



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

## Spring Bulletin 2025

### **SSEHP New Health Care Premiums Effective July 1, 2025**

As a health plan we work very hard to provide you with premiums that are competitive to comparable health plans in our area, while still offering you and your family the greatest access to quality health care. The following rates will apply as July 1, 2025 through June 30, 2026:

- Individual - \$1,509.27
- Family - \$3,181.26
- Medicare Primary Individual - \$786.83
- Medicare Prime 1 (1 over 65 and 1 under 65) - \$2,285.71
- Medicare Prime 2 (both members over 65) - \$1,761.83

*Please note: The percentage of premium that you pay is dependent upon your current contract with your district.*

### **SSEHP Commercial (Non-Medicare) Plan and Medicare (EGWP) Plan Participants Important Message About OptumRx Mail Service Auto Refill Program**

Beginning July 1, 2025, if you have enrolled your medication in OptumRx's Mail Service/Home Delivery auto refill program please be advised, this program will no longer be available to Suffolk School Employees Health Plan participants.

In the event your doctor has prescribed a 90 day supply of a maintenance medication and you are having this prescription filled at the OptumRx mail Service/Home Delivery Pharmacy you will

need to begin submitting your refill requests via the OptumRx website([www.optumrx.com](http://www.optumrx.com)) or by calling OptumRx directly at the Toll Free Number on the back of your ID Card.

The Automatic Refill program will no longer be available to you for refilling your Mail Order/Home Delivery prescriptions.

What is **NOT** changing, if you are currently using the OptumRx Mail Service (Home Delivery) pharmacy, you will still be able to use the OptumRx Mail Service (Home Delivery) pharmacy for all of your current refills and any new prescriptions you would like to have filled through the mail away pharmacy. You can still ask your provider to send your 90-day prescription to OptumRx.

### **2025 SPD Updates**

An error was found in the prior SSEHP SPD that has been updated for the 2025 edition. Appeals language has been updated to the below.

The request for review must be directed to the Claims Administrator within 180 days after the claim payment date or the date of the notification of denial of benefits.

The final appeal must be filed within 60 days of the initial denial of the claim.

### **One Pass**

Over 80% of U.S. consumers consider wellness a top or important priority in their daily lives.<sup>1</sup> One Pass is designed to encourage your wellness through flexible gym and nutrition benefits. The program includes a low-cost national gym network, digital workouts, grocery delivery service and additional options. Best of

all, you have the freedom to choose the option that fits your needs and lifestyle.

One Pass Select offers you various membership tiers to choose from based on your unique fitness goals—along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access with no waiting period
- The ability to add up to 4 family members (age 18+) at a 10% monthly discount
- A convenient grocery delivery subscription

Enroll today:

1. Visit: <https://member.uhc.com/coverage/additional/>
2. Sign in or register
3. Select the One Pass Select tile

### **Diabetic Prescription coverage changes**

Starting January 1, 2026, in order for members of SSEHP to obtain the requisite diabetic drugs and supplies without any copay, they will need to complete at least two A1C screenings with at least three months in between and at least two doctor appointments no later than September 2025. These criteria will be in place each year thereafter. In other words, if a member does not complete at least two A1C screenings as described above in any given calendar year, there will be an appropriate copay applied to the requisite diabetic drugs and supplies the following calendar year.

### **Colon Cancer Screening programs**

Choose the test that's right for you

Your health plan provides coverage for 4 types of preventive colorectal screening tests—your primary doctor can help you decide depending on your personal comfort level and health history.

**Stool-based test** Available 3 ways, these at-home tests check your stool for indicators of colon cancer

**Virtual colonoscopy** Uses X-rays and computers to create images of your colon

**Flexible sigmoidoscopy** Procedure that checks the lower part of the colon

**Colonoscopy** Procedure that checks the rectum and the whole colon

Things to know about at-home stool-based tests  
What are the options?

How does stool-based testing work?

- Your provider will order the testing kit, which would be paid as a preventive service at no cost-share. There is no paperwork for you—you may not purchase the fecal DNA kit on your own and submit the bill.
- In some situations, a follow-up screening colonoscopy may be indicated. Whether this would be covered as preventive or under the medical plan as diagnostic will depend on your provider.

### **What's preventive care and what's covered?**

When it comes to your health, there's no such thing as starting too early. Eating whole, nutritious foods, staying active, limiting alcohol, managing stress and getting routine checkups are all part of your preventive care.

Think of preventive care appointments like car maintenance. You likely bring your car in regularly for an oil check, tire rotation and break inspection to catch any issues and help keep your car running smoothly for as long as possible. Preventive care is routine health care that helps you stay on top of your health — and catch anything before it becomes serious.

## What's considered preventive care?

Preventive care includes the services you get as part of your routine well exam. Most health plans cover eligible preventive care services, which means you'll pay \$0 out of pocket. Preventive care includes:

- Your annual physical care exam
- Vaccines
- Well-baby and well-child care
- Recommended cancer tests and screenings at certain ages for skin, breast, colon, prostate, lung and cervical cancer
- Other health screenings for things like osteoporosis and diabetes

Spring forward into health! Kicking off this season of fresh beginnings is the perfect time to check in on your health and see if you are due for any cancer screenings.

Below is a quick guide to screening available:

| CANCER     | SCREENING TEST   | AGES                                 |
|------------|--|--------------------------------------|
| Skin       | Monthly skin self-exam   | Depends on risk                      |
| Colorectal | Colonoscopy  | 45+                                  |
| Lung       | Low-dose CT scan   | 50-80<br>(with a history of smoking) |
| Cervical   | Pap test every 3 years You may also need an HPV test every 5 years | 21-65                                |
| Breast     | Start to become familiar with how your breasts look and feel       | 20+                                  |
|            | Breast exam by your healthcare provider                            | 25+                                  |
|            | Mammogram or tomosynthesis (3D mammogram)                          | starting at 40                       |
| Prostate   | First (baseline) PSA test Repeat PSA test as required              | starting at 45<br>50-70              |