

NEWSLETTER

NY44 HEALTH BENEFITS PLAN TRUST | *September 2024*

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

Welcome to the 2024-2025 school year! As autumn settles in, we're excited to update you on the programs supporting your health and well-being throughout the academic year and beyond.

At NY44, we remain committed to ensuring your access to care, empowering your health improvement, and supporting your long-term health. We are pleased to report member engagement with the Brook+ and Healthcare Bluebook programs continues to reach new heights!

Brook+ offers pre-diabetic members support to make lifestyle changes towards better health. According to the Diabetes Research Institute Foundation, over 11% of the U.S. population has diabetes and nearly one third of American adults have prediabetes (blood sugar levels that are higher than normal but not high enough yet to be classified as type 2 diabetes). We have an inspiring testimonial from a fellow NY44 member who has benefited from this program.

Healthcare Bluebook helps members compare costs between healthcare providers and selecting one who provides high-quality care and whose costs are lower. In this issue of our newsletter, we are sharing recent participation results.

The Healthcare Bluebook Engagement game is back. Members participating in the game can learn more about Healthcare Bluebook and be entered to win potential prizes. Keep an eye out for more game information in the coming months.

In this increasingly fast-paced world, we understand the importance of having health information at your fingertips. Our providers all provide mobile apps: MVP (Gia), Independent Health, Guardian, and Capital RX. These powerful tools can help you manage your health on the go, providing easy access to critical information and resources whenever you need them.

As we head into the fall and winter seasons, we've included timely wellness tips to help you stay healthy during the cooler months. Additionally, for our members who are eligible for Medicare, you'll find crucial information about open enrollment dates and other important details to guide you through this process. The Annual Enrollment Period for Medicare starts on October 15th.

Your health and well-being are our top priority, and we are committed to providing you with the tools and support you need to thrive.

Here's to a healthy and rewarding school year ahead!

Best Regards,

James Fregelette

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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.





Going Mobile?

How To Get Info When You're On The Go

Unless you're tethered to a desktop computer, you'll appreciate the convenience of mobile apps. Here's information on accessing the mobile apps from the companies that provide health insurance, prescription drug coverage and dental insurance for the NY44 Health Benefits Plan Trust.



Independent Health

Independent Health administers the healthcare plans for the Western Region. The MyIH mobile app helps you:

- Display your member ID card quickly
- Track your plan deductibles and status at a glance
- Find doctors, specialists, and urgent care in your network
- See what's covered on your plan
- View your claims status, details and history

Independent Health members must first register for a member account using the register link on the Independent Health website, or from the MyIH mobile app log in screen. It's easy – you just need your member ID number from your ID card. Once registered, you will be able to use the same log-in on IndependentHealth.com or on the MyIH mobile app to access your personal account information.



MVP Health Care

MVP Health Care administers the healthcare plans for the Eastern Region. The MVP mobile app has a name: Gia!

Use the Gia by MVP mobile app to manage your plan and access \$0 virtual care 24/7. You can also use it to:

- Message a doctor for virtual primary and specialty care
- Connect to urgent and emergency care in minutes
- Easily connect with a behavioral health provider
- Request a new medication or refill, lab tests, screenings, and more



Guardian Life

Guardian Life administers the dental insurance plan for the NY44 Health Benefits Plan Trust. (Note: Not all school districts offer the dental plan; check with your benefits administrator).

Download the mobile app to:

- Find a dentist in Guardian's networks
- Access your ID card from your phone or tablet
- Easily access your dental benefit plan information
- View your dental claims status and history

If you have an Apple smartphone, you can even add your ID card to your Apple wallet



Capital Rx

Capital Rx oversees the prescription benefits for the NY44 Health Benefits Plan Trust. The Capital Rx Pharmacy Benefits mobile app allows you to manage your pharmacy benefits from anywhere.

Accessing our app provides you with on-demand access to your personal prescription information. The app:

- Allows you to access the Capital Rx Formulary for NY44
- View your deductible, out-of-pocket, and plan spend information
- Keeps you informed of updated drug pricing and possible drug alternatives
- Access your ID card

If you have already created your Capital Rx account online, login to the app using your established username and password. The app and member portal use the same account information, so any password changes on the portal will transfer to the app or vice versa.



You May Be Contacted By Payer Matrix. What's This About?

Payer Matrix is one of the vendors contracted with the NY44 Health Benefits Plan Trust. They perform a critical function – helping keep costs down for all of us.

How does it work?

Payer Matrix identifies enrollees who have been prescribed specialty prescription drugs and could 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.

During the call, the Payer Matrix RCC will ask for your prescribing physician’s name and phone number. Payer Matrix will also request for verbal authorization to contact your physician to explain the program.

Payer Matrix will not request any information from the physician until they receive your written consent (the form is in the set up packet you’ll receive).

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, you will be able to have your specialty drugs covered by an alternate funding source (e.g., patient assistance programs, manufacturer programs, or grants) with no cost share.

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

If you have questions, you can contact Payer Matrix:



877-305-6202



customerservice@payermatrix.com

The BROOK+ Diabetes Prevention Program

The Brook+ program is available to NY44 Health Benefit Trust enrollees. It's a 12-month program that helps you build lasting healthy habits to help you lose weight and reduce the risk of diabetes. Read on for the story of empowerment, growth, and transformation that an NY44 member shared with us!

Prioritizing Health with Brook+: Sally's Journey of Self-Care and Empowerment

In a world where life pulls us in every direction, it can be hard to prioritize our own health and well-being. But for Sally, who was struggling to juggle family responsibilities and her own health, Brook+ has become a powerful tool for reclaiming control and prioritizing self-care. We're proud to share her story of empowerment, growth, and transformation.

Why Sally Chose Brook+

As someone with a family history of both Type 1 and Type 2 diabetes, the decision to start using Brook+ came naturally after reading about the program's focus on diabetes prevention. "My husband is Type 2, and my family has a heavy history of diabetes on both sides. It just made sense," Sally recalls. The timing was perfect—a program designed specifically to help manage and prevent diabetes was exactly what she needed to take action now while she was still healthy.

"Priorities change when you're caring for family, and you tend to let your own self-care get put on the back burner," she says. Brook+ empowered Sally to shift her mindset, giving her permission to make herself a priority without guilt or excuses.



Seeing Real Changes

Since starting Brook+, Sally has noticed positive changes in her health—both physically and mentally. "I've lost weight, and I feel different—better," she says. Her newfound focus on movement and mindfulness has been a game-changer. "I check my Fitbit often, and when I see that I'm low on my steps, I get moving," she explains. "Even if I don't reach my goal for the day, the effort to improve makes a difference."

Her doctor has also noticed the improvements. "My blood work has improved, and my doctor is impressed with Brook+ and what it has taught me." The small, consistent changes Brook+ has helped Sally implement are making a big impact on her overall health.

For anyone hesitant about starting Brook+, Sally has some straightforward advice:

“ No matter how doubtful, go ahead and make the attempt to prove your doubts wrong. Take that chance of improving your health, focusing on self-care, and getting rid of the guilt! ”



Looking Ahead to a Healthier Future

With her renewed health and energy, Sally's looking forward to a future filled with possibilities. Grocery shopping has become an adventure, with an emphasis on planning meals, trying new vegetables, and enjoying the process. "I love going to the farmers market, picking produce, and introducing new things into our dinners," she says.

Her long-term goals are just as exciting. "We're making plans for when I retire—where we'll travel and what we'll see." Brook+ has helped Sally not only improve her health now but also set her up for a future full of vibrant possibilities.

Celebrating Progress

Sally's journey is a testament to the power of commitment and accountability. From balancing family responsibilities to overcoming the hurdles of implementing self-care, Brook+ has empowered her to focus on herself and embrace a healthier life she can sustain well into the future.



I am proud of how far I've come,

she says confidently. And with her continued dedication, there's no doubt Sally will keep thriving.



The Rewards of Dedication

One of the highlights of Sally's journey has been the rewards that come with progress. "Losing weight was wonderful," she shares with a smile, "and I loved the shopping reward my husband and I set up." But beyond the material rewards, the internal reinforcement keeps her motivated. "The biggest reason I stick with Brook+ is the reinforcement of good habits," she says. Weighing in and seeing the changes, even when they fluctuate, keeps her committed to staying on track.

Sally's focus has shifted, now she says it's about being responsible, staying active, and working through the challenges—like stress eating. "Excuses are so plentiful when there are stressful events happening," she reflects, but Brook+ has helped her begin to recognize and overcome this challenge.



Ready to prioritize your health?

Take the 1-minute health quiz and see if you're eligible to join Brook+ at no cost to you today: www.brook.health/dpp





Have You Earned a Reward?

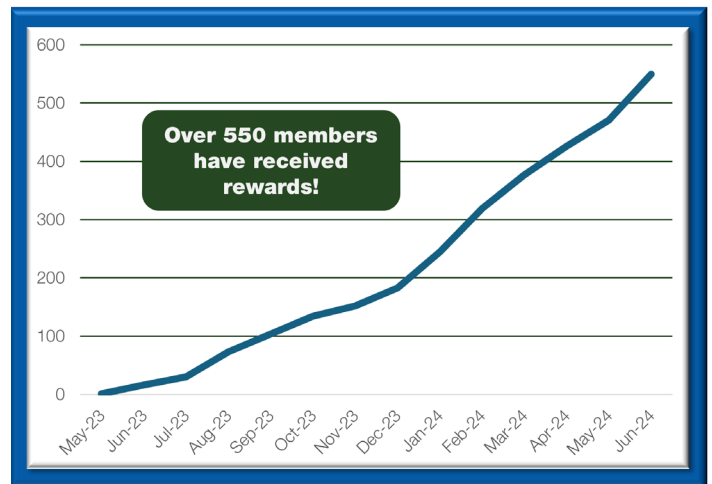
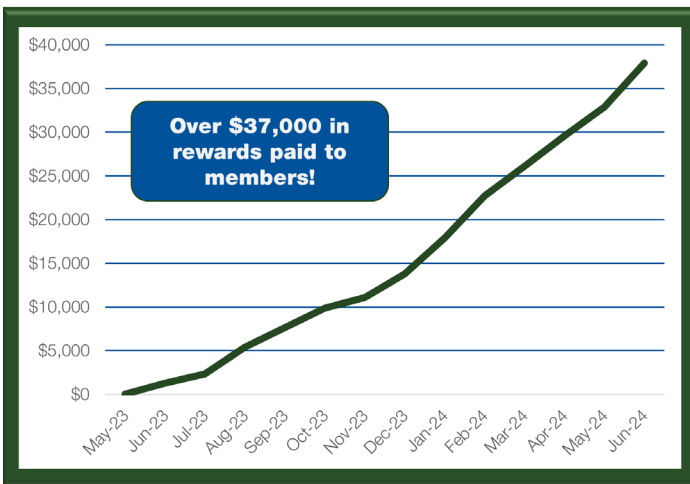
The NY44 Health Benefits Plan Trust is proud to partner with Healthcare Bluebook. Healthcare Bluebook allows you to compare costs between healthcare providers and diagnostic procedures and health care facilities and then select one whose costs are lower but who **ALSO** provides high-quality care.

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.

Costs can vary widely between healthcare providers even when they are all in-network. Healthcare Bluebook can help identify providers who are lower cost and also high-quality. You can shop for prices and locations with your doctor using the Healthcare Bluebook mobile app. You can then decide which location fits your budget and your medical situation.

Look at all the Rewards Paid to Members!

Hundreds of NY44 members have received thousands of dollars in rewards. You don't need 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 and the claim is paid, so, there will be a delay of several months between your treatment date and receipt of your reward.



Look for a New Game Later This Year!

Last winter many of us enjoyed participating in the Healthcare Bluebook The Price is Right game. 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 year. 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.



If you have questions just call the toll-free support line at 1-888-316-1824. You can scan the QR code to instantly go to the NY44 website www.ny44.e1b.org for more information and instructions for downloading the Healthcare Bluebook app.

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	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	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 **		
	NY44 Trust requires enrollment in Medicare	
	PART A	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.



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**Your benefits
are easily
accessible
anytime.**



***We want to
hear from you!***

Scan with your smartphone
to take a quick survey and
share your input on the
NY44 benefits website!

www.ny44.e1b.org