

FOR YOUR  
Benefit

## You're not alone: NYSDOH recognizes long COVID complications

**D**o you suspect you or a loved one might be suffering from long COVID? While most people with COVID-19 get better within a couple of weeks, some continue to have symptoms or develop new ones after their initial recovery. Long COVID is a condition in which individuals infected with COVID-19 continue to experience a wide range of physical, mental, emotional, and psychological symptoms after their initial infection.

### Long COVID is not your imagination

At first long COVID patients may believe their symptoms are simply their imagination. Because certain symptoms may start long after their initial COVID diagnosis and recovery, these patients may think their illness is not related to COVID or that they're not recovering from COVID at all. It's probably not their imagination. They're likely suffering from long COVID.

Health specialist in the state of New York believe long COVID to be a chronic condition with cases increasing daily. In response, New York State's Department of Health (NYSDOH) has created a new website to connect New Yorkers to resources for managing long COVID. [https://health.ny.gov/diseases/long\\_covid/](https://health.ny.gov/diseases/long_covid/).

While long COVID has affected people around the world, currently there is no test to diagnose it. Patients with long COVID often report similar symptoms, including experiencing new, ongoing, or worsening health conditions long after their initial infection. Symptoms that last four or more weeks after a COVID-19 infection could be an indication of long COVID. If you or a dependent have had COVID and are not getting better you should contact your primary care physician to discuss your symptoms. Symptoms associated with long COVID can vary widely, from cardiovascular symptoms like heart palpitations to difficulty breathing and excessive fatigue.

The most commonly reported symptoms associated with long COVID are:

- Tiredness or fatigue
- Brain fog
- Worsening symptoms after working hard or thinking hard
- Difficulty breathing
- Cough
- Difficulty thinking or concentrating
- Headache
- Sleep problems
- Pins-and-needles feelings
- Depression or anxiety
- Digestive illnesses
- Joint or muscle pain
- Changes in menstrual periods.

People with post-COVID conditions may develop or continue to have symptoms that are hard to explain and manage. Clinical evaluations and results of routine blood tests, chest x-rays, and electrocardiograms

may be normal. The symptoms are similar to those reported by people with ME/CFS (myalgic encephalomyelitis/chronic fatigue syndrome) and other poorly understood chronic illnesses that may occur after other infections. People with these unexplained symptoms may be misunderstood by their healthcare providers, which can result in a long time for them to get a diagnosis.

If you suspect you may have long COVID, visit the CDC's checklist at [www.cdc.gov/coronavirus/2019-ncov/long-term-effects/post-covid-appointment/index.html](https://www.cdc.gov/coronavirus/2019-ncov/long-term-effects/post-covid-appointment/index.html). Having this check list in hand can help when preparing to see a health care provider about long COVID.

Fortunately, long COVID cannot be passed from one person to another. Even though you may feel sick, other people cannot "catch" long COVID from you.

Protect yourself and those you love from long COVID:

- stay up to date with all recommended vaccine doses, including booster shots,
- wear a well-fitting mask if you are or live in a high-risk area, and
- use the best air ventilation you can when with groups of people, particularly when the vaccination status of others is unknown.

Scientists are still working to understand long COVID, as the NYSDOH continues to bring a wide range of health scientists and specialists together to formulate the State's response for those still suffering. For more information on long COVID and how Empire Bluecross BlueShield can help visit [www.empireblue.com/coronavirus/](https://www.empireblue.com/coronavirus/). - FYB

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# 2023 updates to Paid Family Leave coverage

There are several changes to the New York State Paid Family Leave (PFL) coverage for the 2023 calendar year. PFL provides a phased-in system of paid, job protected leave for eligible employees:

- to care for a new child following birth, adoption, or placement in the home;
- to care for a family member with a serious health condition; or
- for qualifying exigencies related to military duty.

Eligible employees taking PFL will continue to receive 67 percent of their average weekly wage, up to a cap of 67 percent of the current Statewide Average Weekly Wage. For 2023, this is \$1,688.19, which means that the maximum weekly benefit for 2023 is \$1,131.08 (a \$62.72 increase from 2022).

**New to 2023 Paid Family Leave**  
Starting in 2023 PFL benefits coverage includes leave to care for siblings. Eligible employees will be permitted to take leave under PFL to care for siblings with a serious health condition, including biological, adopted, step- and half-siblings.

Claims for paid family leave should be filed within 30 days of leave. If not, all or a portion of the leave may be denied. Denied claims may be appealed. For more information, please call the Benefits Fund at (877) RN BENEFITS [762-3633] to speak with a Participant Service Representative. *Intermittent and emergency absences need to be reported the same or next business day.*

Paid family leave coverage benefits are insured and administered through MetLife on behalf of the Benefits Fund. Claims can only be made by calling **MetLife at (800) 504-7877**, Monday through Friday. This is a designated NYSNA Benefits Fund participant phone line. *When you call, you must first choose option 2 to file a new claim. Claims must be filed within 30 days of PFL leave. You must call MetLife to file a PFL claim, not the Fund.*

For more information visit [www.ny.gov/new-york-state-paid-family-leave/paid-family-leave-information-employees](http://www.ny.gov/new-york-state-paid-family-leave/paid-family-leave-information-employees). - FYB

# Summary of Material Modifications

## Maximum network pharmacy out-of-pocket cost

The NYSNA Benefits Fund Board of Trustees has established a new maximum network pharmacy out-of-pocket cost for participants effective January 1, 2023, in compliance with the limits set by the Affordable Care Act. This amount represents the most you will pay each calendar year for your share of the cost of covered prescription drug benefits, including pharmacy copayments, coinsurance, and deductibles. The out-of-pocket network pharmacy maximum has been set at \$8,100 for individuals and \$16,200 for families for 2023.

Penalties incurred under the Benefits Fund's clinical pharmacy programs will not accumulate toward the maximum network pharmacy out-of-pocket cost. In addition, the cost difference between the brand-name drug and the generic drug that you must pay under the Benefits Fund's mandatory generic program (if there is a direct generic alternative available) is not a covered prescription drug benefit and will not accumulate toward the maximum network pharmacy out-of-pocket cost. The out-of-pocket network pharmacy maximum will change each year based on the maximum out-of-pocket allowable under the Affordable Care Act.

The out-of-pocket maximum helps you plan for pharmacy expenses. The maximum provides some financial protection for those participants who

incur significant qualifying out-of-pocket costs for prescription drugs under Benefits Fund coverage if you use a network pharmacy. If your covered prescription drug out-of-pocket expenses in a calendar year exceed the annual maximum, the Fund pays 100 percent of eligible expenses for covered services through the end of the calendar year. Please note that the pharmacy out-of-pocket maximum is separate from the out-of-pocket maximum for hospital and medical costs.

*Please add this Summary of Material Modifications to the Pharmacy Drug Benefits section (Chapter 10) of your most recent Benefits Fund Summary Plan Description (published July 2019). It should be inserted on Page 77 after the "In-network copayments" subheading. In addition, the information should be added within the Summary of Benefits (Chapter 4) on Page 19 under the "Prescription Drugs" heading. The plan documents should be read together for a complete description of your Benefits Fund benefits. While we have tried to make this notice as complete and accurate as possible, it does not restate the existing terms and provisions of the SPD other than the specific terms and provisions it is modifying. If any conflict arises between this notice and the terms of the SPD (other than with respect to the specific terms and provisions this notice is modifying) or if any point is not discussed in this notice or is only partially discussed, the terms of the SPD will govern in all cases.*

## NYSNA Benefits Fund Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. It can be found on the Benefits Fund home page in the benefits tab under "resources."  
[www.rnbenefits.org/Benefits-Fund/Resources/Privacy-Notice](http://www.rnbenefits.org/Benefits-Fund/Resources/Privacy-Notice).

## It's flu season: Participants receive free influenza, shingles, and COVID vaccinations

Benefits Fund participants pay nothing for immunizations, including an annual influenza, and pneumococcal vaccination, as well as shingles, and COVID vaccinations when administered by an in-network pharmacy or medical provider. If the vaccination is administered as part of an office visit with your primary care provider, you'll be required to pay your usual \$10 office visit copayment (routine physical exams are covered in full). Vaccinations

provided by an out-of-network provider are covered at 70 percent of the Empire allowed amount. Participants are responsible for the remaining 30 percent, anything over the Empire allowed amount, and your deductible, if applicable.

You also pay nothing through your Express Scripts prescription drug benefits when vaccines are administered at your local pharmacy. - FYB





# From the pages of your *Summary Plan Description*: Maternity Care for you and your newborn

## Maternity and newborn Care

The Benefits Fund covers services for maternity care provided by a Physician or midwife, nurse practitioner, hospital, or birthing center. The Fund Covers prenatal care (including one visit for genetic testing), postnatal care, delivery, and complications of pregnancy. In order for services of a midwife to be Covered, the midwife must be licensed pursuant to Article 140 of the New York Education Law, practicing consistent with Section 6951 of the New York Education Law and affiliated or practicing in conjunction with a Facility licensed pursuant to Article 28 of the New York Public Health Law. *The Plan will not pay for duplicative routine services provided by both a midwife and a Physician.*

The Benefits Fund also covers breastfeeding support, counseling, including the purchase of one personal use electronic breast pump per pregnancy for the duration of breastfeeding from an in-network provider.

## Inpatient maternity care

The Benefits Fund covers inpatient maternity care in a hospital for the mother, and inpatient newborn care in a hospital for the infant, for at least 48 hours following a normal delivery and at least 96 hours following a cesarean section delivery, regardless of whether such care is medically necessary. The care provided may include parent education, assistance and training in breast or bottle-feeding, and the performance of any necessary maternal and newborn clinical assessments.

The Benefits Fund will also cover any additional days of such care the Fund determine are medically necessary. In the event the mother elects to leave the hospital and requests a home care visit before the end of the 48- hour or 96-hour minimum coverage period, the Fund will cover a home care visit. The home care visit will be provided within 24 hours after the mother's request or her discharge from the hospital, whichever is later. - FYB

## Knowing the signs of post partum depression can help both mother and baby



**G**iving birth to a baby can trigger an array of powerful emotions, from excitement and joy to fear and anxiety. But it can also result in something you might not expect — depression. Postpartum depression (PPD) affects up to 30 percent of new mothers and shouldn't be ignored.

It can be difficult to distinguish between baby blues and PPD. The most obvious difference is that baby blues usually subside after about two weeks, whereas PPD is a far more severe, long-lasting form of depression requiring professional treatment.

### Symptoms of PPD

The best way to prevent PPD is with awareness. Know your risk factors and inform your doctor, especially if you experienced any mood changes prior to pregnancy or during pregnancy. PPD symptoms vary but usually include physical, emotional, and behavioral symptoms which differ from person to person.

Some symptoms include:

- Excessive fatigue
- Inability to bond with the baby
- Muscle aches and pains
- Difficulty making decisions
- Crying and feeling irritable
- Social isolation
- Doubting you can care for your baby

### Getting help for PPD

A new mother with PPD may not recognize or acknowledge that they're depressed. If you suspect that a friend or loved one has PPD, help them seek medical attention immediately.

Benefits Fund participants can receive outpatient mental health services with an in-network provider with a \$25 copayment per visit for Plan A or \$30 copayment for Plan B. There are no limitations on the frequency of treatment and number of visits covered with a professional mental health provider.

If an inpatient mental health hospitalization is required, the Benefits Fund covers the stay 100 percent at in-network facilities for participants in Benefit Coverage Plans A or B. *(Please refer to page 50 of your Summary Plan Description for out-of-network costs for both outpatient and inpatient services.)*

If you need help finding a provider near you, call one of the Fund's participant service representatives for help at (877) RN BENEFITS [762-3633] or visit [www.empireblue.com](http://www.empireblue.com).

Empire also offers [www.livehealthonline.com](http://www.livehealthonline.com), which offers free online appointments with a board-certified psychiatrist. - FYB

## Building Healthy Families offers helpful resources

**E**very family grows in its own way. Empire's new, all-in-one program, Building Healthy Families, can help your family grow strong whether you're trying to conceive, expecting a child, or in the thick of raising young children. The program launches January 1, 2023.

Building Healthy Families offers personalized, digital support through the Sydney Health mobile app or on [www.empireblue.com](http://www.empireblue.com). This convenient hub offers an extensive collection of tools and information to help you navigate your family's unique journey.

When you enroll in Building Healthy Families, you can count on personalized support at every stage. You'll have unlimited access to:

- Digital tools and resources for pregnancy and beyond.
- Track your ovulation.
- Monitor prenatal health risks, such as blood pressure and weight.
- Receive updates on your pregnancy progress, like development of your baby and body changes.
- Log feedings, diaper changes, growth, vaccinations, and developmental milestones.
- Health and wellness expertise for your family and pregnancy.
- Talk to a health coach via chat or phone during pregnancy about your questions and concerns.
- Explore a library with thousands of educational articles and videos.
- Connect with a maternity nurse and access lactation support.

Building Healthy Families has the support you need to nurture a healthy pregnancy and tackle every stage of your family's growth with confidence.

### How to enroll

Beginning January 1, open the Sydney Health mobile app and go to My Health Dashboard. Choose the Building Healthy Families tile under Featured Programs.

For more information call the Benefits Fund at (877) RN BENEFITS [762-3633]. -FYB

**The Benefits Fund shares important information regarding your health coverage via mail, email, and text messaging on a regular basis. Please make sure your information is up to dat by calling the Fund at (877) RN BENEFITS [762-3633].**



## Empire recommends relaxation techniques to help with holiday stress

The holiday season, regardless of which holiday you observe, can bring on unhealthy stressors that may affect both your mental and physical health. Empire BlueCross BlueShield suggests working relaxation exercises into your daily routine to alleviate stressors so you can not only stay healthy, but enjoy the holiday season.

Relaxation exercises, which combine deep breathing with releasing muscle tension, are simple to do anywhere and can help lessen the negative effects of a stressful situation. Try the exercise below if you need to release stress this holiday season.

- Inhale through your nose slowly and deeply to the count of 10.
- Make sure that your stomach and abdomen expand but your chest does not rise up.
- Exhale through your nose, slowly and completely, also to the count of 10.
- To help quiet your mind, concentrate fully on breathing and counting through each cycle.
- Repeat five to 10 times. Make a habit of doing the exercise several times each day.

For more tips on how to reduce stress in your life, visit Empire BlueCross BlueShield's [www.empire-blue.com](http://www.empire-blue.com), then click on Health and Wellness. - FYB



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**NYSNABenefits Fund**

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*If you'll be changing your address, please notify us so you won't miss the next issue of For Your Benefit.*

*The Fund office will be closed December 26, 2022 for the Christmas holiday, on January 2, 2023 for New Year's Day, and on January 16, 2023 in observance of Martin Luther King, Jr. Day. You may still leave a message for us at (877) RN BENEFITS [762-3633] or e-mail us at [benefit@rnbenefits.org](mailto:benefit@rnbenefits.org).*

## January is glaucoma awareness month

January is Glaucoma Awareness Month, which is promoted by the National Eye Institute to raise awareness about the disease. Glaucoma is a leading cause of vision loss and blindness in the United States. Glaucoma has no early symptoms — that's why half of people with glaucoma don't know they have it.

Anyone can get glaucoma but those at higher risk include:

- Everyone over age 60, especially Hispanics/Latinos,
- African Americans over age 40,
- People with a family history of glaucoma.

### What is glaucoma?

Glaucoma is a disease that damages the optic nerve in your eye. Normally, the optic nerve carries information from the eye to the brain, allowing you to see clearly. Glaucoma occurs when fluid builds up in your eye, increasing pressure in they eye. This increase in pressure slowly damages the millions of fibers that make up the optic nerve.

There are two primary types of glaucoma:

- Primary open-angle — Happens gradually as the eye does not drain fluid as well as it should, leading to pressure buildup and optic nerve damage.

- Angle-closure — Happens when the iris is close to the drainage angle, or the area of the eye that drains fluids, and blocks the fluid from draining.

### What are symptoms of glaucoma?

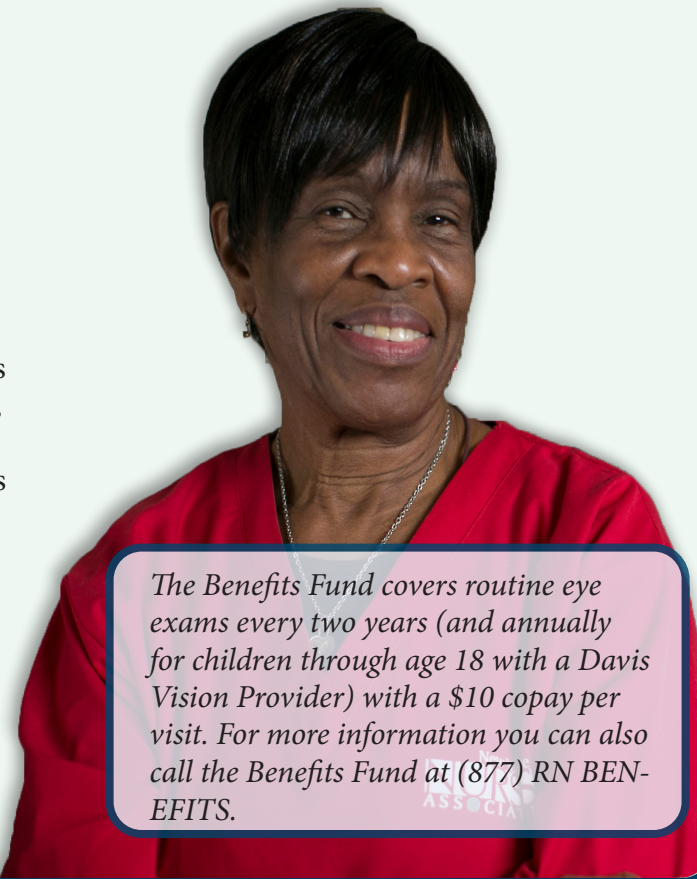
In most cases, people with glaucoma suffer no symptoms until irreversible damage has already occurred to the optic nerve and vision loss has begun to take to place. As the disease develops, blind spots begin to appear in the peripheral (side) vision, causing an effect similar to tunnel vision.

### Glaucoma causes permanent damage

While glaucoma can cause permanent damage, certain measures may be taken to slow the progression of the disease and prevent further damage. Glaucoma is usually treated using daily eye drops that either decrease eye pressure or reduce the amount of fluid in the eye. These eye drops won't cure glaucoma or reverse vision loss, but they can keep glaucoma from getting worse. Another form of treatment includes a surgical procedure called a trabeculectomy. A trabeculectomy creates a new pathway for fluid inside the eye to be drained. It is an outpatient procedure that typically requires a few days of recovery.

### Regular eye exams are important

Eye exams aren't just for correcting vision issues. They are also key in the early detection of systemic diseases like diabetes, hypertension and, glaucoma. The only way to find out if you have glaucoma is to get a comprehensive dilated eye exam. There's no cure for glaucoma, but early treatment can often stop the damage and protect your vision. - FYB



*The Benefits Fund covers routine eye exams every two years (and annually for children through age 18 with a Davis Vision Provider) with a \$10 copay per visit. For more information you can also call the Benefits Fund at (877) RN BENEFITS.*