

# Health Matters

A publication of the NY44 Health Benefits Plan Trust

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

Fall 2013



## Get Your Flu Shot

Don't get sick this school year! Get your flu shot. See page 2.



## Wellness: Licensed Massage

Licensed Massage Therapy is a new category added to the Fitness Activity Reimbursement program. See page 3



## PPACA: Four Points to Know

Dr. Darleen A. Michalak Ph.D.  
Plan Administrator / Ex Officio Trustee  
See page 2

# ANNOUNCING Several Plan Enhancements

## Autism Spectrum Disorder Services Covered

A plan enhancement effective July 1, 2013 includes coverage for services and equipment for the screening, diagnosis and treatment of autism spectrum disorders. Covered treatment includes behavioral health treatment, psychiatric and psychological care, medical care, therapeutic care including facilitative/non-restorative care, and pharmacy care. For complete information, please consult the Summary Plan Description (SPD) for your plan. All SPDs are available under the Nova/Independent Health tab or the MVP tab on the website.

## Physical Therapy, Speech and Occupational Therapy Services

We will pay each physical, occupational and/or speech therapy service up to 30 visits in each calendar year, effective July 1, 2013. Services must be medically necessary and expected to result in the significant improvement of your condition. Additional medically necessary visits may be covered only when preauthorized. Long-term therapy is not covered and payment for long-term therapy is your responsibility. More information is contained within the Summary Plan Descriptions (SPD) online.

## Dental Cleanings Increased to Four per Year

Effective July 1, 2013, enrollees in the dental plan can get their teeth cleaned up to four times a year. The change to the prophylaxis (dental cleaning) benefit specifies prophylaxis and periodontal maintenance procedures, combined, are limited to four visits per calendar year. Oral exams are limited to every six months and typically include a cleaning. Be sure to specify when making your appointment if the visit is only for a cleaning. Please consult the Dental Summary Plan Description and Grid under the Dental tab on the website for more information.

**Please note: Not all districts offer dental coverage.**



## Patient Protection Affordable Care Act (PPACA) Updates:

# Four Key Points to Know



Dear NY44 Health Benefits Plan Trust Enrollees,

As the January 2014 deadline approaches for the implementation of some of the provisions of the Patient Protection Affordable Care Act (PPACA), I want to make you aware of the provisions that the NY44 Health Trust has already introduced into the Benefit Plan.

- Accessibility of the Summary of Benefits and Coverage:** PPACA requires additional information be included in the summary of plan benefits. This new document is called the Summary of Benefits and Coverage, or SBC, and contains new sections with a question and answer format to provide information about deductibles, out-of-pocket limits, provider networks and coverage examples. This document is already available on the Trust website.
- Health Exchanges:** Under PPACA, an exchange should be operating in every state starting in 2014. States have the option to either set up an exchange themselves or to allow the federal government to set up an exchange in their state. New York has chosen to set up its own exchange called New York State of Health: The Official Health Plan

Marketplace. If you would like to read more, please access the website link (<http://healthbenefitexchange.ny.gov>) for the official informational website.

- All Plans are Non-Grandfathered:** This provision was implemented early by the NY44 Health Benefits Plan Trust. On July 1, 2013, all grandfathered plans under the NY44 Health Trust converted to non-grandfathered status. If you have questions about non-grandfathered status, check with your benefit administrator.
- Transitional Re-Insurance Program Fee:** Under PPACA, the NY44 Health Benefits Plan Trust is required to pay, per covered life, an annual fee to the transitional re-insurance program. This cost will not need to be paid directly by the schools or the enrollees but will be absorbed by the NY44 Health Trust based on Board of Trustee action in April 2013.

I also urge you to become more familiar with our website and the plan information available online to all enrollees. In particular, the Nova/Independent Health Option pages and the MVP Option pages

which contain important plan documents, medical providers and pharmacy information.

In closing, I wish you all a very healthy and successful school year. And remember, seven days without exercise makes one weak. So stay strong and live long.

Sincerely,

*Darleen Michalak*

Darleen A. Michalak, Ph.D.

Plan Administrator / Ex Officio Trustee

## Unable to Access Documents Online?

If you are a retiree and unable to access the NY44 Health Benefits Plan Trust documents online, please call our office at (716) 821-7161 and we will be happy to send you a copy. If you are an active employee, please contact the benefit administrator at your district for a printed copy of the documents.

## Don't Forget Your Flu Shot this Fall

Flu activity most commonly peaks in the U.S. in January or February. However, seasonal flu activity can begin as early as October and continue to occur as late as May. The Centers for Disease Control recommends a yearly flu vaccine for everyone six months of age and older as the first and most important step in protecting against this serious disease. While there are many different flu viruses, the flu vaccine is designed to protect against the three main flu strains that research indicates will cause the most illness during the flu season. Getting the flu vaccine as soon as it becomes available each year is always a good idea, and the protection you get from vaccination will last throughout the flu season. A flu shot is covered by your plan. Schedule one today with your physician or at a local pharmacy.



# NY44 Living Healthy Wellness Programs Explained



## You Can Earn the Physical Exam Reward Every Year

The Physical Exam reward can be earned year after year. You can get paid to see your primary care physician for your annual physical exam. Although the NY44 Health Benefits Plan has a \$0 co-pay for annual exams, you can earn \$25 per eligible participant (up to \$50 per family) when you have an annual physical - and that money goes right into your pocket!

When submitting a Physical Exam claim form, please be sure that the patient's name, date of the physical exam and the physician's signature or stamp are included on medical facility letterhead or a physician's prescription pad. Don't send us your exam results; those are between you and your physician.

Program guidelines, documentation checklist and the form can be found on our website at [www.ny44.e1b.org](http://www.ny44.e1b.org) or you can contact the Wellness Coordinator at (716) 821-7161 with any questions or concerns about the physical exam reward or the fitness activity reimbursement program.

## Submit your Fitness Activity Reimbursement

Did you know that as an enrollee in the NY44 Health Benefits Plan, you can get paid for participation in the following?

- Bowling League, Golf League, Tennis Club
- Ski Pass
- Soccer, Baseball, Hockey Leagues
- Treadmill, Elliptical, Free Weight Purchases
- Gym Membership
- Weight Watchers
- Licensed Massage Therapy (New!)

The Fitness Activity program reimburses enrollees and their active dependents for participation in sustained, healthy activities such as those mentioned above. You pay upfront and then get reimbursed up to \$100 on a single health plan and up to \$150 for a family health plan.

When submitting your Fitness Activity reimbursement form, please remember to include the following documentation:

- Receipt, with facility, program, store name, showing payment has been made
- Name of the person participating in the activity and/ or name of person making the payment
- Timeframe for the activity and/ or date payment was made
- Description of purchase, activity, membership

## Cash Your Wellness Checks

Please allow 6-8 weeks to receive your wellness payment. Payment is made directly to the primary enrollee (no third party payments). Checks must be cashed within 60 days of issuance. If you lose, damage, or fail to cash your check within 60 days and request a reissued check, a \$5 reissuance fee will be deducted from your wellness check total.



## Licensed Massage Therapy is Added to Fitness Activity Reimbursement Program

A new category has been added to the Fitness Activity reimbursement program. Licensed massage therapy is now eligible for reimbursement, effective July 1, 2013. The massage must be provided by a licensed massage therapist. Massage visits on or after July 1, 2013 are eligible.

For your massage visit to be eligible for reimbursement, you must provide the following documentation to the NY44 Wellness Coordinator:

- A completed Fitness Activity reimbursement form
- A payment receipt with date, total payment, method of payment and provider's name and address
- The therapist's state license number on the receipt or letterhead.
- A brochure containing pricing from the massage facility

The Fitness Activity reimbursement form and guidelines can be found online at [www.ny44.e1b.org](http://www.ny44.e1b.org) under the Forms tab.



# NY44 Award Presented to Jill Toth

Jill Toth, a resident of Amherst and a Client Account Specialist for Independent Health Self-Funded Services (Nova), was the recipient of the 2013 NY44 Award presented in July by the NY44 Health Benefits Plan Trust.

In her role at Independent Health, Toth has been instrumental in collaborating with the NY44 Health Trust to develop health benefit plan options for schools in WNY. She worked conscientiously to ensure communication and cooperation between the staff at Independent Health and service providers for the NY44 Health Trust. She also ensured appropriate implementation of claims payments for the benefits provided to the Trust enrollees. She always provided service with a smile. Jill's pleasant personality assisted everyone with the growth of the NY44 Health Trust. Over the years, she continues to provide guidance and direction on operational matters on a proactive basis. She has truly been an asset to the staff and enrollees by supporting the successful growth of the NY44 Health Trust since 2008.

The NY44 Award was established in 2010 to recognize individuals who have supported the NY44 Health Benefits Plan Trust. The award is presented annually at the Friends of NY44 Health Trust golf tournament dinner.

## Creating Lifestyle Changes:



# A Health Coach Supports Your Health Goals

Creating a lifestyle change isn't easy, but by making the decision to lead a healthier life you've taken the first step. It's the second step that tends to be the most difficult, and the health coaches at Nova/Independent Health are available to help. Whether you want to manage your diabetes more effectively, lose weight through exercise and better nutrition, or have a more

positive outlook on life, the Nova/Independent Health health coaches will provide you with the support and knowledge you need to make lasting changes to achieve better health and well-being.

Health coaches are licensed registered nurses, dieticians, respiratory therapists, social workers, and other certified health professionals who encourage self management and educate enrollees on living a healthy life.

Health coaching programs can help you meet your personal health goals for:

- Asthma
- Diabetes
- Coronary Artery Disease (CAD)
- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)
- Depression
- Fitness and Nutrition

With the support and encouragement of a health coach you can:

- Set short- and long-term goals.
- Create action plans and keep track of your progress.
- Outline your strengths and develop strategies to use them to achieve your desired outcomes.

You may benefit from health coaching if you:

- Are looking for motivation, discipline and accountability.
- Need a personalized plan to achieve your unique needs.
- Find all the information on fitness, health and nutrition overwhelming.
- Want assistance that is private and confidential.

To speak to one of our knowledgeable health coaches, call (716) 631-2661 or 1-800-257-2753, Monday through Friday, 8 a.m. to 5 p.m. TTY users call (716) 631-3108.

## Watch our Exercise Tips on Video

The NY44 Health Trust partnered with the certified personal training instructors at

Erie 1 BOCES to create a series of exercise tips on video. The videos feature simple exercises that can be done at home with little or minimal equipment. Watch to learn the proper techniques for the lunge, the squat, push and pull exercises, stretches and cardio exercises. The videos are posted under the Wellness tab at [www.ny44.e1b.org](http://www.ny44.e1b.org).



# Tournament Goal is Met: \$10,000 for WNY Hospice Foundation

The fourth annual golf tournament and day event, sponsored by the Friends of the NY44 Health Benefits Plan Inc., raised \$10,000 for the Hospice Foundation of WNY.

The generosity of those who attended and sponsored the event, held July 18 at Chestnut Hill Country Club, exceeded expectations and allowed the substantial donation to be made to Hospice. Proceeds from the past three tournaments were \$15,000; adding this year's proceeds brings the four-year donation total to \$25,000.



A complete list of sponsors is available online at [www.ny44.e1b.org](http://www.ny44.e1b.org) under the Wellness tab. Photographs of the day are also available online.

Mark your calendar for next year's tournament on Thursday, July 17, 2014.


## New Generic Medications Now Available

Generic medications are safe and effective alternatives to brand-name drugs. They typically are less expensive than brand-name drugs, and the savings can be significant. For your reference, here are some generic medications that are scheduled to be released to the marketplace in late 2013 and early 2014.

<u>Brand Name</u>	<u>Estimated Availability</u>
Advicor (Cardiovascular)	Third Quarter of 2013
Cellcept (Immunosuppressant)	Third Quarter of 2013
Lidoderm (Dermatology)	Third Quarter of 2013
Niaspan (Cardiovascular)	Third Quarter of 2013
Aciphex (Gastrointestinal)	Fourth Quarter of 2013
Exalgo (Pain)	Fourth Quarter of 2013
Cymbalta (Mental Health)	Fourth Quarter of 2013
Vivelle-Dot (Women's Health)	Fourth Quarter of 2013
Atacand (Cardiovascular)	First Quarter of 2014
Loestrin 24FE (Women's Health)	First Quarter of 2014
Micardis (Cardiovascular)	First Quarter of 2014
Nexium (Gastrointestinal)	First Quarter of 2014
Oxycontin (Pain)	First Quarter of 2014
Exelon (Alzheimers)	First Quarter of 2014
Hectorol (Vitamins)	First Quarter of 2014
Avelox (Antibiotics)	First Quarter of 2014
Evista (Women's Health)	First Quarter of 2014
Renvela (Vitamins)	First Quarter of 2014
Lunesta (Sedatives/Sleep Aid)	First Quarter of 2014

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# Pharmacy Benefit Dimensions®

An Independent Health  company

## Contact PBD Member Services for Pharmacy Questions

If you have pharmacy-related questions, please call the Pharmacy Benefit Dimensions Member Services Department at (716) 635-7880 or 1-888-878-9172, TTY 1-800-432-1110,

Monday through Friday from 8 a.m. to 8 p.m.

## Attention Mail Order Pharmacy Users

Exciting news about a new partnership with Wegmans! The NY44 Health Benefits Plan Trust, in conjunction with Pharmacy Benefit Dimensions, is pleased to announce we began offering Wegmans Mail Order Pharmacy Services as a new mail-order pharmacy option on July 1, 2013. Through this new partnership, Wegmans Mail Order Pharmacy Services will provide enrollees with outstanding service and offer the ease and convenience of online refill ordering, online payments and extended customer service hours.

Effective Sept. 1, 2013, Express Scripts no longer participates in PBD's pharmacy network. Therefore, our members will no longer be able to receive their medication by mail from Express Scripts. If you used Express Scripts, you will need to obtain a new prescription from your doctor in order to continue receiving a 90-day supply of maintenance medications from a PBD participating pharmacy.

Note, if you are a Walgreen's mail order user, Walgreens Mail Service remains an in-network mail order option.

The mail order forms are available on the NY44 Health Trust website on the Pharmacy Plan tab under the Nova/Independent Health Option or the MVP Option tabs.



# ROADMAP to GOOD HEALTH

## Take Charge of Your Health by Choosing Wisely!

By Leonard A. Katz, M.D.

Medical Consultant to the NY44 Health Benefits Plan Trust

There was a time when doctors gave orders and patients received them without question. Those days are rapidly coming to a close and happily we are moving into a time of well-informed individuals who participate actively in all aspects of their health. Physicians are rapidly accepting their roles as advisors, consultants and really . . . partners.

The beginning of good health begins with our personal lifestyle decisions – the food we eat, our exercise, sleeping pattern, joy in our lives and avoiding things that hurt us like smoking, drinking heavily and high risk activities. This list is easy to understand, but for many, not easy to follow. The medical care systems and individual physicians can provide useful guidance and advice. A fundamental starting point in healthcare is a trusted primary care physician, one who knows you as a person and can engage with you as a partner. That's the first person to consult.

As users of our very complex healthcare system we need to understand what should and what should not be done. One example of a major resource that has emerged over the past few years is Choosing Wisely. Choosing Wisely is an initiative of the American Board of Internal Medicine Foundation. While still growing,

currently twenty six major national medical organizations have each recommended five tests/procedures/actions that should not be done. That is a total of 130!

Unnecessary tests offer little or no benefit and may cause or lead to harm.

Here are a few examples of the recommendations:

- American College of Family Practice (AMFP) – Do not order EKGs or other cardiac tests for asymptomatic and low risk individuals. Don't screen for carotid artery stenosis (narrowing) in asymptomatic adults.
- American College of Physicians (ACP) – Don't obtain imaging studies in patients with non-specific low back pain. Don't obtain a screening exercise EKG in individuals who are asymptomatic and at low risk.
- American College of Cardiologists (ACC) – Don't perform stress cardiac imaging unless high risk markers present. Don't perform EKG as routine follow up for mild, asymptomatic (heart) valve disease.
- American Gastroenterological Association (AGA) – Do not repeat colorectal cancer screening (by any method) for 10 years after a high-quality colonoscopy is negative in average-risk individuals.

Note that conditions are stated for each recommendation. If in doubt, discuss with your primary care physician. All 130 recommendations can be reviewed on the web: [choosingwisely.org](http://choosingwisely.org), go to the 'Lists' tab.

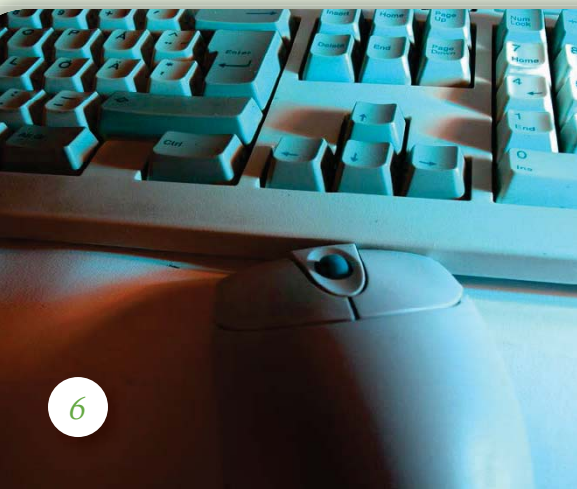
As a good general rule, if you are feeling well, you probably are! Take charge of your health and become a full partner with your primary care physician.

### Trustee Meetings to be Broadcast

Trustee meetings will be broadcast live starting with the November 5 board meeting. A link to each meeting will be placed on the website. Viewers will be able to view the meeting from their desktop or laptop by joining the meeting via the link. Complete instructions will be included on the 'Leadership' page of the website, found under the 'Our Trust' tab.

The Board of Trustees' meeting schedule for the 2013-14 school year:

- September 12, 2013
- November 5, 2013
- December 12, 2013
- February 13, 2014
- March 27, 2014
- June 5, 2014



### Use the Website!

## Plan Documents Available Online

The documents describing coverage for Plan Option A and Plan Option B are available online at the NY44 Health Trust website under the Nova/Independent Health Option and MVP Option tabs. All enrollees should be aware of the Summary of Benefits and Coverage (SBC) which explains deductibles, out-of-pocket limits, provider networks and coverage examples. The second document to be aware of is the Summary Plan Description (SPD) which offers a comprehensive explanation of what is covered in a plan. If you are a retiree and unable to access the documents online, please call our office at (716) 821-7161 to request a mailed copy. If you are an active employee, please contact the benefit administrator at your district for a printed copy of the documents.

# What to Look for When Purchasing Fresh Fall Vegetables

**Beets:** A thrifty tip is that the greens are often left behind when beets are purchased at the farmer's market, but they're delicious and nutritious sautéed with onions and garlic. Ask the grower for any extras as you might get a deal, or even a freebie. To store beets, cut off the greens and keep in the refrigerator for up to two weeks. The greens will keep for three to five days if wrapped in plastic. When handling beets, wear gloves or you'll be walking around with red palms for days. Aprons are a good idea, too.

**Bok Choy:** Bok choy is a member of the cabbage family and should have firm stalks with brightly colored green leaves. To store, keep in a plastic bag in refrigerator for up to two days.

**Broccoli:** Look for tight, firm stems and dark green heads. Yellowing and a strong smell are two good giveaways that it's past its prime. To store, keep it in the crisper in a plastic bag for three to five days.

**Brussels Sprouts:** Look for firm, tight, bright green leaves with no brown spots. Store in the refrigerator for 3 to 5 days.

**Butternut Squash:** Make sure it's firm, unblemished and feels heavy for its size. Because it has such a thick skin, this squash can be stored for up to a month in a cool, dry place before using. If it's been cut, raw butternut squash will last in the refrigerator wrapped in plastic for up to five days.

**Carrots:** Look for firm, smooth flesh, plumpness and a bright orange color. To store, keep in a plastic bag in the refrigerator for up to two weeks. If the leafy green tops are still attached, remove them, as they'll leach moisture from the carrots.

**Cauliflower:** Look for firm, compact, white heads with no brown spots, and bright green leaves. Store it in the refrigerator, wrapped in plastic, for up to one week.

**Collard Greens:** Vitamins and minerals in these leafy greens are more available to the body after cooking. Look for crisp leaves with a deep green color and no strong odor. Keep them refrigerated in a plastic bag for three to five days.

**Fennel:** Don't toss the fennel fronds when you remove them. Instead, use them in place of fresh herbs in salads, soups or stews. When buying fennel, the stalks and base should be firm and blemish-free, and the feathery leaves should be green and lively. Kept in the refrigerator crisper, it should last up to four days.

**Garlic:** Garlic should be big, plump and firm, with tight, silky skins. Store fresh garlic in a cool, dry place away from sunlight. Whole bulbs can last up to two months, but once they've been broken, they'll only last for 4 to 5 days. If your garlic starts to sprout, it's time to toss it.

Source: [KitchenDaily.com](http://KitchenDaily.com)

## What is a Special Enrollment Event?

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When new enrollees join the Trust, they may add dependents within 30 days of their first day of eligibility for enrollment. After that time, dependents can be added only during Open Enrollment periods or within 30 days of a Special Enrollment Event, as outlined in the Summary Plan Description, Section 3 (B,2).

The Special Enrollment Events affecting dependents are:

- Getting married,
- Establishing a domestic partnership,
- Having a child,
- Adopting a child, and
- Divorce. In the case of divorce, the former spouse will be removed as of the date of the signed divorce decree.

If you or your dependent has loss of coverage and become eligible for the NY44 Health Benefit you must notify your benefit administrator within 30 days of the event.

For all Special Enrollment Events, you will need to provide your benefit administrator with a copy of the supporting documentation. You must notify your school benefit administrator within 30 days of any of these events in order to have coverage effective as of the date of the event. If you do not notify your school benefit administrator within 30 days, you will not be able to add your dependent to your plan until the next Open Enrollment period.

## Whenever Possible, Use Urgent Care Centers

Urgent care centers can be a good option when you need medical attention right away for an unforeseen illness or injury, but your health is not in serious danger. Using an immediate or urgent care center is suggested for non-life threatening injuries or illnesses that require a physician's attention on afternoons, evenings, weekends and holidays.

Visits to immediate or urgent care facilities have a \$0 co-payment. A visit to an immediate or urgent care center costs less and generally has a shorter wait time than an emergency room visit.

Find urgent care locations on the website; see the drop-down under each plan option for a list of urgent care locations. If you are not sure what to do, call your primary care physician's office.

As a general guideline, urgent care locations could be used for ear infections, other minor infections, headaches, sprains and strains, minor broken bones, small cuts, minor burns and injuries.





355 Harlem Road • West Seneca, NY 14224

Plan Administrator/ Ex Officio Trustee  
Darleen A. Michalak, Ph.D.

Contact the Trust  
Phone 716.821.7161  
Fax 716.821.7439

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## Participating Schools

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Cheektowaga Central School District  
Cheektowaga-Sloan Union Free School District  
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Depew Union Free School District  
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Iroquois Central School District  
Kadimah School  
Lackawanna City School District  
Lewiston-Porter Central School District  
Maryvale Union Free School District  
Niagara Falls City School District  
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North Rockland Central School District  
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Sweet Home Central School District  
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## I Have Questions! Who Do I Call?

As a general rule, enrollees should contact the benefit administrator at their district. If you don't know who that is, please use the Contacts page on the website.

### For General Questions:

1. Ask the Benefit Administrator for your district
2. Refer to the Summary of Benefits and Coverage (SBC) or the Summary Plan Description (SPD) on the website. Find these documents under the web page associated with your plan; either the Nova/Independent Health option or the MVP option.

### For Medical Service or Medical Procedure Questions:

Due to HIPPA confidentiality laws, neither the benefit administrator nor a NY44 Health Benefits Plan Trust employee should answer any questions about specific medical services or procedures provided to individual patients or enrollees. All questions regarding services, procedures or interpretation of the Summary Plan Description related to specific services provided to you need to be directed to the customer service representatives at Nova/Independent Health or MVP.

Nova/Independent Health customer service: Monday to Friday, 8 a.m. to 8 p.m.  
Phone: (716) 631-2661 or (800) 257-2753

MVP customer service: Monday to Friday, 8 a.m. to 8 p.m. or Saturday, 8 a.m. to 4 p.m.  
Phone: (800) 229-5851.

**For Other Questions About the Plan:** Other questions about the plan benefits not answered by the benefit administrator or Nova/Independent Health or MVP customer service representatives should be referred to Dr. Darleen Michalak, Plan Administrator/Ex Officio Trustee, (716) 821-7074.

**For NY44 Living Healthy Program:** This pertains to any questions about the physical exam reward and the fitness activity reimbursement for single and family plans. First, read the guidelines available on each of the forms. All forms are online under the 'Forms' tab at [www.ny44.e1b.org](http://www.ny44.e1b.org). If you still have questions, contact Jeni Kapalczynski, Wellness Coordinator, Monday to Friday, 8 a.m. to 4 p.m., (716) 821-7161, or [jkapalczynski@e1b.org](mailto:jkapalczynski@e1b.org)

**For Dental Claims or Coverage Questions:** *Please note that not all districts offer the dental coverage.* If yours does, pose the question to the benefit administrator for your district. You can also read the dental Summary Grid and dental Summary Plan Description online at [www.ny44.e1b.org](http://www.ny44.e1b.org). If questions remain, contact ProBenefits Administrators Customer Service Department, (888) 683-3682, Monday to Friday, 8 a.m. to 4 p.m.