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# B FOR YOUR Benefit

## Don't let seasonal affective disorder ruin your holiday season or the start of your new year

**S**easonal Affective Disorder (SAD), which affects more than 10 million Americans each year, is a type of depression that occurs at a specific time of year, usually during the winter months when there is less natural sunlight and cooler temperatures. Seasonal Affective Disorder is often referred to as “winter depression” because the symptoms tend to occur during the same season each year.

### Key points

If you are not sure if you have SAD but suffer from one of more of the following symptoms, you should schedule a visit with your health care provider:

- **Depression:** People with SAD often experience persistent feelings of sadness, hopelessness, and irritability.
- **Low Energy:** Fatigue, lethargy, and a general lack of energy are common symptoms.
- **Social Withdrawal:** SAD can cause people to withdraw from social activities and relationships.
- **Sleep Disturbances:** Insomnia or oversleeping are often associated with SAD.
- **Difficulty Concentrating:** Problems with focus and concentration may occur.

### Causes and risk factors

The exact cause of SAD is not fully understood, but several factors are believed to be contributors, including:

- **Lack of Sunlight:** Reduced exposure to natural sunlight can disrupt the body's internal clock.
- **Biological Factors:** Genetics and a family history of depression can increase the risk of SAD.

- **Melatonin Levels:** An overproduction of melatonin, a hormone that regulates sleep, may lead to symptoms of fatigue and low energy.

### Prevention and management

While you cannot always prevent SAD, there are several strategies that may help manage or reduce its symptoms:

- **Light Therapy:** Light therapy, can help regulate your body's internal clock and improve mood.
- **Medication:** In some cases, antidepressants may be prescribed to alleviate symptoms of SAD.
- **Therapy:** Seeing a therapist may be effective in helping individuals develop coping strategies for SAD. *As a Benefits Fund participant you will pay a \$10 in-network copayment per visit for outpatient mental health and substance use disorder care. 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.*
- **Exercise:** Regular physical activity can help boost mood and energy levels. *As a Benefits Fund participant you can take advantage of Empire's Exercise Rewards program. The Exercise Rewards program makes your hard work at the gym pay off (literally). To register, log on to the Empire home page [empireblue.com](http://empireblue.com), click on “My-HealthDashboard” tab, then choose “Programs.” There you will find the Exercise Rewards link to learn how to be reimbursed.*
- **Nutrition:** A balanced diet with an emphasis on complex carbohydrates, lean proteins, and foods rich in omega-3 fatty acids can support overall well-

being and your mental health.

- **Sleep Habits:** Maintain a regular sleep schedule and create a sleep-friendly environment to improve the quality of your rest.
- **Social Connections:** Stay connected with friends and family, even when you might not feel like it. Social support can be a crucial factor in managing SAD.
- **Mindfulness and Relaxation Techniques:** Practicing mindfulness, meditation, or relaxation exercises may help reduce stress and improve mood.

It's important to note that SAD is a diagnosable condition, and if you suspect you or someone you know is experiencing it, it's essential to seek professional help. A healthcare provider can provide an accurate diagnosis and recommend the most appropriate treatment options based on your specific symptoms and needs.

For help finding a behavioral healthcare specialist you may call the Fund at (877) RN BENEFITS [762-3633] or go to [empireblue.com](http://empireblue.com) and sign in as a member. In the event of an emergency dial 911 for immediate help, 988 for the suicide hotline, or call the Mental Health Hotline at (866) 903-3787 or visit [mentalhealthhotline.org](http://mentalhealthhotline.org). - FYB

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## Reminder: Open enrollment continues through December 31

Open enrollment for the NYSNA Benefits Fund began Nov. 1, 2023 and runs through Dec. 31, 2023 with a coverage effective date of Jan. 1, 2024. Individuals eligible for enrollment in the Fund during this two-month period include:

- Full- or part-time employees who previously opted out of Benefits Fund health coverage for any reason;
- Spouses and eligible dependents who weren't added to the coverage when they first became eligible.

Open enrollment forms can be obtained on the "Forms" page of the Benefits Fund website at [rnbenefits.org](http://rnbenefits.org) or by calling a participant service representative at (877) RN BENEFITS. Forms can also be found on the last page of your Summary of Benefits Coverage which was mailed to you in November 2023.

### Submitting your open enrollment forms:

You can easily submit your open enrollment forms in one of four ways:

- via mobile upload through our website, [rnbenefits.org](http://rnbenefits.org)
- via e-mail at [openenrollment@rnbenefits.org](mailto:openenrollment@rnbenefits.org),
- mailed to  
NYSNA Benefits Fund at PO Box 12430  
Albany NY 12212-2430
- or faxed to (518) 869-2317.

**Please note that documentation verifying eligibility for your spouse or dependent must be submitted with your open enrollment form.**

**Also, opting out of Benefits Fund coverage is allowed during this time.**

No enrollment action is required if you, your spouse, or eligible dependents are already enrolled in the Fund. However, if you opt out of coverage and subsequently lose coverage from another health plan due to a qualifying event, you may be eligible to enroll in the Benefits Fund if you contact us within 60 days of your loss of coverage. - FYB



## Walking your way to a healthier life



Rather than walking 10,000 steps a day a new study from Johns Hopkins University confirms that walking at least 4,000 steps a day, as compared to getting as little as 2,000 steps a day, could reduce your risk of dying from any cause while also lowering your overall risk of heart-related deaths. It's also great for reducing stress and improving your immune system, and bone and joint health.

If 4,000 steps is enough, you might wonder where the popular 10,000 step goal was derived. It came from a Japanese marketing campaign for a pedometer in 1965, with no scientific support. In fact, research from Harvard Medical School has suggested that 10,000 steps might be overkill for most. Harvard's study confirmed the risk of death continued to decrease with more steps taken but leveled off at around 7,500 steps a day.

A recent Johns Hopkins University study, the most comprehensive to date, cross-reviewed 17 different "steps" studies with almost 227,000 participants to analyze how the effects of walking up to 20,000 steps a day could translate into long-term health benefits. They looked at the common causes of premature death such as high blood pressure, cancer, type 2 diabetes, obesity, and Alzheimer's disease. The study confirms that the more you walk, the better, but 4,000 steps is enough for most regardless of gender, age, or where you live globally.

Taking a minimum of 4,000 steps a day might still be difficult for some to accomplish, especially for those in sedentary professional roles, or individuals with physical limitations like arthritis, peripheral neuropathy of the feet, or generalized foot and leg pain. If this is the case for you, here are a few pointers to add some extra steps to your day. Just remember to pace yourself and be mindful of your comfort level:

- Take the stairs instead of the elevator
- Park further away from your destination,
- Take a short walk after a meal - it not only adds steps, it also improves digestion
- Make multiple trips - instead of loading your arms with groceries, or other items, break it up into several trips adding extra steps to the job at hand.

When adding steps to your daily routine think about manageable improvements, working those extra steps in slowly. This approach may seem less daunting and end in better success.

While 10,000 steps might be too much for many physically, and nearly impossible for some given daily time constraints, take comfort in knowing that a daily goal of 4,000 steps can get you on your way to better health. It can also relieve you from the stress of trying to squeeze in those extra 6,000 steps when you are too tired to take one more. - FYB

Source: [health.com/4000-steps-live-longer-study-7574339](https://www.health.com/4000-steps-live-longer-study-7574339)

## 2024 updates to your NYS Paid Family Leave coverage

The New York State Paid Family Leave (PFL) coverage for the 2024 calendar year provides up to 12 weeks of leave, which can be taken all at once, or in full-day increments. PFL provides partial payment, 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 2024, this is \$1,718.15, which means that the maximum weekly benefit for 2024 is \$1,151.16 (a \$20.08 increase from 2023).

### Recent updates to Paid Family Leave

In 2023 PFL benefits coverage added leave to care for siblings. Eligible employees are 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, 2024, 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 \$8,450 for individuals and \$16,900 for families for 2024.

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 [rnbenefits.org](http://rnbenefits.org) in the benefits tab under “required disclosures” *Please review it carefully.*

## Roll up your sleeve to fight RSV

The respiratory syncytial virus (RSV) vaccination is now covered in full for participants aged 60 and older through your Express Scripts prescription drug benefit when administered at your local in-network pharmacy. All participants, regardless of age, will be charged a \$10 office visit copayment when the vaccine is administered by an in-network provider through your medical benefits administered by Empire BlueCross BlueShield. Additional costs will apply if you obtained this vaccination out-of-network. *Make sure to ask your physician in advance if they carry the RSV vaccination.*

## Free COVID-19 tests available for home delivery

Beginning September 25 and running through the 2023 holiday season, the U.S. government is allowing Americans to once again order up to four free COVID-19 tests per household. The goal is to prevent possible shortages during a rise in coronavirus cases that has typically come during colder months.

The free home tests are designed to detect COVID-19 variants currently circulating and are intended for use by the end of the year. They will also include instructions on how to verify extended expiration dates.

Visit [COVID.gov](https://www.covid.gov) to order your free rapid tests or check expiration dates of tests you may already have in your home. - FYB

## Can you use an expired COVID test?

Did you wake up with a fever, a cough and feel exhausted — could it be COVID-19? What if you’d like to take an at-home test, but when you go to grab one from your medicine cabinet, you realize it’s expired? What should you do? Is it OK to use an expired COVID-19 test? Are expired COVID-19 tests accurate?

To check your COVID-19 test expiration date, the Benefits Fund recommends verifying it with the U.S. Food and Drug Administration’s (FDA) website at [www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests](https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests) and [COVID.gov](https://www.covid.gov). The site lists the manufacturer’s name, the name of the test and any extended expiration dates. In some cases, you can compare lot numbers from an at-home test box against the list. Many tests have had their expiration dates extended anywhere from 15 to 22 months.

If you have a test that has an extended expiration date, your test should work and give you accurate results. But if you have an expired test without an extended expiration date, the FDA advises against using it to determine if you have COVID-19, as the results might not be accurate.

In the event you need new COVID-19 tests you can order free tests via the [COVID.gov](https://www.covid.gov) website. *See article left “Free COVID-19 tests available for home delivery.”*

Knowing for sure if you have COVID-19 can help you prevent the spread of the virus to others and also help your healthcare provider select the best COVID-19 treatment or management strategy.

Overall, the best defense against severe COVID-19 is getting your vaccination and staying up to date with any boosters recommended by the U.S. Centers for Disease Control and Prevention. - FYB



# Empire BlueCross BlueShield is changing its name to Anthem BlueCross BlueShield

Beginning January 1, 2024  
Empire BlueCross BlueShield,  
a part of the Anthem company, will  
be changing its name to Anthem  
BlueCross BlueShield.

- There will be no change to your medical benefits coverage. The only change is the name of your coverage provider.
- You may see your new Anthem BlueCross BlueShield identification card in the mail before the end of 2023. Your identification number is NOT changing.
- There will be a time when you may see both the Empire and Anthem names on your communications from Anthem until the complete transition to the Anthem name concludes.
- **Empireblue.com** will remain the primary website until January 1, 2024. Starting January 1, 2024, **empireblue.com** will automatically redirect participants to **anthembluecross.com**.
- If you have any questions about this transition please contact a Benefits Fund participant service representative at **(877) RN BENEFITS [762-3633] - FYB**



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**N Y S N A**  
**Benefits Fund**

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*The Benefits Fund office will be closed December 25, 2023 for the Christmas holiday, January 1, 2024 for New Year's Day, and January 15, 2024 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 [rnbenefits@rnbenefits.org](mailto:rnbenefits@rnbenefits.org).*

For Your Benefit is published six times each year as a service to participants in the New York State Nurses Association Benefits Fund. The information in this newsletter is not intended to be complete plan information, and is not a substitute for the Summary Plan Description. Please address questions regarding this newsletter to the Communications Department.

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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.*

## January is a good time to either begin or maintain your fitness goals

January is usually the time to start a new fitness routine and/or diet - new year's resolutions come to mind - but January is also National Staying Healthy Month. This annual observation was created to raise awareness about starting a healthy lifestyle routine and stay on track if you've already achieved your health and weight loss goals.

If you're happy with your current weight and are living a healthy lifestyle, it's important to maintain both. In the event you haven't reached your health and weight loss goals and want to lose weight, try to aim for realistic goals. For instance, losing one pound a week as a safe, healthy, achievable goal. Regardless of your goals, whether it's to stay healthy or to get healthy focus on how your clothes fit and how you feel rather than the number on the scale.

### Talk to your doctor first

If you have an existing health condition, such as diabetes, work with your doctor on a balanced eating plan. Your doctor can help you with factors that could impact your health, such as your medical history, and any medicines you take, as well as help you figure out the best plan for your long term health goals.

### Be aware of diet trends

To help you feel confident when making decisions about your personal health and weight loss goals, it's good to know the facts

about the latest diet and fitness trends. They typically promise fast weight loss by restricting certain types of food or focusing on one type of exercise. However, in the long run, they're often costly, not flexible, and hard to maintain over time.

Current weight loss trends that may not be the best for your health include:

- *Very low carbohydrates (carb) (ketogenic) diet:* Carbs are your body's main source of fuel, so this plan may cut out nutrients your body needs.
- *Quick fat-loss gimmicks:* Some popular fat-loss gimmicks include juice cleanses, body wraps, fat-melting creams, and weight-loss pills and powders. These products promise big changes to your body in a short period of time and likely won't work. And if they do, it's often only for a short time ending with weight gain shortly after achieving your goal.

In addition to weight loss trends be careful of health fads. While health fads come and go, the telltale signs are usually the same and worth being aware of. If you're wondering whether your diet or fitness plan might be a fad, ask yourself:

- Does it completely, or almost completely, restrict certain foods or activities?
- Does it promise extreme weight loss in a very short time?
- Does it label certain foods or activities

as "good" or "bad"?

- Do you have to buy products from a specific brand in order to follow it?

If you answered "yes" to any of these questions, its likely a health fad.

### Healthy lifestyle plans that work

When it comes to diet and exercise, one size doesn't fit all. However, if you follow these three safe, tried-and-true basics, you'll be on the path maintaining your goal weight or reaching your weight loss goals, but also to looking and feeling your best.

- *Plan your plate.* Every person's nutrition needs are a little different. A good starting point is to aim for balanced meals that include whole grains, fruits, lean protein, a variety of colorful vegetables, and plenty of water.
- *Move more.* Whether it's walking, running, or dancing, exercise helps your body burn calories and improves your heart health. Incorporating strength training at least twice a week into your fitness routine can help to maintain muscle mass while also preventing injuries.
- *Set realistic goals.* Aim to make a plan that you can stick to long term.

This January, and in the years ahead, focus on making long-lasting health changes which can result in success on your path to wellness, weight loss, and staying healthy. - **FYB**

