

FOR YOUR Benefit

The NYSNA Benefits Fund extends our heartfelt appreciation and continued support to all our participants during the ongoing COVID-19 crisis, especially during National Nurses Week beginning May 6th and concluding on May 12th, which is both National Nurses Day and Florence Nightingale's birthday. We salute you, support you, and, honor you every day, while remaining focused on YOUR health and well-being.

Protecting your gums is an important part of your dental health care

If you're worried you might have gum disease, regardless of the symptom of your concern, there's good reason for that. Gum disease affects nearly half of the U.S. adult population and is one of the most common reasons people see the dentist. So, are you concerned you have gum disease or are at risk? Gum disease, also known as periodontal disease, has serious consequences for your dental health. Gum disease can also be a sign of many other problems throughout the body including your immune system and heart. It's a chronic condition that can proceed quickly and, in some cases, result in teeth that are infected, loose, and in need of removal.

Brushing your teeth first thing in the morning and right before bed is part of most peoples' daily routine. Unfortunately, many people don't brush and floss carefully or thoroughly. If you suspect you have gum disease, these four signs may tell you it's time to see the dentist:

- Bleeding gums
- Gum recession
- Tooth sensitivity
- High blood sugar

Bleeding gums

Bleeding gums can be a sign you're brushing too hard, but it's also an early sign of gum disease. Simply put, your gums should not bleed when you brush your teeth normally.

With gums that bleed, there is much more to consider than just the pain or discomfort associated with the bleeding itself. Gum disease has some serious conditions associated with it. There are strong links with heart attack and stroke. When you see bleeding gums that don't find relief with a gentler hand or softer brush, it's time to schedule your dental checkup.

Gum recession

Do your teeth look like they are getting longer? If so it may be because the gums that surround them are receding. Gum recession is the next step to bleeding gums and means that gum disease is progressing. Most people believe gum recession is a normal part of aging, however, it isn't. While "long in the tooth" is a way of saying someone is old, it doesn't have to be. If you notice your gums are receding, even without the precursor of bleeding, see your dentist. Your dentist will take a measurement, keep track of the progression, and will be able to determine different recommendations for taking care of your teeth and get a specialist involved if needed.

Tooth sensitivity

Are you one to avoid hot or cold beverages due to discomfort? If you've answered yes, you may have tooth sensitivity. Tooth sensitivity is exactly what it sounds like — pain or discomfort in the teeth as a response to certain stimuli, such as hot or cold temperatures.

Tooth sensitivity is not only a result of gum disease. It may also be the result of enamel being worn down by brushing too hard, grinding your teeth, and reflux. Many also experience tooth sensitivity after teeth cleaning, whitening, and dental procedures like fillings and crowns. When tooth sensitivity is caused by gum disease though, it's the result of the receding gum leaving parts of the tooth exposed and unprotected.

High blood sugar

Severe periodontal disease can increase blood sugar, contributing to increased periods of time when the body functions with a high blood sugar level. This puts diabetics at increased risk for diabetic complications. Therefore, diabetics who have periodontal

disease should be treated to eliminate the periodontal infection.

Prevention and treatment

Regular oral hygiene, including brushing your teeth with a soft brush, flossing daily, and using mouthwash are the first steps toward the prevention of gum disease.

If you suspect gum disease or are experiencing symptoms seek treatment immediately. Treatment may include:

- Professionally cleaning the sockets around teeth to prevent damage to surrounding bone
- Topical antiseptics
- Antibiotics

Visiting your dentist twice a year is your best defense against gum disease. Aetna administers dental coverage for you, your spouse, and your eligible dependents. Diagnostic and preventive care are covered at no cost. The maximum amount payable for each individual for all covered dental expenses incurred during a calendar year is \$1,200. For more information, please refer to your Summary Plan Description, chapter 11, beginning on page 84 or call (877) RN BENEFITS [762-3633] to talk to a participant service representative.

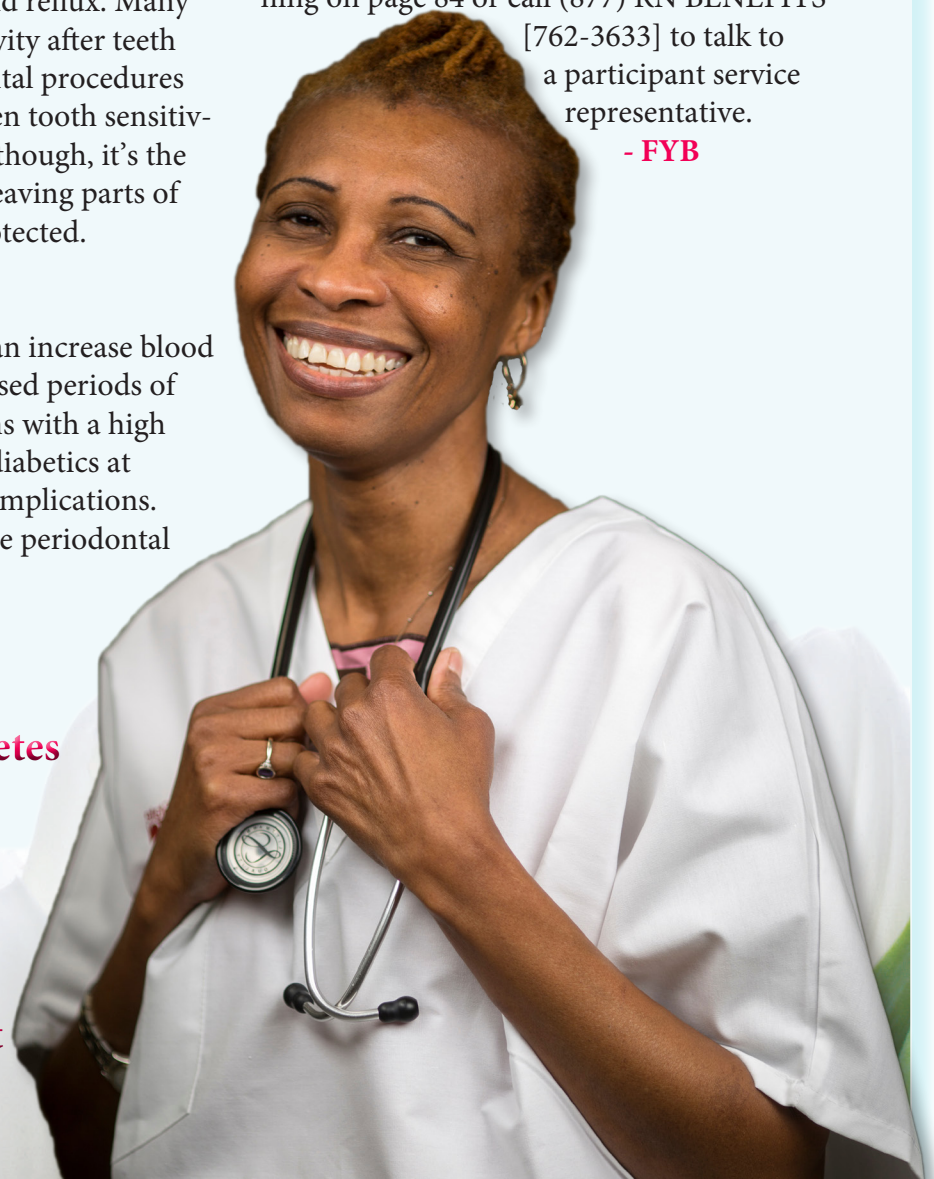
- FYB

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Can you help us?

We're currently looking for information regarding the whereabouts of the following participants. If you know how we may contact any of these individuals (current e-mail address, telephone number, address, or the name and contact information of a relative or friend), please call the NYSNA Pension Department at (877) RN BENEFITS [762-3633].

Candace M. Archer
Lydia Callangan
John D'Andrade
Marie Despeignes
Marie Josee Emmanuel
Virginia Escalera
Josephine Estrada
Modesto Gargaritano
Anne Ellen Hillen
Patricia Howard
Michel Jean-Francois
Yvonne Johnson
Doorly Jordan-St Louis
Dorothy Lekote
Gerad Maldonado
Magdalene Mcfarlane
Virginia Medina
Joy Rose
Anand Selvam

Thank you in advance for your help.

For your convenience, the Benefits Fund now offers extended hours, Monday through Friday, from 7:30AM until 5:30PM. We look forward to hearing from you at (877) RN BENEFITS [762-3633] or (800) 342-4324.

Small changes may help ward off type 2 diabetes

Type 2 diabetes is a dangerous disease, and one that can be a challenge to manage. It can lead to heart and kidney disease, blindness and many other health conditions. Until a cure is found, people with the disease have to watch what they eat, measure their blood sugar, and take medication each day.

Before people develop type 2 diabetes, they almost always have "prediabetes" – blood glucose levels that are higher than normal but not high enough to be diagnosed as diabetes. Eighty-six million people in the U.S. have prediabetes, and even more are at risk. But, people with prediabetes are already at a higher risk for heart disease and other complications.

The recently completed Diabetes Prevention Program (DPP) study conclusively showed that people with prediabetes can prevent the development of type 2 diabetes by making changes in their diet and increasing their level of physical activity. They may even be able to return their blood glucose levels to the normal range.

You are at an increased risk for type 2 diabetes if you:

- Are overweight
- Exercise less than three times a week
- Have a family history of diabetes
- Are African-American, Hispanic, American-Indian or Pacific Islander
- Are older than 45
- Had gestational diabetes (diabetes during pregnancy)

Prediabetes and type 2 diabetes can often be prevented and it does not require a complete overhaul of your lifestyle. Research shows that reducing your body weight by five percent to 10 percent can cut your diabetes risk in half. Reduce your risk. The key to stopping type 2 diabetes is to reach a healthy weight. And the trick to long-lasting weight loss is a healthy diet and regular exercise.

Exercise

Work up to including 30 minutes of exercise into your schedule most days of the week any way you can. The 30 minutes, or more, don't have to come all at once. Find time in your schedule by:

- Walking with friends and coworkers - having someone to walk with or encourage you to commit to walking is a great motivator. Findings from the Nurses' Health Study suggest that walking briskly for a half hour every day reduces the risk of developing type 2 diabetes by 30 percent
- Always taking the stairs instead of the escalator or elevator
- Taking the long way - even if it is to another room in the building. Add steps every chance you get

- Stretching! You can stretch anywhere just about any time. Getting in a good stretch is not only good for your body but good for your mind

Eating right

Eat a diet rich in fruits and vegetables, whole grains, lean protein, and low-fat and nonfat dairy. Try to limit foods high in saturated and trans fat, cholesterol, salt, and added sugar.

- Watch portion sizes by using a salad plate instead of a dinner plate for your meals
- Always eat breakfast. Research shows that people who eat breakfast weigh less than those who skip the meal
- Have a healthy snack between meals. Between meal snacking prevents hunger while providing extra nutrients, especially from fruits and vegetables
- Stop drinking your calories. Choose water instead of sugary drinks and use skim milk in place of whole or 2 percent milk
- Avoid dining out and visiting the local food truck to better avoid foods rich in fat, sodium, and calories. Preparing healthy meals from home to bring to work is a great start and a good way to save money.



Preventative care

Annual physicals are the first step in preventing and detecting prediabetes and type two diabetes. As a Benefits Fund participant, you're covered in full for annual physicals in-network. Out-of-network, you're responsible for your annual deductible, a 30 percent coinsurance of the UCR (usual, customary and reasonable charges) and any charges over UCR for Benefit Coverage Plans A and B. For more information on preventative care coverage, visit the Fund's Web site at www.rnbenefits.org or call a Fund participant service representative at (877) RN BENEFITS.

Making the time for annual physicals and incorporating just a few small changes into your diet and lifestyle can make a big impact on your health, and can help you significantly reduce your risk and prevent prediabetes and type 2 diabetes. - **FYB**

Technology helps reduce the minority health care disparity gap



The health profile of the United States has changed over the last 25 years, as has information technology and the internet’s responses to it. National Minority Health Month (NMHM) launched in April of 2001 as an inclusive initiative that addresses the health needs of African Americans, Hispanics, Asians, Native Americans, and other minorities. Its goal is to strengthen the capacity of local communities to eliminate the disproportionate burden of premature death and preventable illness in minority populations through prevention, early detection, and control of disease complications, often through information technology.

Though health indicators such as life expectancy and infant mortality have improved for most Americans, some minorities experience a disproportionate burden of preventable disease, death, and disability compared with non-minorities. Racial and ethnic health gaps are complex. They are affected by factors related to individuals, communities, society, culture, and the environment. Because of this there is no one cure-all to the problems that affect minority health. But there are resources and advances in technology that are narrowing those gaps.

Resources

Multiple health organizations, foundations, national and local programs, and businesses are focused on bridging the gap and improving health care and disease outcomes among minorities. A wealth of information helpful to putting an end to these disparities, and implementing them within your medical and local communities, can be found at the following resources:

- The National Institute on Minority Health and Health Disparities: www.nimhd.nih.gov

- The National Minority Quality Forum: www.nmqf.org and their Minority Health Resources site: www.nmqf.org/health-resources
- National Institute of Health: www.nih.gov

Technology

While NMHM puts minority health issues center stage during the month of April there are year-round efforts being made to address minority health issues across the nation. The National Institutes of Health posted a media advisory in May of 2019 titled “Leveraging Information Technology to address Health Disparities” in response to the benefits of enhanced technology “...the use of health information technologies (e.g., electronic health records, personal health records, e-prescribing, mobile technologies) to reduce disparities in health care access and outcomes...” provide expert insights on the role of health IT in promoting health equity in racial/ethnic minorities, rural and urban populations, socioeconomically disadvantaged populations, and sexual and gender minorities.” The advisory stresses that while inequity in health care delivery and outcomes present challenges to minority populations they can be prevented with technology.

Health information technology tools are now serving a vital role in reducing such disparities. The COVID-19 pandemic, which left much of the population unable to visit medical professionals in person, showed us just how critical and helpful virtual health delivery is and how it can help under served communities.

April’s NMHM highlights utilizing technology among minority communities to not only increase awareness of chronic disease among minority communities but also prevention through education, annual visits to your general practitioner, and seeking medical care, even virtually, when needed.

As a Benefits Fund participant, you have access to virtual medical care from the safety and comfort of your home. Your coverage includes telehealth visits over the phone, via the internet, or using other communication devices with an in-network doctor of your choosing for a \$25 copayment with Benefit Coverage Plan A and a \$35 copayment with Benefit Coverage Plan B. - FYB

Prepare in advance with Express Scripts

As a Benefits Fund participant, we often remind you to prepare for your seasonal spring allergies in advance, typically in this edition of the *For Your Benefits* newsletter. But preparing to have your maintenance medications filled in advance doesn’t only apply to allergies. Regardless of what you’re taking medications for, seasonal allergies or a chronic condition, it’s best to be prepared and order early.

To start, check the expiration date on the prescription to make sure you don’t need to request a new script from your doctor. If you have refills remaining on your medications, you can refill through Express Scripts by doing any of the following:

- Order on line: You can activate your delivery benefits at www.express-scripts.com/welcome.
- Order a 30+ day supply for home delivery by phone by calling (855) 521-0777.
- Mail claim forms to:
Express Scripts
Home Delivery Service
PO Box 66566
St. Louis, MO 63166-6566

Remember to have your participant ID number handy before calling or going online.



Share your experience with us

At the NYSNA Benefits Fund, our number one goal is to provide our participants with the most seamless and complete benefits coverage, as well as the best support.

So, how are we doing?

We’d like to hear from you and possibly include your thoughts in an upcoming issue of *For Your Benefit*.

Please e-mail your comments to:
communicationsdepartment@rnbenefits.org
We look forward to hearing from you!

The Benefits Fund office will be closed on Friday, April 2 and Monday, May 31. You may still leave a message for us at (877) RN BENEFITS [762-3633] or e-mail us at benefit@rnbenefits.org.

Routine vaccinations are now covered at no cost at the pharmacy

Routine vaccinations are now covered through your pharmacy benefit. You may now present your Express Scripts ID cards at participating retail pharmacies for coverage of routine vaccines including:

- Influenza (shot and nasal spray)
- Pneumococcal disease
- Zoster/shingles
- COVID (once available to the general public)

If your pharmacy already has your Express Scripts information on file, you do nothing. Otherwise, simply present your Express Scripts ID card at the time of vaccination. And, as always, you'll pay nothing for routine vaccinations you receive at the pharmacy. You may continue to obtain vaccinations at your provider's office, however, standard office visit copays may apply. While vaccinations at a retail pharmacy are covered at no cost in-network, an in-office primary care physician visit may require a \$10 copayment in-network. Out-of-network office visits are paid at 70 percent of the UCR.

For more information, contact the Benefits Fund at (877) RN BENEFITS [762-3633]

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 or any other communications.

The Fund provides breast pumps at no cost for new moms

Breast feeding is a wonderful gift for both mother and baby, and the Benefits Fund provides the tools necessary to make it possible for busy moms. The reasons to promote breast feeding isn't just the high cost and inconvenience of formula. Infants who are breast fed have reduced risks of:

- Asthma
- Obesity
- Type 1 diabetes
- Severe lower respiratory disease.
- Acute otitis media (ear infections).
- Sudden infant death syndrome (SIDS).
- Gastrointestinal infections (diarrhea/vomiting)

While most publications and pediatricians tout the benefits of breast feeding for babies, we don't hear too much about the benefits for mothers. Well, there are many!

- Breast feeding can help mothers recover from childbirth more quickly and easily. The hormone oxytocin, released during breast feeding, acts to return the uterus to its regular size more quickly and can reduce postpartum bleeding
- Breast feeding can lower a mother's risk of:
 - High blood pressure
 - Type 2 diabetes
 - Ovarian cancer
 - Breast cancer

While breast feeding is considered best for your baby, what if you're unable to be there for your baby 24/7 those first six

months? For most new mothers this is an unrealistic goal that daily schedules won't often allow. Therefore, considering a high quality breast pump might be best for you and your baby.

Breast pump coverage

Before you register for a store-bought breast pump for your baby shower, you should know that pumps are covered under your preventative care benefit. This benefit gives you the option of purchasing a high quality, personal-use electric pump at no cost from an in-network durable medical equipment provider or getting one covered at 70 percent out-of-network.

Delivery or pick-up

While a pump purchased at a local retailer or specialty boutique isn't covered, special arrangements have been made through Walmart and Target as well as select medical supply companies for a personal breast pump at no cost in-network under your Benefits Fund medical coverage.

Both Walmart and Target offer breast pump pick-up in store or via delivery. Simply order your breast pump by calling each store's specialty number (below), give them your medical provider ID number and, after verification from your doctor that you're within 30 days of your delivery date, your order will be placed.

- Target (855) 406-7867

- Walmart (800) 273-3455
If you prefer a medical supply company you may choose from the following:
- Byram Healthcare
(877) 902-9726 - byramhealthcare.com
- Edgepark Medical Supplies
(888) 394-5375 - edgepark.com
- Medline Industries
(800) 633-5463 - medline.com

Added equipment

A breast pump purchase includes the necessary supplies for the pump to operate, which includes: standard power adaptor, tubing adaptors, tubing, locking rings, bottles specific to breast pump operation, caps for bottles that are specific to the breast pump, valves, filters, and breast shield and/or splash protector for use with the breast pump.

As you take on the new challenges of parenthood remember, the Fund is here to help. - FYB

