



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

Fall Bulletin 2024

Maximum Out of Pocket Change

Effective January 1, 2025 keeping in alignment with the Affordable Care Act, the Suffolk School Employees Health Plan Commercial Plan Maximum Out of Pocket amounts will be changed.

The new Maximum Out of Pocket amounts will be,

Individual: \$9,200

Family: \$18,400

SSEHP New Health Care Premiums

Effective January 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 with the greatest access to quality health care. The following rates will apply as January 1, 2025, through June 30, 2025:

- Individual - \$1,372.06
- Family - \$2,892.05
- Medicare Primary Individual - \$715.30
- Medicare Prime 1 (1 over 65 and 1 under 65) - \$2,077.92
- Medicare Prime 2 (both members over 65) - \$1,601.66

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

Medicare Part D members

Beginning January 1, 2025, all Medicare Part D enrollees must be offered the option to pay out-of-pocket Part D prescription drug costs in monthly installments over the course of the plan year rather than a lump sum payment at the pharmacy.

What's the Medicare Prescription Payment Plan?

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January – December). Starting in 2025, anyone with a Medicare drug plan can use this payment option for drugs covered by Part D. All plans offer this payment option and participation is voluntary.

If you select this payment option, each month you'll continue to pay your plan premium (if you have one), and you'll get a bill from your health or drug plan to pay for your prescription drugs (instead of paying the pharmacy).

There's no cost to participate in the Medicare Prescription Payment Plan, and

you won't pay any interest or fees on the amount you owe, even if your payment is late.

CANARX available!

CANARX is a voluntary international mail order prescription program that is available to eligible members and their dependents of Suffolk School Employees Health Plan. Brand name medications, in the original factory-sealed manufacturers packaging, are delivered DIRECT TO YOUR DOOR from certified pharmacies in Canada, the United Kingdom and Australia. YOU PAY NOTHING thanks to the savings CANARX brings to your plan.

Getting started is super easy!

1. Check to see if a medication is offered - call CANARX at **1-866-893-6337** or to view the complete formulary - and enroll online or download an enrollment form - visit **www.canarx.com** (WebID: **SSEHP**).
2. Ask your doctor for a prescription for a 3-month supply, with 3 refills.
3. Submit documentation (completed enrollment form, prescription and a copy of your photo ID).
4. Sit back and relax...medication will be mailed direct to your home within 4 weeks!

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.

Coronary Calcium Scans covered with no cost share

A coronary calcium scan is a **special computerized tomography (CT) scan of the heart**. It looks for calcium deposits in the heart arteries. A buildup of calcium can narrow the arteries and reduce blood flow to the heart. A coronary calcium scan may show coronary artery disease before you have symptoms.

Coronary calcium scan results can help determine the risk of heart attacks or strokes. Results from the scan may be used to plan or change treatment for coronary artery disease.

A coronary calcium scan is done to check for calcium in the arteries that supply the heart. It can help diagnose early coronary artery disease.

Coronary artery disease is a common heart condition. A buildup of calcium, fats and other substances in the heart arteries are often the cause. This buildup is called plaque. Plaque collects slowly over time, long before there are any symptoms of coronary artery disease. A coronary calcium

scan uses a series of X-rays to take pictures that can see if there's plaque that contains calcium.

This test might be done if:

- You have a strong family history of early coronary artery disease.
- Your risk for heart attacks is intermediate, not low or high.
- Your level of risk of heart attacks is uncertain.

A coronary calcium scan may help:

- Understand your risk of heart disease.
- Plan treatment if you have a low to moderate risk of heart disease or if your heart disease risk isn't clear.

Discontinued programs

Due to low to no participation in the Neonatal resource program and the cancer support program, Unitedhealthcare will be discontinuing the programs for January 1, 2025. Unitedhealthcare will continue support for you under the Personal Health Support program for any care management and disease management needs.

Calm Health App

The Calm Health app provides programs and tools to help support your mental

health and well-being—all at your own pace.

As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

Resources to help support your mental health. To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey. Tap into tools and support The Calm Health app brings you a library of support—including mindfulness content and programs created by psychologists—for a variety of health experiences and life stages. This information is designed to help you:

- Learn techniques to improve well-being – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- Work toward goals – Join self-guided self-care programs, and track your progress along the way
- Support your mind and body – Access mental health information and support to help you strengthen the mind-body connection continued Mind-Body-You. Make the connection with Calm Health.

You'll first need to sign in to your account on myuhc.com® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.

MSK Direct

October is Breast Cancer Awareness Month, and the SSEHP partners with Memorial Sloan Kettering Cancer Center to offer you MSK Direct, a program that offers you special access to world-class cancer care. Memorial Sloan Kettering recommends an annual clinical breast examination by a healthcare professional starting at age 25 and an annual mammogram starting at age 40 for women of average risk without symptoms. Ask your doctor if you need earlier or more frequent screening or additional tests if you are at above-average risk for breast cancer. To learn more, visit our breast health guide at: mskcc.org/ssehpc.

1 in 8 women in the US will develop breast cancer in their lifetime. Learning about the signs and symptoms of this cancer and what can be done to help prevent or to find the cancer early can help save lives.

If you have been diagnosed with cancer or your doctor suspects that you may have cancer, contact MSK Direct by calling SSEHP's dedicated phone number: 833-825-4563 or visit mskcc.org/ssehpc.

Women's Health National Observance:

Women's Health Month and National Breast Cancer Awareness Month

October's health observance is Women's Health Month and National Breast Cancer Awareness Month. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Women's health](#)
- [Heart disease in women](#)
- [Menopause](#)
- [Breast cancer](#)
- [Breast cancer screening and diagnosis](#)

www.uhc.com/health-and-wellness/health-topics/womens-health