



Serving Employees and Retirees of School Districts in Smithtown, South Country, Three Village

Summer Bulletin 2017

Medicare Deductible

We have received numerous calls regarding the Medicare deductible and copays. Please be advised that Medicare Part D members are responsible for the copay until this deductible of \$183 is met. This is usually during your first or second claim of the year.

This is not a change in coverage. It came to our attention that UHC was not collecting the copay but the error has now been corrected. Generally, you will be asked for the copay during your first visit of the year or receive a bill once your provider has received reimbursement. This copay is your responsibility.

Nutritional Counseling services

As of 7/1/2017 the plan covers one annual visit for nutritional counseling.

Statin Preventive Medications

The U.S. Preventive Service Task Force recommends that adults without a history of cardiovascular disease (CVD) — symptomatic coronary artery disease or stroke — use a low-to-moderate-dose statin for the primary prevention of CVD events in individuals who meet the following criteria:

- Are age 40-75, and
- Have one or more cardiovascular risk factors (high cholesterol, diabetes, hypertension, or smoking), and
- A calculated 10-year risk of a cardiovascular event of 10% or greater

Statins available at \$0 cost-share are as follows:

lovastatin (generic Mevacor) – All strengths

* atorvastatin (generic Lipitor) 10 & 20 mg *Prior Authorization required to confirm risk of CVD*

* simvastatin (generic Zocor) 5, 10, 20 & 40 mg *Prior Authorization required to confirm risk of CVD*

Choose smart when seeking out care providers Look for the Tier 1 icon

The UnitedHealth Premium program evaluates doctors using evidence-based medicine and national standardized measures. Just go to myuhc.com[®] and click on Find a Doctor.

Choose smart. Look for the tier 1 icon:



The UnitedHealth Premium program evaluates doctors using evidence-based medicine and national standardized measures. UnitedHealthcare reassesses providers periodically to ensure quality. You can always know the current status of your provider by visiting myuhc.com[®] and clicking on 'Find a Doctor'. Look for the blue dot icon above to ensure you pay the lowest copay.

CanaRx

As a reminder, a voluntary mail order drug program called SSEHPMeds, administered by CanaRx, was made available to SSEHP members. This voluntary cost saving mail order drug program for brand name prescriptions does not replacing your current prescription benefit plan.

Advantages of joining the SSEHPMeds program administered by CanaRx are:

- \$0 COPAY for all prescriptions offered through the program
- Prescriptions shipped directly to your home with no shipping and handling costs
- No out-of-pocket expenses

CanaRx Contact Information:

- Mail SSEHP Meds,
P.O. Box 44650, Detroit, MI 48244-0650
- Fax 1-866-715-(MEDS) 6337
- Phone 1-866-893-(MEDS) 6337
- Web www.SSEHPMeds.com

Out of Network Coverage

When choosing a provider or facility, it is important to use services that are in the UHC network. Out of Network coverage is subject to the deductible and co-insurance. **This will be your responsibility to pay if you use out of network providers.** It is important to call UHC Customer Service or check on-line at myuhc.com to ensure they are in network. Be wary of providers who say they "will work with your insurance company". Many times they are not in-network and you are left with a unexpected bill.

Health Discounts

Be healthy. Save money.

The Health Discount program through UnitedHealthcare can help you and your family save typically 10 to 50

percent on many health and wellness purchases not included in the Suffolk Schools Employee Health Plan.

By visiting a participating health provider, you can save on:

- **Dental care** — Cosmetic procedures such as teeth whitening
- **Vision care** — Laser eye surgery
- **Alternative care** — Acupuncture, chiropractic care, massage therapy and natural medicine
- **Long-term care services** — Skilled nursing facilities, assisted living, respite programs and durable medical equipment
- **Infertility treatment**
- **Hearing devices**

You can also save on these wellness resources to help you live a healthier life:

Save on these wellness resources to help you live a healthier life:

- Weight management from Jenny Craig®1, Nutrisystem® and other popular programs
- Nutrition counseling
- Fitness clubs including Anytime Fitness®, Curves®, Gold’s Gym®, Jazzercise®, MyGym® and Snap Fitness® (availability varies by geographic area; applies to new memberships only)
- Fitness equipment and apparel
- Natural products and foods
- Stress reduction and relaxation resources
- Smoking cessation programs

To locate participating health care professionals, programs and online retailers:

Link to the health discount program from myuhc.com® click on **Extra programs and Discounts** in the right side bar.

Then select **UnitedHealth Allies** and log into the discount site using your health plan ID card information.

- To search for a provider, program or online retailer, click the UnitedHealth Allies link and select a category (such as Alternative Care) and a specialty (such as Massage).

- For individual providers: Click **Select This Provider** to generate a discount confirmation. **Be sure to print the discount confirmation and take it with you to your appointment.** Note that the confirmation is simply your rate guarantee. You are under no obligation to visit the selected provider.

- Make an appointment, being sure to identify yourself as a UnitedHealth Allies® discount program member, and pay the discounted rate at the time of service.

Back Health

6 Self-Care Tips to Soothe Acute Back Pain

Most back pain eventually clears up on its own. But until it does, following these steps can help you feel better.

Back pain is so common in the United States that at least four out of every five people will have a significant bout of it at some point in their lives. Why do our backs ache so frequently? Often, the pain is triggered by an injury. For instance, you might find yourself wincing if you overstretch a muscle by lifting something too heavy or doing too much gardening. Back pain can also be brought on by medical problems, including arthritis, osteoporosis, a ruptured disk or an infection. Weight gain can also cause back pain, as can sleeping in the wrong position.

Steps to soothe a sore back

The good news is that most back pain doesn't last long. It often goes away on its own after a few days. Roughly 80 percent of back pain cases clear up nearly completely within six weeks. Until the pain disappears, these tips can help you feel better:

1 Use ice. As soon as possible after a back injury, apply a cold pack or a cold compress to the affected part of your back. (You can use a bag of ice or frozen vegetables wrapped in a towel.) Do this several times daily, up to 20 minutes at a time, for two to three days. If you have diabetes, impaired sensation or impaired circulation, talk with your

doctor about whether you should use ice.

2 Apply heat. Next, use a heating pad to apply warmth to your back for brief periods of time. Don't fall asleep when you're using a heating pad, as you might burn yourself. Warm baths may also ease any lingering pain. If you have diabetes, impaired sensation or impaired circulation, talk with your doctor about whether you should use heat.

3 Go easy on bed rest. As painful as it may be to move, limit the time you spend in bed to no longer than one or two days. Resuming your normal activities as soon as possible can actually reduce discomfort, improve your mobility and help you avoid complications, such as weak muscles and blood clots in your legs.

4 Sleep smart. At night or whenever you rest, sleep on your side with a pillow between your knees.

5 Consider medicine. Ask your doctor about over-the-counter pain relievers.

6 Exercise. Back-friendly exercises such as swimming and walking may help speed your recovery. Check with your doctor before you increase your activity. Your doctor or a physical therapist may also suggest specific exercises to strengthen your back and abdominal muscles.

**ANNUAL STATEMENT OF THE
SUFFOLK SCHOOL
EMPLOYEES HEALTH PLAN
FOR THE FISCAL YEAR ENDED
DECEMBER 31, 2016**

Included in this Bulletin is a condensed summary of the annual financial report that has been filed with the NYS Insurance Department. Please refer to the enclosed document for the details regarding Suffolk School Employees Health Plan.