

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



Championing Wellness

Wellness. It's a word that's used a lot these days—and for good reason. Wellness is a top priority for the Trust.

Today, it means a lot more than just physical health. It can also refer to mental, emotional, occupational, financial, and environmental—just to name a few.

Wellness programs can prevent people from developing high-risk health factors such as obesity, high blood pressure, diabetes, high cholesterol and chronic heart disease. Many of our school districts offer wellness initiatives based on the interests of their members, including health assessments, walking challenges, weight loss programs, student activity days, wellness seminars, fitness classes, health fairs, and more.

And we're helping our districts take their programs to the next level by encouraging every district to appoint a wellness champion, who will lead their district's efforts. We also held a wellness coordinator meeting at the end of October that was a huge success! (See page 3 for more stories about our wellness programs.)

This issue of *RCG Health Trust News* 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

Making Sense of the News: New Weight Loss Medications

In recent months, we've all heard about the medications that were originally developed to help people manage diabetes, but have now been approved to treat weight loss. Although this class of drugs have been around for almost 20 years, it is only recently that the class has made a big name for itself with the introduction of popular obesity drugs like Wegovy®. These drugs have shown superior results in terms of lowering A1C (blood sugar) levels of diabetics and helping those who are obese lose weight.

While the drugs are not new, their use for weight loss is and there are a lot of unknowns. On top of that, they are very expensive. In order to make sure that they are being used correctly and safely, the Trust has approved a prior authorization program administered by CVS. Patients that meet the clinical guidelines will be able to receive these medications, but they must be approved in advance. If you think you might be a candidate to take one of these medications, we encourage you to talk with your doctor to learn more about it.

Prescription Drug Benefit News

CDPHP Rx for Less Program

Members with CDPHP drug coverage can save on generic prescription medications at select pharmacies through the Rx for Less program! Many generic prescription drugs are available for as little as a penny a pill, beating the price of most drug club programs by 90 percent. There's no sign-up process or registration fee. CDPHP members can simply present their CDPHP ID card when purchasing their prescription.

The Rx for Less program is available at the following pharmacies: ConnectRx, Hannaford, Market 32/Price Chopper, Rite Aid, ShopRite, Walgreens, Walmart, Kinney Drugs, Food Lion, Giant Food, Stop & Shop, and many independent pharmacies. For more information, go to cdphp.com/save.

Prudent Rx Program

CVS has a program that can help district employees who take specialty medications. As part of the prescription drug benefits, the Prudent Rx Copay Program allows members to pay \$0 out of pocket for any specialty medications on the Specialty Drug List when a prescription is filled through CVS Specialty. If your school district has opted into this program and you are currently taking a specialty medication, CVS will contact you about the new program.

Connect Virtually with Behavioral Health Providers

We have heard from you that it can be hard to find behavioral health providers in the area who have openings for patients. As a result, we worked with our carriers to add access to behavioral health providers through the carriers' telemedicine programs. This means you can seek 24/7 online video appointments from board-certified doctors with the use of your computer, tablet or smartphone. To learn more about the telemedicine options available to you, contact your medical plan carrier.



New Highmark App!

Highmark's new app makes it easier to access information and find care when you need it. You can use your current user name and password to log in. Download the app from your device's app store or scan this QR code.

The Advantages of the Humana Medicare Advantage Plan

Remember that 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 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.
- **Discounts on Smart Teeth brushing trackers, the Balanced exercise portal, Nutrisystem plans, FitBit devices, Vitamin Shoppe purchases, United Pet Care veterinarians, and more!**

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 provides prescription coverage.

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 benefits, visit humana.com.

In Your Own Words

“ I joined Humana a couple of years ago because it looked like it would save me money. My monthly contribution through Humana is less and co-pays for doctor visits are less, too. I participate in the Go365 program which earns me points that I redeem for gift cards. There are a good selection of gift cards to choose from and it is pretty easy to do. Doctor visits earn me points as well as physical activities, volunteer or social activities help to earn points too. Basically, I am being reimbursed with gift cards for things I do anyway. How can you beat that! ”

David

Greenville Central School District Retiree

Trust Holds First Wellness Coordinator Meeting

In order to help our member districts, the Trust is establishing a wellness coordinator program. We are encouraging each district to have its own wellness coordinator. The coordinators will organize wellness activities at their districts that inspire and motivate district employees to participate and take action to improve their health. We hope that this program will lead to healthier workplaces and bring significant benefits to district employees.

In order to make the program successful, we held our first-ever wellness coordinator meeting on October 30th. At the event, we shared information from our carriers about their programs and best practices for wellness activities. We also gave the coordinators time to talk to each other and share their own ideas. And, we connected the coordinators with resources to help bring their ideas to life.

We'll report on their success stories in future newsletters and on our website.

Questions? Call Benetech!

If you have questions about your benefits or are having any problem with them, you can contact Benetech's customer service line that is dedicated to the RCG Health Insurance Trust. The phone number is 888-411-4398.

Wellness Spotlight: Taconic Hills Central School District

We spoke to Mary D'Amico, the Principal at Taconic Hills Elementary School, to talk about the wellness activities at the Taconic Hills Central School District.

Although Mary was initially assigned to the Wellness Committee, now 10 years later she knows how important wellness is and really enjoys leading the district's wellness committee.

Mary and the committee focus on activities that resonate with people and make sure to include all district employees.

The committee hosts several events every year, including flu shot clinics, weight-loss challenges, walking challenges, celebrations and more. Over time, the committee has added mental wellness activities, including a focus on mindfulness, to its physical wellness events.

Mary noted, "Our district had great participation in our wellness activities and then COVID stopped our momentum. We're now back on track. One of the keys for me is to make our activities fun and not be too serious. We want to encourage everyone to join us, so we keep it upbeat and make sure our committee represents people from all parts of the district."

Don't Forget About the Provider Wellness Programs

In addition to school district programs, our medical plan provider networks offer wellness benefits to members at no cost:

- **Highmark Blue Shield of Northeastern New York:** Visit [highmark.com/blueshioldnny](https://www.highmark.com/blueshioldnny) to learn about Highmark's online wellness resources, Well360 programs, and more.
- **Capital District Physicians' Health Plan, Inc. (CDPHP):** You can find a schedule of free wellness classes online at [cdphp.com](https://www.cdphp.com) or in the quarterly CDPHP newsletter, SmartMoves.
- **MVP:** Visit [mvphealthcare.com](https://www.mvphealthcare.com) and select Wellness Tools and Activities in the Manage Your Account option.



Meet the Board

Elected by member school districts, 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, CPA *Chairperson* (Questar III)
- Dr. Angelina Maloney *Vice Chairperson* (Brittonkill)
- Meghan Lekkass, CPA *Treasurer* (Rensselaer City)
- Dr. Brian Carey (Schodack)
- Michael Wetherbee (Cairo-Durham)
- Ryan Palmer (Coxsackie-Athens)
- Vacancy

Current Trust Advisors:

- Casey Gannon, *NYSUT Representative* (Greene)
- Bonita Maxon, *NYSUT Representative* (Rensselaer)
- John Wilary, *NYSUT Representative* (Columbia)

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.

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/blueshieldnyny
Capital District Physicians' Health Plan, Inc. (CDPHP)	877-269-2134	cdphp.com
CVS Caremark (available to Highmark members)	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

Remember to check your ID cards for important contact information for your carriers.