

PNW HEALTH BENEFITS CONSORTIUM

NEWSLETTER 64 | APRIL 2018



RESOURCES

PNW Health Benefits Consortium
200 BOCES Drive
Yorktown Heights, NY 10598
914-248-2456

www.pnwboces.org/health-benefits-consortium/health-benefits-consortium-home.aspx

MEDICAL

Aetna customer service
1-877-223-1685

www.aetna.com/index.html

Aetna Medicare Advantage
1-888-267-2637

<http://pnwhbc.aetnamedicare.com/>

PHARMACY

Navitus customer service
Commercial Plan
1-866-333-2757
www.navitus.com

Navitus Medicare RX Plan
1-866-270-3877
<https://medicarerx.navitus.com>

NoviXus Mail Service Pharmacy
1-888-240-2211
www.novixus.com

Lumicera Specialty Pharmacy
customer service
1-855-847-3553

5-TIER RATE STRUCTURE

In an effort to make the contribution rates more equitable, the Joint Governance Board of the PNW Health Benefits Consortium, has decided to move from 4-Tier to 5-Tier Rate Structure effective 7/1/2018. The Plan now has Employee/Retiree + 1 Tier.

Coverage Tier	2018/2019 Total Plan Rates Effective 7/1/18
Single Rate	\$758 per month
Employee/Retiree +1	\$1,828 per month
Family Rate	\$1,979 per month
Single – Med Prime	\$681 per month
Couple-Med Prime	\$1,431 per month

Your school district will notify you of your health insurance contribution effective 7/1/2018.

PHARMACY BENEFITS



NAVITUS

Effective January 1, 2018, Navitus Health Solutions became the Consortium's prescription drug administrator managing your prescription drug coverage. With Navitus we have an evidence-based formulary that offers drugs in the lower copay tier based on efficacy and cost within the drug class.

In the past, generic medications were typically the lowest-cost options for prescription medications. But this is not always the case today. An example is a drug used to treat thyroid deficiency. Your previous pharmacy benefits manager covered levothyroxine (generic for Synthroid) at tier 1. Navitus covers Synthroid (brand drug) as the tier 1 product. Synthroid is the lowest cost option for you the member and for the Consortium. Because of this trend, Navitus has organized its formulary in a way that provides the best value to plan members.

REMINDER

2018/2019 CERTIFICATION of SPOUSAL and DEPENDENT ELIGIBILITY

As you are aware, your employer maintains a Spousal and Dependent Eligibility Rule that requires spouses and/or child(ren) (if applicable) to obtain other health insurance coverage, unless certain criteria is met. If your spouse and/or child(ren) are primary on the District's Health Insurance Plan (meaning the District's Health Insurance Plan pays first for any claims incurred), you **MUST** complete the annual certification.

For information contact your District Benefits Representative.

The link to the Spousal and Dependent Eligibility Certification is:
www.boceswsr.org

*Certification must be completed by
June 15, 2018.*



NAVITUS (continued)

If the pharmacist says your medication is not covered or if your copay has increased from 2017, ask your pharmacist what the alternative is.

If your pharmacist does not know, ask them to call Navitus at 1- 866-333-2757 or 1-866-270-3877 for members in the Medicare RX Plan. Your pharmacist can then speak with your medical provider to discuss options that best suit you.

For more more information click on http://pnwboces.org/getdoc/300f7a41-3913-4f4a-ac45-2873fc1b1093/Navitus-PNWHBC-What-to-do_memo.aspx for members in the commercial plan.

For members in the Medicare Rx plan, click on http://pnwboces.org/getdoc/c13e9489-5fa9-4e5b-9473-4d745ea220e3/Navitus-PNWHBC-What-to-do_memo_Medicare.aspx

CanaRx/PNWMeds

CanaRx/PNWMeds program is still available with \$0.00 copayment. CanaRx provides ONLY Brand Name drugs and ONLY when a Generic Drug is not available or has been tried and is not suitable for that patient, as determined by a physician and authorized by CanaRx. For more information, you may contact CanaRx at 1-866-893-6337 or online at <http://www.PNWMeds.com>

WELLNESS

Have you called a Wellness Coach?

You and your family members have access to Certified Wellness Coaches through the Wellness Coaching Benefit that the Consortium provides!

Good health is the key to a long, happy life. This comprehensive benefit is designed to help you and your family be as healthy as you can be.

Get help for:

- Losing Weight
- Improving Nutrition
- Getting Fit and Increasing Endurance
- Quitting Tobacco
- Reducing Stress

Here's how it works:

Just call your same EAP toll-free confidential number 1-800-252-4555 and ask to speak to a Wellness Coach.

Your Coach will then:

- Assess your needs through an in-depth assessment
- Identify barriers to behavior change
- Establish goals and build a personalized plan
- Provide support and counseling
- Refer you to the appropriate support resources (facilities, equipment, etc.)
- Provide regular follow-up to measure improvement and re-set goals as needed



It's as simple as that! *It's free, it's confidential,*
and it's available to you and your family members!



Of course, it's second nature for many of us to hit the emergency room (ER) if we're suddenly sick or injured — a sound idea, in many cases. But what if you have an urgent but non-life-threatening medical issue, like a broken arm or ankle sprain? A hefty ER wait time, and an even heavier hospital bill, might not be your best option. In fact, quicker, more affordable and more convenient treatment is closer than you think: your local urgent care center.

Plenty of services

If you're thinking the ER is the only place that can handle your health issue, think again. Urgent care centers offer not only care for serious, non-life-threatening medical matters but also plenty of other services. Urgent care centers can provide vaccinations or treat:

- Fractures
- Whiplash
- Sports injuries
- Falls (less than seven feet)
- Cuts and minor lacerations
- Allergies
- Sinusitis
- Cough
- Infections
- Flu
- Gastritis
- Skin lesion removal
- Burns and rashes
- Bronchitis and more

Seven great reasons to try urgent care

- **No appointments needed** - Just walk right in.
- **Convenient hours** - Some clinics are open seven days a week, with extended evening, weekend and holiday hours, just like the ER.
- **Lower prices** – Total cost of service for urgent care averaging \$125-\$175 compared to ER costs of \$750-\$1,750.
- **Less waiting** - The average ER visit tops four hours while urgent care visits are generally an hour or less.
- **Many locations** - With approximately 3,432 (and growing) centers nationwide, it's easy to find one near you.
- **Fully staffed by doctors** - Clinics are overseen by doctors, with doctors providing the service.
- **Connections with local ERs** - If you need more extensive care, you'll be referred to the closest ER.

2018 Urgent Care and Hospital Emergency Room Benefits

Benefit Description	POS II Plan		Medicare Advantage	
	In Network	Out Of Network	In Network	Out Of Network
Urgent care	\$25 copay	\$25 copay after \$750 deductible	\$25 copay	\$25 copay
Hospital Emergency Room	\$100 copay	\$100 copay	\$50 copay	\$50 copay



WOMEN'S HEALTH AND CANCER RIGHTS ACT

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call Aetna at 1-877-223-1685 (POSII) or 1-888-267-2637 (Medicare Advantage) for more information.

WAYS TO HELP EASE THE STRESS IN YOUR LIFE



Everyone feels stress from time to time. Some people describe it as tension or pent-up energy. Some stress can be healthy. It can help motivate you or keep you safe when you feel a threat. For instance, a car cuts in front of you on the highway. You slam on your brakes and avoid a crash. But severe or long-term stress can cause health problems, like a rise in blood pressure. It can affect the heart and immune system. And it can also lead to trouble sleeping and controlling diabetes and asthma.

Stress Management Tips You may not be able to entirely remove the stress in your life. But the good news is that there are ways to control and reduce it. Here are some you may find helpful.

Breathe That's right. Before reacting, take a minute to pause. Breathe in and out. Let your mind take a break, so it can process what's going on. You'll then be better able to respond.

Set priorities It can help to think and plan ahead, instead of reacting and rushing around at the last minute. Make

a list of tasks you need to do, and prioritize what is most important. Then set about accomplishing them.

Set limits Yes, you want to tackle that extra work project. And maybe you made promises to run errands for your family. But try to end that knots-in-your-stomach feeling. Notice when you strive to take on more than is humanly possible. Be realistic so you can head off undue pressure and stress.

Exercise We all know how exercise can improve your health. But it can also help you feel better by lowering your stress. Take a walk, run, golf, swim, dance, do yoga. Just stay active. It has a calming effect and releases "feel good" hormones.

Ease your fears The mind often worries about things that will likely never happen. Take a breath and focus your attention on the present. Ask yourself how likely it is that something you can't handle will happen.

Talk to someone Talking to someone you trust can do wonders for lowering stress. It may even help you solve a problem. But talk to your doctor or seek counseling if your stress becomes overwhelming.

RETIRES (& DEPENDENTS) MUST ENROLL IN MEDICARE



Your health plan requires retirees and their spouses/dependents who are eligible for Medicare, when Medicare is primary, to enroll in Parts A and B as soon as possible. If you delay enrollment, you could have a gap in coverage

without insurance. This includes members who are eligible for Medicare on the basis of Social Security Disability, even if under age 65 and can take as much as 25-months to enroll! Failure to enroll in Medicare Parts A & B when first eligible could result in significant financial penalties for you and your spouse/dependents.

Once you are enrolled in Medicare Parts A & B, you may be transferred into the Consortium's Medicare Part C and D Plans. Medicare Advantage is another term for Medicare Part C. Medicare Part C includes the benefits of Medicare Parts A & B plus supplemental benefits. Medicare Part D is for drugs.

If you have questions, please contact your District Benefits Representative before declining Medicare.