



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

Summer Bulletin 2023

ANNUAL STATEMENT OF THE SUFFOLK SCHOOL EMPLOYEES HEALTH PLAN FOR THE FISCAL YEAR ENDED DECEMBER 31, 2022

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.

SSEHP – Specialty Medication Variable Copay Program Bulletin

Suffolk School Employees Health Plan uses OptumRx for pharmacy benefits. The cost of medications has been greatly increasing over time and will continue to in the future. Effective October 1, 2021, SSEHP added the OptumRx Specialty Variable Copay Solution to the Commercial (Non-Medicare) Plan. The program is designed to help members take advantage of manufacturer assistance when it is available.

What you will experience,

The variable copay process works as follows:

1. OptumRx Specialty pharmacy medication fill initiated

- Member is filling a specialty medication at Optum Specialty Pharmacy
 - Member has signed up, or Optum Specialty Pharmacy is able to enroll the member, in a manufacturer sponsored coupon (financial assistance) program
 - Coupon is registered on the patient's profile
 - Once the coupon is registered on the patient's profile, the process typically does not need to be repeated. However, this requirement is determined by the manufacturer.
2. Prescription claim adjudication
The prescription claim is adjudicated by OptumRx Specialty Pharmacy
 - Cost share responsibility is sent to the manufacturer assistance program
 - Manufacturer assistance program pays, covering the member cost share

Things to know about mental health

Mental health issues can be challenging. But learning a little about the sources and effects of these problems can lead to a smoother path forward.

- **Prevention is Possible** As with any health issue, taking mindful, positive steps can manage symptoms and boost wellbeing.
- **Therapy Does Work** Therapy can help a person heal, change behavior, cope with symptoms and recover.
- **Mental health is not a character flaw** Hereditary and environmental factors can be causes of mental health problems.

Did you know?

Prioritizing sleep is important to staying healthy, affecting your emotional, mental and physical wellbeing.

AbleTo Mobile App

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan.

Make sure everything checks out

Preventive care —such as routine annual checkups and certain recommended screenings and immunizations —is covered

by SSEHP for \$0 out-of-pocket when you see network providers.

Recommended screenings/diagnostic are subject to cost-share.

A preventive care visit may be a good time to:

- Establish your relationship with your primary care provider
- Create a connection for future medical service
- Evaluate your health when you're symptom-free

What to expect at preventive care exams
These assessments and screenings are common at most exams:

- **Body mass index (BMI) assessment**
Your BMI is an estimate of your body fat based on your height and weight. It can help you determine if you're at a healthy weight.²
- **Blood pressure screening**
Keeping your blood pressure in check is an important part of maintaining good health.³
- **Cancer screenings for adults**
Common cancer screenings include breast, colorectal, cervical and lung

Be Sun Smart: Learn How to Reduce Your Risk of Skin Cancer and Catch It Early

Healthy skin starts by being sun smart to protect yourself and reduce sun exposure. Skin cancer is the most diagnosed cancer

in the U.S; one in five Americans will develop skin cancer. The five-year survival rate for melanoma is 99% if the cancer is localized and caught early! You can reduce your risk for skin cancer by keeping an eye out for changing spots and moles during monthly self-exams and applying sunscreen daily. If you find spots that are changing, bleeding, or itching, make an appointment with a dermatologist. Visit mskcc.org/ssehpcare to learn more about how to reduce your risk for skin cancer.

- Recommend a local facility if the patient lives far from MSK and prefers to be treated closer to home

MSK Direct can be accessed online at mskcc.org/ssehpcare or via the SSEHP toll-free member line 833-825-4563, Monday through Friday from 8:00 am ET to 6:00 pm ET. Messages left outside of these hours will be returned the next business day.

MSK Direct, World-Class Cancer Care for You and Your Family

SSEHP has partnered with Memorial Sloan Kettering Cancer Center (MSK) through MSK Direct — a program that offers guided access to expert cancer treatment at MSK for SSEHP members and their families.

Call your dedicated MSK Direct number 833-825-4563 if your doctor suspects or has diagnosed you with cancer.

The MSK Direct team will:

- Schedule an expedited initial appointment at MSK
- Gather necessary medical records for the first appointment at MSK
- Provide navigational support from an oncology-certified nurse to answer questions throughout your cancer journey.
- Facilitate virtual services, including virtual expert medical opinions, for patients who are unable to travel to MSK

**ANNUAL STATEMENT
OF THE
SUFFOLK SCHOOL EMPLOYEES HEALTH PLAN
TO THE
SUPERINTENDENT OF INSURANCE
OF THE
STATE OF NEW YORK
FOR THE FISCAL YEAR ENDED
DECEMBER 31, 2022**

STATEMENT OF ASSETS AND LIABILITIES

ASSETS

Cash and Cash Equivalents	\$ 28,994,983
Receivables:	
Medicare Part D Subsidy	7,562,310
Stop-loss Recovery	--
Other Assets:	
Prepaid Expenses	<u>56,410</u>
Total Assets	<u><u>\$ 36,613,703</u></u>

LIABILITIES

Claims Incurred But Not Reported	\$ 8,249,400
Accrued Expenses	1,637,959
Reserve for Future Benefits (Fund Balance)	<u>26,726,344</u>
Total Liabilities and Reserves	<u><u>\$ 36,613,703</u></u>

CHANGES IN FUND BALANCE (RESERVE FOR FUTURE BENEFITS)

ADDITIONS TO FUND BALANCE

Contributions-Employer	\$ 77,440,244	
Contributions-Employee	5,994,743	
Investment Income	126,302	
Other Additions:		
Medicare Subsidy	7,160,509	
Stop-Loss Recovery	551,998	
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Total Additions	\$ 91,273,796	

DEDUCTIONS FROM FUND BALANCE

Insurance and Annuity Premiums to Insurance Carriers and Service Organizations		\$ 570,235
Benefits Provided		86,743,466
Administrative Expenses		
Fees-		
Administrative Fees	\$ 162,550	
Third Party Administrators	2,128,661	
Actuary	73,200	
Accounting Services	41,989	
Legal Services	38,200	
Plan Consulting Services	245,247	
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		2,689,847
Office Expenses		--
Fidelity and Liability Insurance Premiums		22,821
Changes in Claims Incurred But Not Reported		537,700
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		\$ 90,564,069

RECONCILEMENT OF FUND BALANCE

Fund Balance (Reserve for Future Benefits) at Beginning of Year	\$ 26,016,617	
Total Additions During Year (From Above)		91,273,796
Total Deductions During Year (From Above)		90,564,069
Total Net Increase	<hr/>	<hr/>
	709,727	
Net Assets Available For Benefits	\$ 26,726,344	