

HEALTH TRUST REPORT CARD



The Rensselaer-Columbia-Greene Health Insurance Trust—
Bringing the Power of 19 Districts Together

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Well-Being for You and Your Family

Well-being is the state of being comfortable, healthy and happy. It's what we all work hard to achieve for our families. The Rensselaer-Columbia-Greene Health Insurance Trust is here to provide the resources you and your family need to maintain your well-being.

This issue of the Health Trust Report Card is a reminder of the valuable benefits and programs available to you. Partnering with Highmark Blue Shield of Northeastern New York (Highmark BSNENY), Capital District Physicians' Health Plan (CDPHP), MVP Health Care (MVP), CVS Caremark and Humana – we provide access to the medical and prescription resources you and your family need to support your physical and emotional well-being. Want to learn more? Visit rcgtrust.com for details about the Trust, as well as plan information. If you have questions, please don't hesitate to email us at RCGHealthTrust@questar.org.

Keep safe and healthy,
The Board of Trustees

Meet the Board

Elected by member school districts (see page 4), the Board of Trustees oversees the Trust. They perform these duties in addition to their regular responsibilities and meet monthly to guide the direction of the Trust.

Current RCG Health Insurance Trust Trustees:

- Harry Hadjioannou
Chairperson
- Dr. Brian Carey
- Dr. Angelina Maloney
Vice Chairperson
- A. Joseph Dhara
- Meghan Heimroth
Treasurer
- Dr. Neil Howard, Jr.
- Michael Wetherbee

Current Trust Advisors:

- Casey Gannon, *NYSUT Representative*
- Bonita Maxon, *NYSUT Representative*
- John Wilary, *NYSUT Representative*

We have vacancies for Advisory Members. We are looking for people to represent CSEA and SAANYS. If you have any questions, suggestions or are interested in joining as an advisor, please contact us at RCGHealthTrust@questar.org.

High Fives for Transition to Highmark

The transition to Highmark Blue Shield of Northeastern New York was completed on July 1, 2022. This transition enhances our plan – bringing more value and health solutions for you and your family. If you are enrolled in the Highmark medical plan, you should have received your Highmark ID card in the mail. You also have access to their website at highmark.com/blueshieldnyny.



Perks that come along with being enrolled in the Highmark medical plan:

- **Sharecare® digital wellness platform:** Access wellness resources 24/7, including support for healthy behaviors, important health trackers and tools to better understand your health – such as the RealAge® Test that provides you a comprehensive health profile.
- **Well360 programs:** Improve your health with engaging programs focusing on your health risks – such as diabetes, obesity or high blood pressure.
- **Online resources:** Search for doctors, read the latest health topics, view claims and download frequently used forms with Highmark’s user-friendly website: highmark.com/blueshieldnyny.
- **Acupuncture and massage therapy:** Feel comfortable knowing your plan covers up to 12 visits per year for each service.
- **24/7 Nurseline:** Access to knowledgeable nurses the moment you need them.
- **Preventive care/screenings:** Having your routine preventive care checkups and screenings is crucial to maintaining your health – and they’re covered by your medical plan.

If you have any questions about Highmark’s programs, go to highmark.com/blueshieldnyny.



Having a Blood Test?

Make Sure the Lab is In the Highmark Network

Quest Diagnostics labs participate in the network and are covered in-network. **Labcorp labs are not participating labs.** As such, you may incur significant charges from Labcorp labs. You can find Quest lab locations by questdiagnostics.com or highmark.com/blueshieldnyny.

If you have coverage through CDPHP or MVP, check to make sure your labs and providers are in-network before you go.

The Perks of the Humana Medicare Advantage Plan

The health and wellness of our retirees is a priority for the Trust. We want you to enjoy retirement knowing that retiree benefits will help protect you from the high cost of health care. The Humana Medicare Advantage plan is an alternative way to get your Medicare Part A (hospital) and Part B (medical) coverage. When you enroll, you receive the same benefits as Medicare, but with additional perks that Medicare does not offer.

The Humana plan perks include:

- **Telehealth** – talk with a doctor from the comfort of your home.
- **Go365 wellness rewards program** – turn wellness activities into gift cards and other rewards.
- **SilverSneakers®** – a health and fitness program with indoor and outdoor options to fit your preference.

You can search for providers at [humana.com/finder](https://www.humana.com/finder). Generally, if a provider accepts Medicare, they'll also accept your Humana coverage. Keep in mind: you must be enrolled in Medicare Parts A and B to enroll in the Humana Medicare Advantage plan. The Humana plan does not include prescription drug coverage. Instead, CVS Caremark will provide prescription coverage.

We believe the Humana Medicare Advantage plan offers significant value for our retirees. For more information about enrolling and/or the Humana provider network, contact Benetech at **888-411-4398**. If you're enrolled and would like more information about the member benefits, visit [humana.com](https://www.humana.com).



Telemedicine: Seeking Care from Home

Did you know all three of the Trust's medical plans offer 24/7 online video appointments? You can seek care from board-certified doctors with the use of your computer, tablet or smartphone. Telemedicine doctors can provide diagnosis, treatment and general care without being in the same room.

Telemedicine is usually less expensive than traditional office visits, and your medical plan may even cover the full cost of your virtual visit. **If you have coverage through the Highmark Blue Shield plan or CDPHP, Doctor on Demand visits are fully covered (no copay).**

To learn more about the telemedicine options available to you, contact your medical plan carrier.

Telemedicine Available to You

Highmark Blue Shield or CDPHP: Sign up for Doctor on Demand at [doctorondemand.com](https://www.doctorondemand.com) or download the mobile app to get started.

MVP Health Care: Go to [myvisitnow.com](https://www.myvisitnow.com) or download the app to sign up today.

Taking Care of Yourself Includes Your Mental Health

One in five Americans will experience a mental health illness in a given year. Caring for your emotional well-being is just as important as your physical well-being. That's why all three of the Trust's medical plans offer mental health support. The amount you pay for care depends on your specific medical plan. Often, the mental health services you receive are provided to you for either a small copayment or at no cost. In addition, all of the Trust's medical plans cover both inpatient and outpatient care. You can also use telemedicine for easy access to a mental health provider without leaving home! To get more information about your mental health benefits, contact your carrier.

You don't always need to find a doctor for mental health care. The following resources also provide help for anyone struggling emotionally or has concerns about their mental health:

- **988 Lifeline:** call or text **988** or chat at [988lifeline.org](https://www.988lifeline.org) for 24/7, free and confidential support to anyone in suicidal crisis or emotional distress.
- **Crisis Text Line:** text "HELLO" to **741741** any time, in any type of crisis, to connect with a crisis counselor for support and information.
- **Veterans Crisis Line:** call **800-273-TALK** and press 1 or text **838255** for free, confidential resources connecting any veteran (even if not registered with the VA) to a trained responder.



Prescription Drug Reminders

Don't forget, if you are enrolled in one of the Trust's medical plans, you receive prescription drug coverage through CVS Caremark or your medical carrier. Regardless of the plan, **you have the freedom to fill your prescriptions at the pharmacy of your choice.** The

CVS pharmacy network includes many options that are not CVS pharmacies. You can go to caremark.com or call **866-808-7159** to find all in-network pharmacies. You can also ask your local pharmacy if they are in the network.

If you have prescription drug coverage through CVS Caremark, take a moment to explore their Maintenance Choice program. The program saves you time and money by letting you refill your long-term maintenance medications (such as blood pressure, asthma, diabetes or cholesterol prescriptions) for a 90-day supply. The program gives you the option of having your 90-day supply delivered by mail or you can pick them up at your local CVS pharmacy. To learn more, go to caremark.com/90day.

Member School Districts

- Berlin Central School District
- Brunswick/Brittonkill Central School District
- Cairo-Durham Central School District
- Catskill Central School District
- Chatham Central School District
- Coxsackie-Athens Central School District
- Germantown Central School District
- Greenville Central School District
- Hoosic Valley Central School District
- Hoosick Falls Central School District
- Hudson City School District
- Ichabod Crane Central School District
- Lansingburgh Central School District
- New Lebanon Central School District
- Questar III BOCES
- Rensselaer City School District
- Schodack Central School District
- Taconic Hills Central School District
- Wynantskill Union Free School District

IMPORTANT CONTACTS

Organization	Contacts	Website
Rensselaer-Columbia-Greene Health Insurance Trust	RCGHealthTrust@questar.org	rcgtrust.com
Benetech (Benefits Administrator)	888-411-4398 info@benetechadvantage.com	benetechadvantage.com
Highmark Blue Shield of Northeastern New York	844-639-2440	highmark.com/blueshieldnny
Capital District Physicians' Health Plan, Inc. (CDPHP)	877-269-2134	cdphp.com
CVS Caremark	866-808-7159	caremark.com
Doctor On Demand	800-997-6196	doctorondemand.com
MVP Health Care	888-687-6277	mvphealthcare.com
Humana (Medicare Advantage Plan)	800-733-9064	humana.com