



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

## Summer Bulletin 2021

### **ANNUAL STATEMENT OF THE SUFFOLK SCHOOL EMPLOYEES HEALTH PLAN FOR THE FISCAL YEAR ENDED DECEMBER 31, 2020**

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.

### **Suffolk School Employees Health Plan – Mail Service Saver Plus**

Suffolk School Employees Health Plan uses OptumRx for pharmacy benefits. The costs of taking a long-term medication can add up. We want to help you pay less. Starting October 1, 2021, SSEHP Commercial (Non-Medicare) Plan members will be able to receive three retail prescription fills. After the third retail fill, you will need to fill your long-term medication(s) through OptumRx® home delivery.

With OptumRx® home delivery, you can get a 3-month supply of your long-term medications. Plus, OptumRx will mail them to you with free standard shipping.

When meeting with your physician ask them for two (2) prescriptions. The first prescription should be the prescription you

can take to your local retail pharmacy for a 30- day supply with two refills and the second would be for a 90-day supply with three (3) refills to be sent to OptumRx Home Delivery pharmacy.

Ready for home delivery? Here are the ways to sign up:

- [www.optumrx.com](http://www.optumrx.com) or with the OptumRx app.
- Or, ask your doctor to send an electronic prescription to OptumRx.
  - ✓ What is ePrescribe? It's a way for your provider to send electronic prescriptions to OptumRx. It is much faster than paper and faxing prescriptions. Be sure to ask your doctor to ePrescribe when possible. Prescriptions for controlled substances, such as opioids, can only be ordered by ePrescribe.<sup>1</sup>
- Or, call the number on your member ID card (1-877-633-4461) and ask for help from an OptumRx Customer Service Advocate.

## Specialty Medication Variable Copay Program Bulletin

Suffolk School Employees Health Plan uses OptumRx for pharmacy benefits. The cost of medications has been increasing greatly over time and will continue to in the future.

Effective October 1, 2021, SSEHP will be adding the OptumRx Specialty Variable Copay Solution to the Commercial (Non-Medicare) Plan. The program is designed to 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 program
  - Coupon is registered on the patient's profile
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

## OptumPerks

As of July 1, 2021, Suffolk School Employees Health Plan will offer additional savings to our participants.

In fact, you might have already received your Optum Perks™ ID card and Welcome Letter in the mail. Please hold onto this card too.

The rising cost of medications is on everyone's mind. Effective July 1, 2021, Suffolk School Employees Health Plan in partnership with OptumRx will be implementing the Optum Perks™ Program. This program supplements your current prescription drug coverage. It does not replace it.

Optum Perks™ offers discounts on medications the Plan does not cover or may exclude.

You can save money on the medications the Plan doesn't cover by using OptumPerks™ to lower your out-of-pocket costs. And you can even use it on human equivalent medications prescribed by a veterinarian for your pets. That's right even your pets are included.

### What is Optum Perks?

Optum Perks is a free prescription discount card that helps you save up to 80% on most FDA approved medications not covered by our Plan when accompanied by a prescription. You can use Optum Perks to save on prescribed medication, equipment, etc. Optum Perks™ makes it easy for you to save.

- It is Free to use
- It is Accepted at more than 64,000 pharmacies nationwide

- It is Available even if you have no insurance coverage
- It Requires no registration or personal information

### **Who can use Optum Perks?**

Everyone can use Optum Perks, even if you are no longer employed or whether you have insurance. Use it at the pharmacy counter to help you save on medications. OptumRx will be sending more detailed information to you over the coming months that will help to explain the features, advantages and benefits of OptumPerks.

### **SSEHP Suffolk School Employees Health Plan Medicare (EGWP) Plan**

January 1, 2022, Suffolk School Employees Health Plan Medicare (EGWP) Plan.

Each year, Medicare eligible retirees enrolled in our Medicare Plan receive prescription drug coverage information in the mail from OptumRx. Those materials include an Annual Notice of Change, an Abridged Formulary, an Evidence of Coverage, and a flyer indicating where to find pharmacies online.

Beginning January 2022, we have decided to post more of these materials online for your reference, instead of mailing them to you.

The Formulary and Evidence of Coverage will also now be available online only. However, you may call OptumRx Member Services if you prefer to have a copy mailed to you.

The Annual Notice of Change will still be sent to you in the mail, with a flyer

indicating where to find the Pharmacy Directory, Formulary and Evidence of Coverage online.

If you have any questions about this Plan's benefits or costs, please call OptumRx.

### OptumRx Member Services

Phone (toll-free): 1-855-253-3270

TTY users: 711

Hours of operation: 24 hours a day, 7 days a week

Website: [www.optumrx.com](http://www.optumrx.com)

### **Maternity Support Program**

The Maternity Support Program helps families from the time they consider starting or expanding their family through the first few weeks of the new baby's life. The program allows all employees to have one-on-one access to an experienced maternity nurse, medical director and social worker throughout their pregnancy, regardless of risk level.

### **Customized maternity education**

**materials**—Upon enrollment, employees receive important educational materials covering a wide range of topics. In addition, employees receive March of Dimes educational materials and a complimentary choice of a pregnancy or newborn care book.

### **Dedicated maternity nurses**

—Each employee is supported before, during and after pregnancy by an experienced maternity nurse, regardless of risk level. Nurses provide assistance, guidance, answers and education via phone

consultation. These consultations focus on wellness and health risk screenings at different points throughout the pregnancy. Topics may include breastfeeding/lactation support, preparing to return to work, family planning and more. Ideally, consultations begin with preconception planning and continue after birth to screen for postpartum depression and provide information about newborn care.

**Support of special care needs**—Nurses experienced in high-risk pregnancies and preterm births help provide specialized support services throughout the pregnancy

### **Behavioral health resources and care, all in one place.**

With Live and Work Well, behavioral health support services are available for you and your family to access anytime, anywhere—whether you're in a time of greater need or may want to work on personal growth. As part of your health plan benefits, Live and Work Well is available at no additional cost to you and your family.

Find the right care for you. Use the provider search to help locate therapists, psychiatrists or other behavioral health clinicians and facilities near you. You'll be able to narrow your search by provider name, location, area of expertise and more. After you find a provider, you have the option of scheduling an in-person or virtual appointment.

Tap into behavioral health support. Explore hundreds of articles, videos, interactive self-

help programs and other tools to help you with the ins and outs of everyday life—even if you might not have any pressing concerns. These resources are available anytime

### **World-Class Cancer Care, Wherever You Are**

SSEHP has partnered with Memorial Sloan Kettering Cancer Center (MSK), one of the top ranked cancer hospitals in the nation, through a program called MSK Direct. MSK Direct is a benefit for SSEHP members that gives you and your family dedicated access to exceptional cancer care, support, and expert resources from the world's leading specialists at Memorial Sloan Kettering Cancer Center.

MSK Direct will:

- schedule an initial appointment at your convenience, as quickly as within two days
- gather all necessary medical records
- meet you at the first appointment to provide support, logistical assistance, and introductions to your care team
- provide continuous support throughout your care journey
- recommend a local facility for those who live far from MSK and prefer to be treated closer to home
- facilitate care remotely, including videoconferencing and ongoing collaboration with your local oncologist

MSK is considered an in-network facility for

the SSEHP, and remote care through MSK is a covered benefit for SSEHP members.

Whether you need treatment, a second opinion, or expert guidance on topics like prevention and caregiving, our team is here to help get you the best care possible every step of the way – whether at our facilities in Uniondale, Hauppauge, Commack, Manhattan, or close to home. To get started with MSK Direct, call the SSEHP dedicated phone line at 833-825-4563 or visit [www.mskcc.org/ssehp](http://www.mskcc.org/ssehp).



**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, 2020**

## STATEMENT OF ASSETS AND LIABILITIES

### ASSETS

<b>Cash and Cash Equivalents</b>	\$ 24,817,756
<b>Receivables:</b>	
Employer Contributions	2,357,357
Medicare Part D Subsidy	3,892,248
Stop-loss Recovery	12,534
<b>Other Assets:</b>	
<b>Prepaid Expenses</b>	<u>56,366</u>
<b>Total Assets</b>	<u>\$ 31,136,261</u>

### LIABILITIES

<b>Claims Incurred But Not Reported</b>	\$ 7,078,500
<b>Accrued Expenses</b>	1,161,944
<b>Reserve for Future Benefits (Fund Balance)</b>	<u>22,895,817</u>
<b>Total Liabilities and Reserves</b>	<u>\$ 31,136,261</u>



## CHANGES IN FUND BALANCE (RESERVE FOR FUTURE BENEFITS)

### ADDITIONS TO FUND BALANCE

Contributions-Employer	\$	72,309,429	
Contributions-Employee		5,601,039	
Investment Income		105,057	
Other Additions:			
Medicare Subsidy		6,321,706	
Stop-Loss Recovery		393,430	
			<hr/>
Total Additions	\$	84,730,661	

### DEDUCTIONS FROM FUND BALANCE

Insurance and Annuity Premiums to Insurance Carriers and Service Organizations			\$	529,804
Benefits Provided				77,244,351
Administrative Expenses:				
Fees-				
Administrative Fees	\$	130,336		
Third Party Administrators		2,082,634		
Actuary		54,800		
Accounting Services		37,000		
Legal Services		28,459		
Plan Consulting Services		186,780		
Settlement Loss		1,600,000		
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				4,120,009
Office Expenses				3,940
Fidelity and Liability Insurance Premiums				86,958
Changes in Claims Incurred But Not Reported				(168,100)
				<hr/>
	\$			81,816,962

### RECONCILEMENT OF FUND BALANCE

Fund Balance (Reserve for Future Benefits) at Beginning of Year	\$	19,982,118	
Total Additions During Year (From Above)			84,730,661
Total Deductions During Year (From Above)			81,816,962
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Total Net Increase		2,913,699	
			<hr/>
Net Assetes Available For Benefits	\$	22,895,817	

ADDITIONAL INFORMATION IS AVAILABLE

REPORT ON EXAMINATION: Fund is subject to periodic examination by the New York State Insurance Department. All employee-members of the fund, all contributing employers and the Participating unions may inspect the Reports on Examination at the New York State Insurance Department upon presentation of proper credentials. If you wish to see the Report please contact the New York State Insurance Department Life Insurance Companies Bureau, 160 West Broadway, New York, NY 10013-Telephone 212-602-0309.

OTHER INFORMATION: Also available for inspection to the public generally are the annual statements and registration documents filed by the Fund. These may be inspected during working hours at the above address, or at the office of the Fund.