

The Rensselaer-Columbia-Greene Health Insurance Trust—Bringing the Power of 20 Districts Together



BE WELL, STAY HAPPY

Staying healthy shouldn't come at a high cost. Routine preventive care helps you stay well and save money. It all starts with having a primary care provider you see regularly. Your physical and mental health are essential, and taking care of both should be part of your routine. That's why the Trust offers benefits and resources to support your well-being all year long.

The Trust is committed to providing you and your family with valuable, high-quality benefits—but rising medical and prescription drug costs continue to impact us all. The more we use our benefits, the more the overall cost increases, both for individual members and the Trust as a whole. That's not always a bad thing—when benefits are used wisely, they can improve your health, catch issues early, and even reduce long-term costs. But when benefits are misused—like unnecessary emergency room visits—it puts added financial strain on the Trust and its members. By making smart choices about when and how we use our benefits, we help protect the long-term sustainability of the Trust—and ensure that these benefits are there when we truly need them.

We hope this newsletter helps you better understand your benefits—what's available to you and how to access the care you need.

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!

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WELLNESS CORNER

Congratulations to Our Wellness Incentive Winning Districts!

The Trust offers a \$500 wellness incentive for each district. To earn the annual incentive, a district must have a wellness coordinator and a wellness committee, and also achieve the annual goals set by the Trust. In 2024-2025, 13 districts earned incentives. First-time winners include Cocksackie Athens CSD, Ichabod Crane CSD, and New Lebanon CSD.

We hope all of our member districts will continue to work on establishing wellness committees and achieving their wellness goals. Please remember that the Trust is here to help! If you need help getting your committee started or finding wellness resources, feel free to reach out to Meghan Lekkas, Trust Treasurer & Trust Health & Wellness Committee Member, at mlekkas@rcsd.k12.ny.us.

Wellness Spotlight: Ichabod Crane Central School District

In the 2024-2025 school year, the Ichabod Crane school district won its first wellness incentive. We recently interviewed Mena Mazure, the Wellness Coordinator for the district, to learn about their program.

Mena attended the Wellness Coordinator meeting in 2024 and came back inspired to resurrect the district's Wellness Committee, which had been dormant since COVID. She reached out to get some volunteers and quickly had a committee of 10.

The committee started out by conducting a short survey to see what the faculty and staff were interested in and then launched some activities, including promoting stress relief through posters about box breathing and other tips around the school, opening the exercise room at 5am, providing mental health support for faculty and staff (including summer reading tips), and hosting a cooking class.

Wellness Coordinator Meeting

Our next wellness coordinator meeting will be held on October 24 at the Questar III Administrative Offices in Castleton. This is an opportunity for all wellness coordinators to come together and workshop activity ideas, connect with resources, and learn about available programs. For new and returning coordinators, this is a chance to engage more with the community and help reach your district's wellness goals. Stories and successes from this meeting will be reported in future newsletters and on our website.

This year, the committee is planning a wellness fair with representatives from Trust vendors, yoga and lifting classes, and other fun activities; after school yoga and exercise classes; another cooking class; and more.

"The key is making our activities fun. Exercise and being healthy shouldn't be a chore," noted Mena. "It's also important to have the support of leaders like our superintendent, Marie Digirolamo, (also a Trustee of the Health Insurance Trust) and to have help from Barbara Boudreau at Questar III. Without their help and support, our committee wouldn't have been able to accomplish what we did," added Mena.

Mena Mazure is also the Treasurer in her district and has been working in the district for 31 years.

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/blueshieldnny 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 or in the quarterly CDPHP newsletter, SmartMoves.
- **MVP:** Visit mvphealthcare.com and select Wellness Tools and Activities in the Manage Your Account option.



Your Mental Wellness Matters, Too!

When it comes to wellness, it's easy to focus only on physical health and overlook the importance of mental and emotional well-being. Behavioral health plays a huge role in your overall wellness—it affects your everyday choices, how well you manage stress, and the way you interact with others. Paying attention to your mental health is just as crucial as taking care of your body, and reaching out for support when needed can make a real difference in your daily life. That's why the Trust's plans offer mental health coverage for both in-person and virtual support. What you pay for care depends on your specific medical plan, though services provided to you may result in no cost or only a small copayment.

For more information about your mental health benefits, contact your carrier:



**Highmark Blue Shield
of Northeastern New York**
844-639-2440

**Capital District Physicians'
Health Plan, Inc. (CDPHP)**
877-269-2134

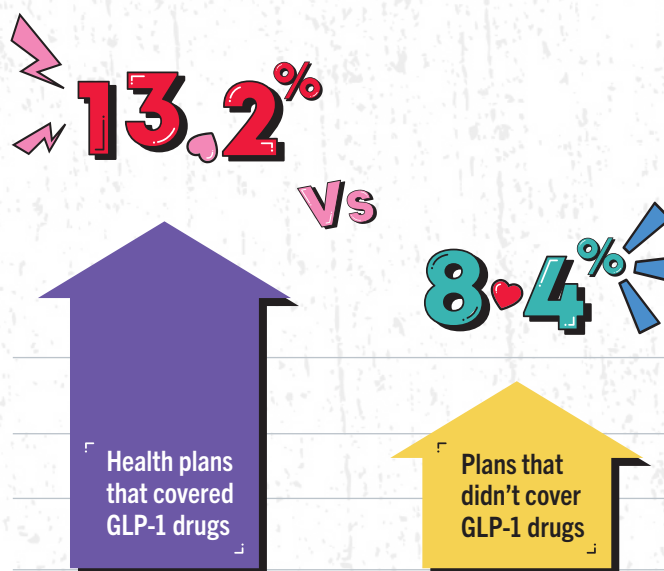


MVP Health Care
888-687-6277

In The News: Rising Cost of Prescription Medications

It's no secret that prescription drugs are getting more expensive. We work closely with our providers and plan advisors to monitor our costs and to stay on top of industry developments in order to provide our districts with care that meets the needs of our members at costs that are affordable for the Trust and for members.

GLP-1 drugs are on the rise—in popularity and in cost. It's no secret that popular GLP-1 drugs, including Ozempic and Wegovy, are in demand due to their effectiveness in promoting weight loss. The prices of these drugs have skyrocketed and only continue to increase. The Trust put in place a prior authorization program administered by CVS to ensure that these drugs are being used correctly and safely by those who need them most.



Health plans that cover GLP-1 drugs saw a 13.2% increase in their costs in 2023, while plans that did not cover those medications only saw an 8.4% increase.* While these medications work for some people, they aren't right for everyone. Talk to your doctor and explore your options. You can also try non-medical ways to lose weight, like changing your diet or starting an exercise program. See the Wellness Corner for some ideas on how Trust members are getting healthy.

* Segal, <https://www.segalco.com/consulting-insights/2024-insights-actual-medical-and-prescription-drug-trends>)



Preventive Care Saves Lives and Money

Preventive care might not seem urgent when you're feeling fine, but it's one of the smartest moves you can make for your long-term health. Regular checkups, screenings, and vaccines help catch problems early—before they become serious or expensive. Taking small steps now can save you from big health issues later and keep you living your best life. And it can save money for you and the Trust.

The first step is finding a primary care provider. The second is seeing them on a regular basis—for your annual physical, for example.

Preventive care includes a wide range of services designed to catch health problems early or stop them before they start. These services include checkups, vaccinations, cholesterol checks, and screenings for high blood pressure, diabetes, and certain cancers. For children and adolescents, preventive care also covers developmental screenings, vision and hearing tests, and MMR (Measles, Mumps, and Rubella), DTaP (Diphtheria, Tetanus, and Pertussis), HPV (Human Papillomavirus), and other vaccines.

You can read more about the preventive care recommended for you and your family on the government's health care site (<https://www.healthcare.gov/coverage/preventive-care-benefits/>), on the U.S. Preventive Services Task Force site (<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics>), or by contacting your carrier.

Talk to your primary care provider about what's right for you.



Know Where To Go for Care

When you need care, figuring out where to go can feel overwhelming—but it doesn't have to. Here are some tips.

- **For nonurgent care**, including preventive care, chronic condition management, and minor illnesses or injuries, your primary care provider (PCP) is your best choice.
- **For quick advice or care for non-life-threatening situations**, including cold or flu, allergies, or mental health care, telehealth connects you with a provider without leaving your home.
- **For in-person care for symptoms that need attention soon but aren't quite emergencies**, including minor injuries and infections, visiting a local urgent care facility is best for quick and high-quality care that won't break the bank.
- **For symptoms that are life-threatening**, including trouble breathing, severe allergic reactions, and serious injuries or burns, the emergency room is the best choice.



IMPORTANT CONTACTS

Organization	Contacts	Website
Rensselaer-Columbia-Greene Health Insurance Trust	518-479-6867 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
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.

Questions?

If you have questions about your benefits or are having any problems, you can contact Benetech's customer service line that is dedicated to the RCG Health Insurance Trust.