrollment reminders for employees such as:

- Medicare coverage
- Dental plan coverage change (pending Board approval)
- Medical plan coverage change (pending Board approval)
- Brook+
- Payer Matrix
- Healthcare Bluebook
- Optum mail order and specialty pharmacy

The 2024 Communications Schedule has been drafted and circulated to Communications Subcommittee members for comment. Here's a chart of expected activities.

March	Open Enrollment Newsletter
April	Member Postcard (Healthcare Bluebook)
June	Member Postcard (Healthcare Bluebook)
September	Fall Newsletter
October	Healthcare Bluebook Engagement Game Postcard
December	Year End Newsletter

Open Enrollment NEWSLETTER
NY44 HEALTH BENEFITS PLAN TRUST | March 2024

Your annual Open Enrollment is almost here.

Open Enrollment is the time of year for all employees to change their coverage without a Special Enrollment event. Your district board administrator will let 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 of 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 CRIS 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 Internal Revenue Service's federal income tax return in which the dependent is listed.
- **Ensure all information is correct and complete:** Aged 18 enrollees, lists, and all social security numbers or dates of birth corrected.

MARK YOUR CALENDARS FOR OPEN ENROLLMENT!

REMINDER!
Special Enrollment Events: Special Enrollment Events allow you to enroll when you are eligible to enroll or miss so change to their enrollment outside of the May Open Enrollment window. The enrollee administrator will have a new sign-up application and acceptable documentation to process the Special Enrollment event.
The Special Enrollment Events include: Address, Health Insurance, Health Savings, Marriage, and Loss of Coverage of Coverage.

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 improve continuously.

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 will increase to \$100 for all plans.

NY44 HEALTH BENEFITS PLAN TRUST | Coordinator PAGE 1

WEBSITE STATS

Website usage continues to be strong. In the first quarter the Healthcare Bluebook page saw somewhat of a drop off but still good interest as a carryover from the communications sent in the fourth quarter of 2023 and the first and second quarter of 2024.

The Brook+ page activity has declined so we will promote that in the upcoming OE newsletter to spur additional interest.

	10.01.23 – 12.31.23 (Q4)		01.01.24 – 03.17.24 (Q1)	
	Web Page	Views	Web Page	Views
1	HealthCare Bluebook- NY44	746	Enrollees- NY44	501
2	Enrollees- NY44	525	W- Medical- NY44	415
3	Optum	398	HealthCare Bluebook- NY44	352
4	W- Medical- NY44	373	Western Region- NY44	323
5	Western Region- NY44	331	Contacts- NY44	304
6	Brook+- NY44	310	Optum	300
7	Participating Schools- NY44	228	Participating Schools- NY44	261
8	Contacts- NY44	220	Capital Rx- NY44	200
9	Capital Rx- NY44	168	About The Trust- NY44	168
10	About The Trust- NY44	140	Trust Documents- NY44	108
11	Wellness Tips- NY44	106	W- Forms Documents- NY44	107
12	Eastern Region- NY44	98	Meeting Minutes- NY44	98
13	Meeting Minutes- NY44	94	Board of Trustees- NY44	86
14	Board of Trustees- NY44	83	Fast Facts- NY44	84
15	W- Dental- NY44	82	Brook+- NY44	77
16	W- Forms Documents- NY44	81	Wellness Tips- NY44	74
17	Trust Documents- NY44	76	Eastern Region- NY44	73
18	Fast Facts- NY44	76	News Briefs- NY44	57
19	W- Vision- NY44	62	E- Medical- NY44	53
20	E- Medical- NY44	59	W- Dental- NY44	48

Population Health Subcommittee

Population Health Subcommittee Mission Statement: To help our members thrive by providing the proper tools and resources to better understand and navigate their health insurance, manage conditions, and improve overall wellbeing.

ENGAGEMENT STRATEGY:

Participate and engage in important NY44 Trust meetings and earn **easy, free** money for your district!

- *How to earn:*
 - Meetings
 - Population Health Dashboard (2/year): 40 points each
 - 3 request so far this year
 - Board Meetings (6/year): 50 points each
 - Annual Meeting (1/year): 50 points
 - Open Enrollment (1/year): 40 each
 - Open Forum Subcommittee Meetings (10/year): 40 each
 - Total Available: 870 Total

- Incentive Structure:
 - 25% attendance (218 points) = earn 50% incentive
 - 50% attendance (435 points) = earn 75% incentive
 - 75% attendance (653 points) = earn 100% incentive
- Who?
 - management personnel or labor personnel to attend

QUARTERLY UPDATE:

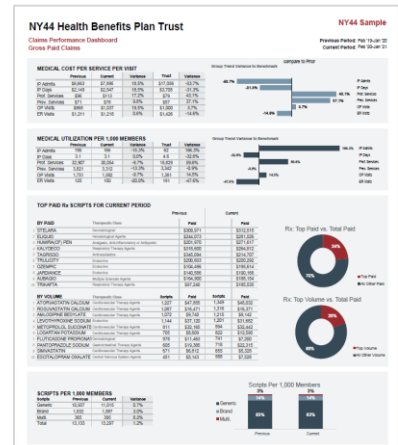


ENGAGEMENT STRATEGY UPDATE

SCHOOL DISTRICTS	POINT VALUE	SCHOOL DISTRICTS	POINT VALUE
Akron Central	0	Niagara Falls City	350
Alden Central	310	Niagara Wheatfield Central	230
Cheektowaga Central	0	North Collins Central	270
Cheektowaga-Sloan Union Free	230	North Rockland	180
Erie 1 Boces	350	South Buffalo Charter	80
Gowanda Central	90	St. Mary's School For The Deaf	180
Lackawanna City	0	Sweet Home Central	350
Maryvale Union Free	80	West Seneca	0

How to Earn Free Money:
Population Health Dashboard (2/year): 40 points each
Board Meetings (6/year): 50 points each
Annual Meeting (1/year): 50 points
Open Enrollment (1/year): 40 each
Open Forum Subcommittee Meetings (10/year): 40 each
Total Available: 870 Total

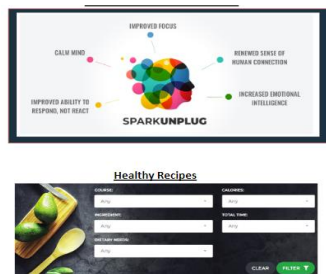
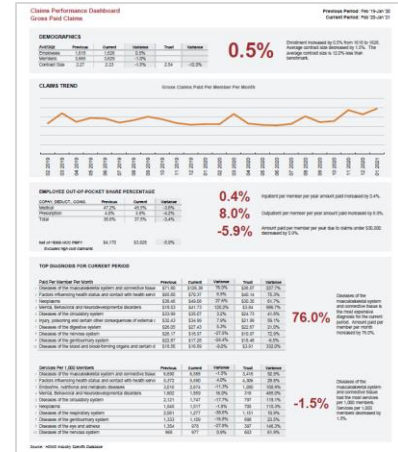
RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD:



How? Send an email to NY44@oswaldcompanies.com to request the report. Please include your school district and your contact information. You'll receive an email to confirm details and to set up a call to review.

What is it? Summary report of relevant population health data. We recommend you to request this report quarterly so you can stay up to date on your district's wellness.

ON-DEMAND HEALTH & WELLNESS RESOURCES FOR YOU: <https://www.ny44.e1b.org/wellness>



Innovation Subcommittee

The Innovation Subcommittee met on February 14th and revisited both the GRAIL Cancer Detection Test and the Spring Health Mental Health Proposal. It was decided by the committee that until the GRAIL testing obtains FDA approval, we will remove from the Innovations Subcommittee discussions. After reviewing and discussing the Spring Health proposal in more detail, Oswald will work with Spring Health to obtain an ROI analysis to see what potential savings the program could offer. Oswald will provide Spring Health with demographic information from the STAR Report in order to obtain the analysis.

The Innovation Subcommittee also met on March 19th to review and discuss the ROI analysis in detail. The savings information will be shared at a future board meeting.

Benefits Subcommittee

The subcommittee is currently focused on:

- Benefit coverage reviews
- Emergency Room Copay
- Periodontal Cleanings Limit
- Maintenance Prescription Copays
- PPO Network Evaluation

The Subcommittee meets next on April 4th at 3:30.

WELLNESS TIPS FOR BETTER POPULATION HEALTH



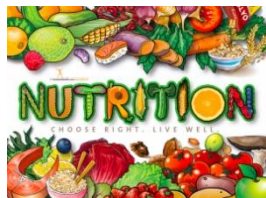
National Sleep Awareness Week March 10th - 16th

Your daily behaviors, especially those before bedtime can promote healthy sleep or contribute to sleeplessness. What you eat and drink, the medications you take, how you schedule your days and how you choose to spend your evenings – can all significantly impact your quality of sleep. Even a slight adjustment can, in some cases, mean the difference between sound sleep and a restless night. If you have difficulty sleeping or want to improve your sleep, try following the below tips.

- Keep a consistent sleep schedule. Get up at the same time every day, even on weekends or during vacations.
- Set a bedtime that is early enough to get at least 7-8 hours of sleep.
- Don't go to bed unless you are sleepy.
- If you don't fall asleep after 20 minutes, get out of bed. Go do a quiet activity without a lot of light exposure. It is especially important to not use electronics.
- Establish a relaxing bedtime routine.
- Make your bedroom quiet and relaxing. Keep the room at a comfortable, cool temperature.
- Limit exposure to bright light in the evenings.
- Turn off electronic devices at least 30 minutes before bedtime.
- Don't eat a large meal before bedtime. If you are hungry at night, eat a light, healthy snack.
- Exercise regularly and maintain a healthy diet.

Want to learn more? Take a look at the [9 Tips For Better Sleep](#).

National Nutrition Month



During the month of March, people strive to better themselves by starting a healthy lifestyle that includes good nutrition and adequate physical activity. National Nutrition month is a great way to continue your SMART goals you set in the beginning of the year. A theme to this month's nutrition is "Beyond The Table." Take a look at the [National Nutrition website](#) for more information. Another helpful tool is the [MyPlate](#) can help you to determine how many calories a day you need to maintain your current weight based on your age, sex, height, weight, and physical activity level. You can then click on the results to see recommended daily amounts of fruits, vegetables, protein, dairy, and grains for adequate nutrition at your calorie level. It is important to remember to balance your healthy diet with physical activity. Adults need 150 minutes of physical activity each week, including aerobic activity and muscle-strengthening activity. This can be 30 minutes a day, five days a week. Be sure to always hydrate, hydration is key!

Spring Into Fitness Challenge

The days are getting longer and soon we will be trading our bulky winter clothes for summer shorts and T-shirts. Are you ready? Time to start getting back on track with a regular exercise routine. If you have taken the winter off and were a bit of a couch potato, start slow and work yourself back into an exercise program. An easy walking regimen and a stretching routine will help prepare you for some of your favorite summer activities like swimming, jogging and golf once the weather allows.



No matter if you are a beginner or a novice, get started on a walking plan! [CLICK HERE](#)

Want more of a challenge? Start this 2 week challenge: [Spring Into Shape](#)

WELLNESS TIP SURVEY

Take this survey to see your wellness suggestions on the monthly wellness tips section on the website!

<https://forms.gle/eJU6ikj4NRGjQyX49>

Other Sharing Points:

- Our Subcommittees hold Open Forum meetings to keep you updated. We hope you'll be able to join each of the Subcommittee Open Forums so that you can become actively engaged and learn more about the following topics: benefits, population health, communication, finance, and innovation. The Open Forums are in a format that allows open discussion. Please join us!
- If your school is interested in Guardian Dental, please contact Steve Baltas at SBaltas@oswaldcompanies.com
- Check the www.ny44.e1b.org website for updates.



We are gearing up for Open Enrollment!

We will be scheduling an open enrollment presentation again this year! More information to come!

Please contact Stacey Porter at (716) 821-7073 if you need assistance with **bswift concerns or questions** or any issues with **Capital Rx, Independent Health, or MVP**.

sporter@e1b.org

Please contact Lora Schasel at (716) 821-7161 if you need assistance with **billing concerns or questions**.

lschasel@e1b.org

Check the www.ny44.e1b.org website for updates!

Remember, Capital Rx keeps our formulary updated and current on our website - [NY44 – Health Trust \(e1b.org\)](http://NY44-HealthTrust.e1b.org)

Best Regards,

Lora Schasel, Fiscal Agent and Stacey Porter, Benefit Specialist
NY44 Health Benefits Plan Trust

NY44.e1b.org



Thoughts, comments, feedback? We can be reached at NY44@OswaldCompanies.com

The Next Board of Trustees Meeting is May 16th.



NY44 COMMUNICATIONS FLOW CHART

We understand the importance of relevant information being circulated to the appropriate groups at your schools. With our newly crafted [Communications Flow Chart](#), we feel this is a proactive solution to help alleviate any issues receiving the intended communication material.

You are receiving the *NY44 Board Meeting Notes* as an individual who has been identified by your school district as a contact person, either as the Superintendent, Business Official, Union President, or Benefit Administrator.

Periodically email communication will be sent out from the NY44 Trust or from our consultants at Oswald Companies. The communications may include surveys, updates, Board/Annual meetings, or Subcommittee summaries of open forum meetings. We ask that at the district level a process to coordinate the delivery of information to your enrollees is implemented on the best practices you have already developed. Some successful areas used in the past are the internal staff intranet or emailing directly to the enrollee from HR-Benefits, Union Presidents, or depending on the message a mass email to all active and retired employees. The school has available the most current email addresses. We have found that the bswift enrollment system is missing or has not been updated with the current contact information. There will be other communication that will be sent from or on behalf of the NY44 Trust to the enrollees too, such as postcards and newsletters.

The NY44 Health Benefits Plan Trust is a self-funded plan working in partnership with the school districts. As we continue to have the Committee Open forums, we appreciate your participation and ask that you join us. Thank you.