



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

Spring Bulletin 2019

SSEHP New Health Care Premiums Effective July 1, 2018

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 with the greatest access to quality health care. The following rates will apply as July 1, 2019 through June 30, 2020:

- Individual - \$1,027.58
- Family - \$2,165.94
- Medicare Primary Individual - \$590.85
- Medicare Prime 1 (1 over 65 and 1 under 65) - \$1,716.39
- Medicare Prime 2 (both members over 65) - \$1,322.99

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

Diabetic Supplies

As a reminder, members can receive diabetic supplies at no cost from any durable medical equipment (DME) provider that accepts Medicare.

Not all pharmacies are contracted DME providers. Receiving supplies from an out-of-network provider could result in out of pocket expenses for members.

CanaRx

Due to a recent letter from the FDA to CanaRx, the Plan is suspending services with

CanaRx while the company works with the FDA to rectify their concerns. Please do not send any prescriptions to CanaRx until the dispute is resolved. If you have questions, please call CanaRx directly at 1-866-893-6337. The Benefit Coordinators from your district and OptumRx will also instruct you to call CanaRx directly.

Suffolk School Employees Health Plan – High Cost Claim 30 Day Supply

As of July 1, 2019, all members will be subject to a 30 day supply limitation on certain high cost prescription drugs (drugs which cost \$670 or more). For a list of medications please visit www.ssehp.org If you have any questions about a medication you are currently taking, please call the Toll Free Number on the back of your ID card. The Toll Free Number for the Commercial (Non-Medicare) Plan is 1-877-633-4461. The Toll Free Number for the Medicare Plan is 1-855- 253-3270.

UnitedHealth Premium

The UnitedHealth Premium program makes it easy for you to find doctors who meet benchmarks based on national standards for quality and local market cost efficiency. The program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient

providers.

Look for the Tier 1 symbol when looking for a primary care physician or specialist on myuhc.com® or our Health4Me® app.

A Close-Up on Cholesterol: Know the Basics

Do you know the ins and outs of cholesterol? How about the highs and lows? Read on for information that can help you learn more about this threat to heart health.

What is cholesterol?

Cholesterol is a waxy, fat-like substance your body needs — and your liver makes most of what you need. Some people inherit a tendency to produce too much.

You might also raise your levels of unhealthy types when you eat certain foods — such as fatty cuts of meat, full-fat dairy and other high-fat animal products.

Why it matters

If your cholesterol levels aren't what they should be, it may be a serious health risk.

They can contribute to plaque buildup in your arteries. This can cause an artery to narrow or become clogged — which could trigger a heart attack or stroke.

Here are two types of cholesterol that play a role in that risk:

The bad: low-density lipoprotein, or LDL. Too much LDL is a plaque builder — and a primary culprit in clogged and damaged arteries.

The good: high-density lipoprotein, or HDL. This type works a bit like a trash collector. As it travels through your bloodstream, it gathers up other bits of cholesterol — and takes them to your liver for disposal.

Putting yourself to the test

Ask your doctor when and how often you should have your cholesterol tested. It may depend on your age — and whether you have other risk factors. These include a family history of heart attack and stroke, as well as high blood pressure, smoking and diabetes.

The blood test for cholesterol is called a lipoprotein panel. Your results will include numbers for your:

- LDL and HDL levels.
- Total cholesterol — this number is based in part on your LDL and HDL.
- Triglycerides — another form of fat found in the blood. High triglycerides can increase your risk of heart disease.

Your doctor will evaluate your results in context with other risks you may have.

If your cholesterol levels are not in a healthy range, don't ignore this warning. Catching this early — and improving your numbers — can significantly reduce your risk of a heart attack and stroke.