

# PNW HEALTH BENEFITS CONSORTIUM

Volume 73 | Fall 2023

## RESOURCES

PNW Health Benefits Consortium  
200 BOCES Drive  
Yorktown Heights, NY 10598  
914-248-2456  
[pnwhbc.org](http://pnwhbc.org)

## MEDICAL

Aetna  
877-223-1685  
[aetna.com](http://aetna.com)

Aetna Medicare Advantage  
888-267-2637  
[pnwhbc.aetnamedicare.com](http://pnwhbc.aetnamedicare.com)

## PHARMACY

Navitus Commercial Plan  
866-333-2757  
[navitus.com](http://navitus.com)

Navitus Medicare Rx Plan  
866-270-3877  
[medicarerx.navitus.com](http://medicarerx.navitus.com)

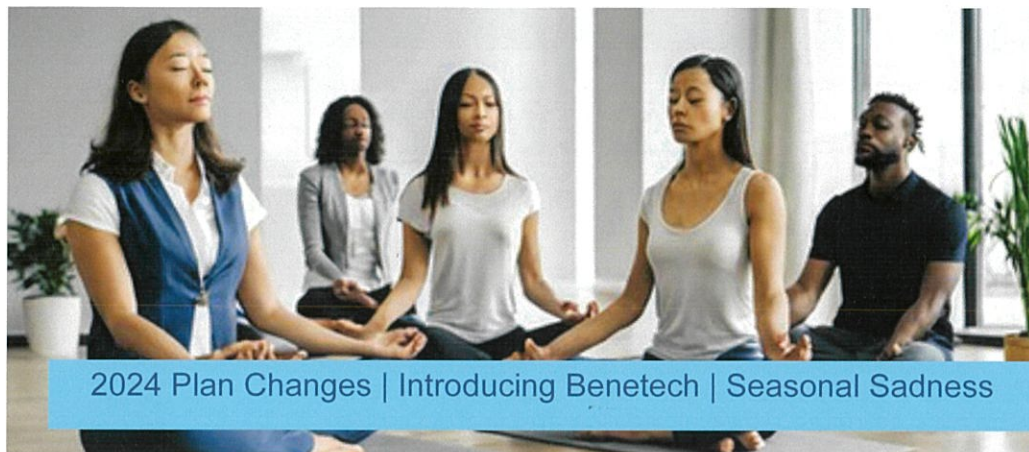
Birdi Mail Service Pharmacy  
888-240-2211  
[birdirx.com](http://birdirx.com)

Lumicera Specialty Pharmacy  
855-847-3553

## BENEFITS SUPPORT

888-706-0125  
[pnw@benetechinc.zohodesk.com](mailto:pnw@benetechinc.zohodesk.com)

*To the extent that any of the information contained in this newsletter is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases. Check the Plan Document or Schedule of Benefits for more detail.*



2024 Plan Changes | Introducing Benetech | Seasonal Sadness

## 2024 Plan Changes

The Joint Governance Board made the decision to implement the following benefit changes effective 1/1/2024.

### Aetna Commercial Plan

| Medical  | Current                              | Effective 1/1/2024                     |
|--|--------------------------------------|--|
| Annual Deductible - Out-of-Network                     | Individual: \$750<br>Family: \$2,000 | Individual: \$1,000<br>Family: \$2,500 |
| Annual Medical Out-of-Pocket<br>Maximum Out-of-Network | Family: \$6,000                      | Family: \$7,000                        |
| Inpatient—Hospital Copay                               | \$250                                | \$300                                  |
| Emergency Medical Transport                            | \$0                                  | \$50                                   |
| Diagnostic Test - Outpatient Hospital                  | \$35                                 | \$50                                   |
| Complex Imaging (CT/PET/MRI)                           | Free Standing Facility - \$25        | Free Standing Facility - \$25          |
|  | Outpatient Hospital - \$50           | Outpatient Hospital - \$75             |
| Durable Medical Equip (DME)                            | \$0                                  | 10% up to Max of \$125 Copay           |

### Aetna Medicare Advantage Plan (MAP)

| Medical—MAP                           | Current           | Effective 1/1/2024 |
|---------------------------------------|-------------------|--------------------|
| Annual Deductible - Out-of-Network    | Individual: \$226 | Individual: \$240  |
| Inpatient—Hospital Copay              | \$200             | \$250              |
| Diagnostic Test - Outpatient Hospital | \$20              | \$25               |
| X-Ray                                 | \$20              | \$25               |
| Complex Imaging (CT/PET/MRI)          | \$20              | \$50               |

### Navitus Pharmacy Changes

Same for Aetna Commercial and Aetna MAP

| Pharmacy                     | Current                                | Effective 1/1/2024                     |
|------------------------------|--|--|
| Annual Out-of-Pocket Maximum | Individual: \$1,000<br>Family: \$2,000 | Individual: \$1,300<br>Family: \$2,600 |





**Benetech**  
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## Introducing Benetech

### Benefits Enrollment System Administrator

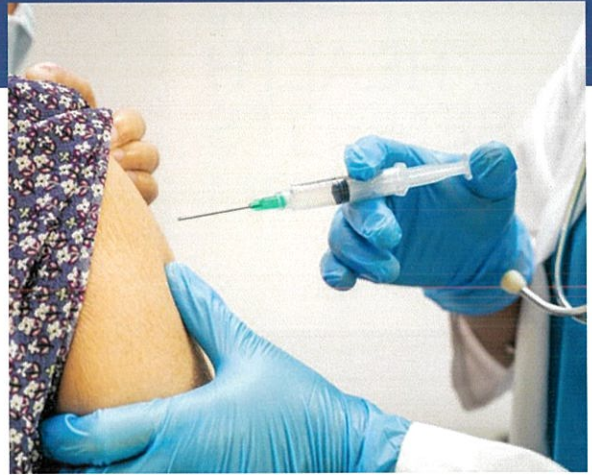
PNW HBC has partnered with Benetech, Inc., a premier employee benefits administrator located in the Capital District. Since 1985, Benetech has been providing similar services to many other school districts and municipalities throughout NY state. They have the expertise, dedicated team, and cutting-edge technology to provide the services we all expect.

If you have any questions or need support, contact Benetech's Customer Support Team:

**888-706-0125**

**[pnw@benetechinc.zohodesk.com](mailto:pnw@benetechinc.zohodesk.com)**

Support services are available from 8:30 a.m. - 4:30 p.m.  
Monday through Friday, excluding holidays.



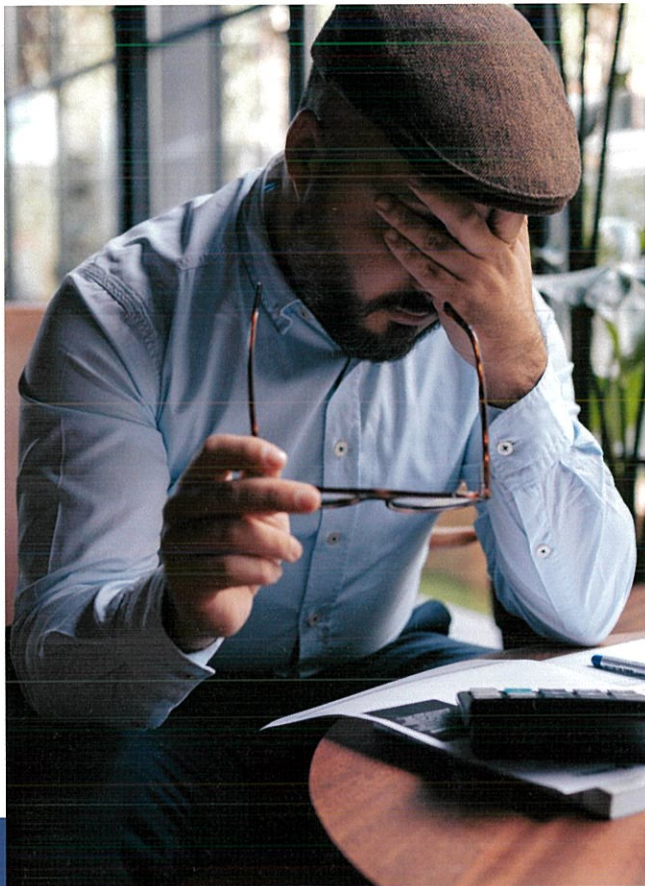
## Guard Your Winter Wellness: It's Not to Late to Arm Yourself Against the Flu

### Get Your Shot Today!

Health experts anticipate another wave of respiratory viral infections this fall—namely from the flu, coronavirus (COVID-19) and respiratory syncytial virus (RSV).

Learn more about what vaccines are recommended for you by visiting the CDC's website:

<https://www.cdc.gov/vaccines/adults/rec-vac/index.html>



## Seasonal Sadness - Mind Your Mental Health

### SAD and Seasonal Stress

Seasonal Affective Disorder (SAD) is a form of depression triggered by the shorter days and colder weather of winter. If you're feeling overwhelmed or depressed, it's not your fault—it's a common reaction to seasonal change.

The holidays can be especially difficult for people with SAD. But even if you don't experience SAD, the season can be stressful and overwhelming. If you experience stress or depression during the holidays, the Cleveland Clinic offers these tips:

- Remember a loved one with a toast or by sharing memories.
- Set boundaries. It's ok to say no to an invitation or leave an event early.
- Stay connected to your family and chosen family.
- Participate in charity work to connect with others.
- Limit social media use.
- Seek support and help if you're experiencing stress, depression or anxiety.

For more information and resources, visit:

[health.clevelandclinic.org/holiday-depression-and-stress](https://health.clevelandclinic.org/holiday-depression-and-stress)



## Empower Your Health

There's no secret to being a savvy healthcare consumer.

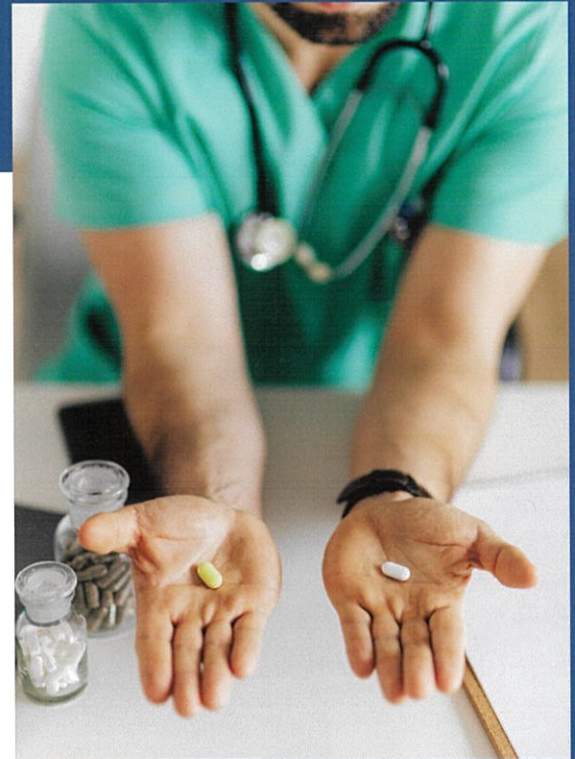
Read on for tips on how to navigate costs, boost quality, and take control of your well-being.

- Brand name medications often cost 80% to 85% more than generics, so ask your doctor if there's a generic alternative - you could save hundreds or even thousands of dollars each year! Any generic medication approved by the Food and Drug Administration (FDA) must pass the same stringent standards as brand name drugs.
- Many major retailers offer customers a 30-day supply of medications for managing blood pressure, cholesterol and other widely-used options as low as \$4.
- If your dentist is in-network, the fees are typically 10 percent to 30 percent less than the average for other dentists in your area - which can help you save money on your out-of-pocket costs.
- An ounce of prevention is worth a pound of cure - schedule your screenings! Your annual medical, dental and vision preventative car exams are 100% paid by your medical plan (no cost to you).
- All tests are not created equal. Cost for diagnostics and procedures such as MRIs or lab work can vary by vendor and location. It pays to research cost and quality first!
- Use in-network providers for best pricing.
- Use telemedicine for common ailments (e.g., migraine, sinus infection, urinary tract infection, dental issues, allergies, etc.). You can talk to a board-certified specialist by phone or via email. Get advice, prescription refills and more from the convenience of your home.
- Limit emergency department use to life-threatening situations!

## Focus on Wellness

Being well is your best strategy!

- Stay healthy by eating well and getting exercise.
- Connect with nature to help lower stress and boost your mood. Nature can help you recuperate by triggering a physiological response that lowers stress levels.
- Get more/enough sleep. Sleep is crucial to every aspect of wellbeing.
- Practice self-care
- Hydrate
- Quit smoking, or don't start
- Seek help if you experience anxiety or depression.



## ER or Urgent Care?

*Knowing the difference can save you money*

### Urgent Care

Urgent Care includes freestanding clinics within pharmacies. Benefits of choosing an urgent care center include lower copays, lower costs, shorter waits, and many services that your doctor would provide.

Choose urgent care for:

- Allergic reactions
- Sore throat
- Sprains
- Animal bites
- Flu symptoms
- Minor burns

### Emergency Room

Visit the ER for life-threatening issues:

- Chest pain
- Large, open wounds
- Difficulty breathing
- Head injuries
- Major burns
- Broken bones
- Sudden change in vision, speech, or weakness



# What is a qualified life event?

## What is a qualified life event?

A qualified life event, sometimes called a qualifying change of status, is an event that affects your life in some way. This could be a change in your marital or parental status.

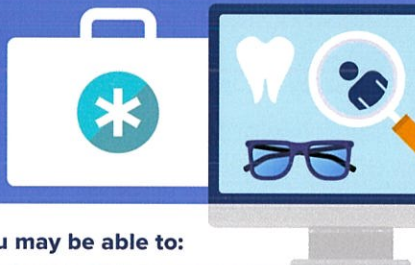


## What are examples of a qualified life event?

|  |   |   |  |   |
|--|---|---|--|---|
| <br><b>MARITAL STATUS</b><br>Marriage, divorce or death of a spouse | <br><b>FAMILY STATUS</b><br>Birth, adoption of a child or death of a dependent or spouse | <br><b>DEPENDENT STATUS</b><br>A change in the number of dependents you claim on your tax return | <br><b>COVERAGE STATUS</b><br>Loss of coverage for yourself or an eligible dependent | <br><b>EMPLOYMENT STATUS</b><br>You or your spouse start a job, leave a job or change work hours that affect employer-provided benefits coverage |
|--|---|---|--|---|

## Why are qualified life events important?

When you choose which benefits you wish to enroll in as a new hire or each year during open enrollment, you cannot make changes until the next open enrollment period — unless you experience a qualified life event. This is an Internal Revenue Service regulation.



## If you have a qualified life event during the year, you may be able to:

- Enroll in or drop your health coverage
- Add or drop eligible family members enrolled in your current health coverage
- Enroll in or change your elections for a Flexible Spending Account

Changes to your benefits must be consistent with the qualified life event. Remember to add or change your beneficiary designations if you have a qualified life event.



**When you have a qualified life event, you must notify your Human Resources department.** If you do not make the change by the deadline (usually within one-month of the change), you will need to wait until the next open enrollment period to change your coverage or add dependents.



Note that you may need to provide documentation to verify the change, such as a marriage or birth certificate.



## 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 877-223-1685 (POSII) or 888-267-2637 (MAP) for more information.



## HIPAA PRIVACY NOTICE

Visit the Consortium's website to review the Plan's updated HIPAA Privacy Notice.

<https://pnwboces.org/Health-Benefits-Consortium/Health-Benefits-Consortium-Home.aspx>