

# HEALTH TRUST REPORT CARD



RENSELAER • COLUMBIA • GREENE  
HEALTH INSURANCE TRUST  
**HEALTHIER TOGETHER**

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

Winter 2021-2022  
Vol. 12, Num. 1

## Support for When You Need It

Having valuable and affordable health care is essential to your family's well-being and financial security. The Rensselaer-Columbia-Greene Health Insurance Trust is here to offer exactly that kind of medical and prescription drug coverage, helping to safeguard the physical and emotional health of our members and their families. Working with our partners—Highmark Blue Shield of Northeastern New York (BSNENY), Capital District Physicians' Health Plan (CDPHP), MVP Health Care, CVS Caremark, and Humana—we provide access to the support you need.

This issue of the Health Trust Report Card is about making the most of your health care resources. Inside, you can read about a name change for the BSNENY medical plan, a new plan that Medicare-eligible members can choose for medical plan coverage, a COVID-19 vaccine update, using telemedicine as an alternative to in-person doctor visits, and the valuable mental health benefits our medical plans offer.

We're glad to share the information you'll find in this Health Trust Report Card. We believe you'll get a lot of mileage from learning about the benefits and programs available to you. As always, feel free to contact the Trust Office with questions. You can send us your questions by email at [RCGHealthTrust@questar.org](mailto:RCGHealthTrust@questar.org), or you can visit our website at [rcgtrust.com](http://rcgtrust.com).

Sincerely,

**The Board of Trustees**



## Meet the Board

The Board of Trustees are elected by the member school districts to oversee the Trust. They perform these duties in addition to their regular responsibilities and meet monthly to guide the direction of the Trust.

### The RCG Health Insurance Trust Trustees are:

- Tammy Sutherland, Chairperson
- Leslie Copleston, Vice Chairperson
- Harry Hadjioannou, Treasurer
- A. Joseph Dhara
- Meghan Heimroth
- Dr. Neil Howard, Jr.
- Dr. Angelina Maloney

### Advisory Members to the Trust are:

- Bonita Maxon, NYSUT Representative
- John Wilary, NYSUT Representative

We have several vacancies for Advisory Members. We are looking for people to represent CSEA, NYSUT (Greene County), and SAANYS. If you're interested in joining our team, please let us know.

Let us know if you have any questions or suggestions. You can reach us by email at [RCGHealthTrust@questar.org](mailto:RCGHealthTrust@questar.org).

# Highmark Blue Shield of Northeastern New York: New Name, Same Great Coverage



If you're enrolled in the BSNENY medical plan, you may have noticed a new name for this plan: Highmark Blue Shield of Northeastern New York. BSNENY has joined forces with Highmark—a not-for-profit health care company—to enhance the strength, stability, and security of your medical plan. While the transition to the new partnership will be complete as of July 1, 2022, you'll already see the Highmark name on some communication from BSNENY, including their website: [bsneny.com](https://bsneny.com).

But rest assured: This change will not affect your medical plan coverage. Your benefits are staying exactly the same. The BSNENY ID number, plan benefits, and Blue Shield customer service contacts are also staying the same. We're excited about this merger, as it allows the Trust to provide a medical plan that brings even more value and creates better health solutions for our members.

**Be on the lookout for your Highmark BSNENY ID card!** If you enroll in the BSNENY medical plan on or after December 1, 2021, you'll receive a Highmark ID card. If you're already enrolled in the plan, your new Highmark ID card will arrive in the mail at plan renewal in July 2022. Your current BSNENY ID card will continue to be valid until your Highmark card arrives.

As part of this transition, BSNENY participants also gain access to a variety of wellness programs. Here are a few of the many perks you can take advantage of:

- **GlobalFit®:** Get special access to savings on name-brand fitness goods and discounted memberships at over 8,000 gyms and health clubs nationwide.
- **Acupuncture and massage therapy:** Your plan covers up to 12 visits per year for each.
- **Free community wellness programs:** Access 100+ free, local health resources in your area, including fitness classes, smoking cessation and weight management programs, workshops, and support groups. Best of all, everyone in your family covered under the plan can join in!

You'll receive more information when the transition to becoming Highmark BSNENY is complete. In the meantime, if you have any questions, please go to [bsneny.com/content/neny/about/highmark-bsneny.html](https://bsneny.com/content/neny/about/highmark-bsneny.html). You can also contact Benetech at 888-411-4398 or [benetechadvantage.com](https://benetechadvantage.com).



## DID YOU KNOW...?

As a participant in one of the Trust's medical plans, you receive coverage for prescription drugs, either through CVS Caremark or your medical carrier. Regardless of plan, you always have the freedom to fill your prescriptions at the network pharmacy of your choice. To get more information about your plan's prescription drug benefits, contact CVS Caremark at [caremark.com](https://caremark.com) or your carrier.

## New! More than Just Medicare—The Humana Medicare Advantage Plan

The health and well-being 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. Starting July 1, 2021, the Trust began offering a new Medicare Advantage plan through Humana.

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'll receive the same benefits as Original Medicare plus additional benefits that Medicare does not offer. That means the Humana plan offers you better value than Original Medicare. To use the plan, visit health care providers who participate in Humana's network. Visit [humana.com/finder](https://humana.com/finder) to locate a network provider. In most cases, you'll find that if a provider accepts Medicare, they'll also accept your Humana coverage.

Remember that 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, which will instead be provided by CVS Caremark.

### More than Medicare

In addition to providing the hospital and medical coverage you expect from Original Medicare, the Humana plan offers a variety of perks that Original Medicare does not, including telehealth, the Go365 wellness rewards program that lets you turn wellness activities into gift cards and other rewards, and the SilverSneakers fitness program.

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

## Telemedicine Visits Keep You—and the Community—Safe

Going to the doctor during the COVID-19 pandemic is more stressful than normal. But receiving quality care doesn't have to be a burden. Consider using telemedicine instead.

All three of our medical plans offer 24/7 online video appointments accessible from your computer, tablet, or smartphone. Telemedicine allows you to see board-certified doctors without exposing yourself to other sick people in a doctor's office—or spreading germs to others. If you're concerned that you might have COVID, a virtual visit can help you assess your symptoms and connect you with a testing resource.

Telemedicine is usually the least expensive way for you to see a doctor, and your medical plan may even cover the full cost of your virtual visit. **If you have coverage through Highmark Blue Shield, Doctor On Demand visits are fully covered; there is no copay.**

For more information, contact your carrier.

So, the next time you need to see a doctor and it's not an emergency, consider using telemedicine.

### How to Use Telemedicine

**Highmark Blue Shield or CDPHP:** Connect using Doctor On Demand—sign up today at [doctorondemand.com](https://doctorondemand.com) or download the mobile app to get started.

**MVP Health Care:** Sign up at [myvisitnow.com](https://myvisitnow.com) or download the app from the [App Store](https://www.apple.com/app-store) or [Google Play](https://www.google.com/play).

## COVID-19 Vaccine Update

### Are you interested in receiving the COVID-19 vaccine?

The Centers for Disease Control and Prevention (CDC) recommends that everyone ages 5 and older get a COVID-19 vaccine to help protect against COVID-19. Everyone ages 18 and older is now eligible to receive the approved COVID-19 vaccines from Pfizer, Moderna, and Johnson & Johnson. Children ages 12 to 17 can receive the Pfizer vaccine, and the FDA recently authorized use of the Pfizer vaccine at a reduced dose for children ages 5 to 11. Receiving the vaccine is safe, and it doesn't cost you anything.

### Ready for Your Booster?

All vaccinated adults are now eligible for a COVID-19 booster shot. The CDC's recommendations also now allow for "mix-and-match dosing" for boosters, so you can choose any of the approved COVID-19 vaccines for your booster shot, regardless of your original vaccine brand.

For the most up-to-date information about the safety and effectiveness of COVID-19 vaccines, visit the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).

# Be Mindful of Your Mental Health



**It's no secret that COVID-19 has created emotional challenges. Lockdowns, social distancing, and high anxiety levels have contributed to a widespread mental health crisis. If you or any of your family members are suffering emotionally, the Trust has you covered.**

**All three of the Trust's medical plans offer mental health support.** The amount you pay for care depends on the specific plan in which you are enrolled. In many cases, mental health care you receive is provided to you for either a small copayment or at no out-of-pocket cost. All of the Trust's health plans cover both inpatient and outpatient care. What's more, you can 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.** If you need to talk to someone about an issue, no matter how big or small, you can also call the NY Project Hope Emotional Support Helpline, New York's free, confidential helpline as part of the FEMA response to COVID-19, at **844-863-9314**, or visit their website at [nyprojecthope.org](https://nyprojecthope.org).

## IMPORTANT CONTACTS

Organization	Contacts	Website
Rensselaer-Columbia-Greene Health Insurance Trust	<a href="mailto:RCGHealthTrust@questar.org">RCGHealthTrust@questar.org</a>	<a href="https://rcgtrust.com">rcgtrust.com</a>
Benetech	888-411-4398 <a href="mailto:info@benetechadvantage.com">info@benetechadvantage.com</a>	<a href="https://benetechadvantage.com">benetechadvantage.com</a>
Highmark Blue Shield of Northeastern New York	800-888-1238	<a href="https://bsneny.com">bsneny.com</a>
Capital District Physicians' Health Plan, Inc. (CDPHP)	877-269-2134	<a href="https://cdphp.com">cdphp.com</a>
CVS Caremark	866-808-7159	<a href="https://caremark.com">caremark.com</a>
Doctor On Demand	800-997-6196	<a href="https://doctorondemand.com">doctorondemand.com</a>
MVP Health Care	888-687-6277	<a href="https://mvphealthcare.com">mvphealthcare.com</a>
Humana (Medicare Advantage Plan)	800-733-9064	<a href="https://humana.com">humana.com</a>