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# B FOR YOUR Benefit

## Benefits Fund Trustees announce additional coverage and lower copayments for participants

### Benefits Fund lowers in-network mental health copayments

**B**eginning April 1, 2023, in-network copayments for outpatient mental health and substance use disorder care will be reduced as follows:

#### Plan A

- Participants will pay a \$10 in-network copayment per visit for outpatient mental health and substance use disorder care. The copayment is currently \$25 per visit.

#### Plan B

- Participants will pay a \$10 in-network copayment per visit for outpatient mental health and substance use disorder care. The copayment is currently \$30 per visit.

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 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.empire-blue.com](http://www.empire-blue.com).

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

*Additional changes to your plan can be found on Page 2...*

### Applied Behavioral Analysis therapy to be covered by the Benefits Fund

**E**ffective April 1, 2023, Applied Behavioral Analysis therapy (ABA) for the treatment of autism will be covered by the Benefits Fund.

ABA provides behavioral health treatment for individuals with autism and autism spectrum disorders and related disorders. It's a therapy that teaches skills and expected behavior by using reinforcement.

The goal of any ABA program is to help each individual work on skills that will help them become more independent and successful in the short-term as well as in the future.

When preparing to seek ABA services, make sure your services are provided by a provider licensed or certified by the national Behavior Analyst Certification Board. For help finding a licensed provider you may call the Fund at (877) RN BENEFITS [762-3633] to speak with a Participant Service Representative or visit [empireblue.com/findadoctor](http://empireblue.com/findadoctor).

The Fund's ABA coverage may also include coverage of assistive communications devices (ACDs) and coverage for software to enable a personal computer or laptop to act as an ACD.

Cost sharing for this benefit is the same as other mental health benefits. Participant copays for ABA services are as follows for Plan A and Plan B:

- In-network outpatient office visits are covered with a \$10 copayment
- In-network outpatient facility care is covered at no cost to the participant
- Out-of-network outpatient visits are covered at 70 percent of the allowed amount
- Out-of-network outpatient facility care is covered at 70 percent of the allowed amount.

*All services require preauthorization. If preauthorization is not obtained, services will be denied. There are no annual or lifetime limits on this benefit. There are no age restrictions on this benefit. - FYB*

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Modern families are changing, and so are their needs. Empire launches Building Healthy Families

Empire’s Future Moms program transitioned to the Building Health Families program effective January 1 and is now available to all Benefits Fund participants.

Building Healthy Families makes it easier for participants to find personalized, on-demand health support for your growing family. Whether you are pregnant, postpartum, or raising young children, Building Healthy Families will continue to support you as your family grows. It is available within the Sydney Health app.

If you were previously enrolled in the Future Moms program, your nurse is still available to you via phone throughout your pregnancy and postpartum under the Building Healthy Families program.

**What’s new**  
Participants can access Building Healthy Families through the Sydney Health mobile app or on **empireblue.com**. That means, in addition to phone support, once you enroll you’ll have 24/7 access to a convenient online hub with extensive tools and information at no extra cost to you:

- 1. Digital library: Thousands of educational articles and videos
- 2. Health trackers: Trackers for prenatal health and milestones, as well as baby tracking tools for diaper changes, growth, and other things important to your baby’s health.
- 3. Coaching: Virtual lactation support and access to chat with health coaches.

If you have any questions regarding this information, please contact the NYSNA Benefits Fund at (877) RN BENEFITS. - FYB



Please take note of modifications to some out-of-network services and care:

Out-of-network Benefit	Plan A	Plan B
Maternity Care (Routine obstetrical, prenatal care, delivery, and postnatal care for mother)	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Inpatient Surgery (physician surgical services and anesthesia)	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Outpatient Surgery (physician services and anesthesia)	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Non-Emergent Ambulance Transport	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Medically Necessary Dental Surgical Care or Treatment	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Skilled Home Health Care	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Home Hospice Care	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount
Second Surgical Opinion	Paid at 70% of the allowed amount	Paid at 70% of the allowed amount

*Participant cost sharing will continue to be 30 percent of the allowed amount for other out-of-network services and care. Exceptions continue to apply as required by law for some services covered under the No Surprises Act. Participants can reduce this cost sharing by choosing an in-network provider for services instead of an out-of-network provider.*

Your new identification cards are on their way: Empire PPO switches to Blue Access

Beginning April 1, 2023, the Fund medical provider network available through Empire BlueCross BlueShield is changing from Empire PPO to the Blue Access network. This change is for all Fund participants except those residing in Suffolk County, New York\*.

**This network change does not affect the benefits available to you and your dependents or the level of care that you will receive.** The only change you will see is in the mail when your new identification card, with the Blue Access name and network, arrives. With the exception of the University of Stony Brook Health System and SUNY Downstate Brooklyn hospitals, all currently participating hospitals and substantially all providers that are network providers under the Empire PPO network are also network providers under the Blue Access network.

All Fund participants, except those living in Suffolk County, will be mailed

new medical identification cards prior to April 1, 2023, which will reflect the change to the Blue Access network. However, your personal identification number will not change.

If you reside outside of New York State you will also move to Blue Access effective April 1. This change will not impact services you receive in your home service area and, if you choose, you can also use Blue Access facilities.

*\*Only Benefits Fund participants that reside in Suffolk County, New York, will remain in the Empire PPO network in order for these participants to maintain the ability to use University of Stony Brook hospitals on an in-network basis. The Fund will base this determination on the home address we have on file at the Fund office for each employee participant.*

To find out if your providers are in the Blue Access network, visit **empireblue.com/findadoctor** and select “Blue Access” when prompted for the plan/network. - FYB

Let us know where you are

When important changes occur at the NYSNA Benefits Fund office, we communicate this information to our participants as quickly as possible through texts, phone messages, letters, postcards, emails, our website **rnbenefits.org**, and articles contained in this newsletter. But our communication efforts can’t be successful if our records of your contact information aren’t accurate.

Please keep the Benefits Fund updated any time you move, receive a new phone number, or change your email address. To ensure we have your latest contact information, please call us at (877) RN BENEFITS [762-3633] or send an email to [benefit@rnbenefits.org](mailto:benefit@rnbenefits.org). - FYB

February is Heart Health Month

It’s the time of year to ask yourself, “How is my vascular health?”

Your heart has always been there for you — 24 hours a day, 365 days a year. So, isn’t it time you started giving your heart and vascular system a little TLC? Your vascular system is your body’s network of blood vessels, carrying blood to and from the heart. When these blood vessels become clogged or damaged, your heart, brain and other body parts don’t get the blood they need, which can lead to heart attack, stroke and other health problems.

**Are you at risk for heart disease?**  
Heart disease causes one in every three deaths in the U.S. Given the numbers, we all need to keep an eye on our heart health. But certain things make you more likely to develop heart disease.

- Not getting enough exercise
- Being overweight
- Health problems like high blood pressure, diabetes or high cholesterol
- Smoking
- Family history of heart disease

Talk to your doctor about what you can do to protect your heart and vascular health.

You can make yourself healthier and lower your chance of getting heart or vascular disease. Here’s how:

- Stop smoking. It’s not easy, but you’re worth the effort. Tobacco products leave sticky plaque in your veins and arteries and make it more likely you will have vascular problems. You don’t have to quit alone. Reach out to friends, family, doctors, and support hotline resources for help.
- Eat a healthy, low-fat diet and keep good cholesterol levels. Stock your fridge with fresh fruits and veggies, and low-fat or fat-free milk and cheese. Control your serving sizes, and read food labels carefully when shopping to avoid foods high in saturated fat, cholesterol, and sodium or salt.
- Control your weight by working out regularly and watching what you eat. For every hour you spend exercising, you can add another two hours onto your life expectancy.

When it comes to incorporating exercise into your routine Empire BlueCross BlueShield’s Exercise Rewards program can help. The program offers Benefits Fund participants reimbursement for their fitness memberships. You can either track your fitness visits yourself or enroll in an automatic tracker. You’ll receive reimbursement if you meet the minimum required visits during each six-month tracking period and submit your forms within 90 days. Fund participants’ tracking periods are January through June and again from July through December. Qualifying fitness centers must be located in the U.S. and open to the public, have staff oversight and offer regular programs like cardio, flexibility, and weight-training.

The reimbursement amount varies depending on the gym membership fee with a maxi-

mum benefit of up to \$200 for a subscriber and up to \$100 for a qualified dependent. For more information, log on to the Empire home page at **empireblue.com**, and click on “MyHealthDashboard” tab, then choose “Programs.”

Making changes to your lifestyle can be tough. But these small changes can make life better for you and your family — by helping you to be there for the big moments.

**Aging and heart health**  
You’re more likely to have vascular problems as you get older. What happens as you age? Plaque and cholesterol build up in your arteries, thickening and stiffening them — leaving less room for blood to flow. This lower blood flow can lead to a stroke, an aneurysm, or a heart attack.

**Know the types of vascular disease**  
The most common vascular diseases are:

- **Atherosclerosis**, where plaque builds up on the inner walls of the blood vessels. This can cause:
  - Pain or pressure in your chest, shoulders, arms, neck, jaw, or back
  - Feeling short of breath
  - Problems with the rhythm of your heart beat
- **Peripheral Arterial Disease**. The arteries outside of your heart become too narrow, and not enough blood can flow through. This can cause:
  - Heart attack
  - Stroke
  - Pain and trouble walking
  - Sores or infections that won’t heal
  - Loss of an arm or a leg because of poor circulation
- **Carotid Artery Disease**. The major arteries leading to the brain in the neck become clogged with plaque. This can cause strokes due to the lower blood flow to the brain, or from clots and bits of plaque breaking off and flowing to the brain.
- **Abdominal Aortic Aneurysm**. This happens when the aorta, the largest artery in the body, weakens and begins to bulge. This bulge is called an aneurysm. It may keep getting bigger and rupture if it isn’t treated, resulting in sudden death.

For many people, increasing their level of activity, even walking, has a very positive impact on their longevity.

To learn more about vascular health, visit the American Heart Association online at **heart.org**. And, for more detailed information on cardiac rehabilitation coverage available through the Benefits Fund, a list of the diseases it covers, the duration, and limitation on rehabilitation services, and approved rehabilitation facilities call the Fund at (877) RN BENEFITS [762-3633]. - FYB



Learn how to reduce your heart disease risks

It’s hard to make healthy changes if you don’t know you need to make them in the first place. A good first step is having an annual physical with your doctor.

This yearly checkup ensures your blood pressure, cholesterol, body mass index (BMI), and blood sugar are in a healthy range. If any of these levels are high, it can increase your risk for heart problems — but knowing what they are also gives you a chance to improve them, if needed, before they become more serious.

Four numbers to know and their healthy ranges:

1. Blood pressure: Less than 120/80

2. Cholesterol:\* HDL more than 100 LDL less than 100

3. Body Mass Index: 18.5 to 24.9 BMI is a measure of body fat based on height and weight

4. Blood sugar: Less than 100

*\*For more on cholesterol and your health, see Page four.*



# Express Scripts to launch Digital Prescription ID Card in April

Beginning in April 2023, Benefits Fund participants can connect to your digital prescription ID card to get the most out of your prescription benefits. And, the best part? No more digging through your wallet at the pharmacy counter.

The Express Scripts digital prescription ID card provides a simpler way to manage your medication and your health. To get started, create your digital profile at [express-scripts.com](https://express-scripts.com) or on the Express Scripts mobile app, and gain instant access to your digital prescription ID card. Then, you can download your card to your digital wallet or even print from the Express Scripts website.

Your digital profile will help connect you to:

- Nearby, in-network pharmacies
- Easy medication refills
- Home delivery with order tracking



Don't wait until you're at the pharmacy to connect to your Express Scripts ID card. To download it now, scan here to download your mobile app at the Apple app store or Google Play.

You can also text JOIN to 69717 for a link to create your digital ID card. If you are unable to access your digital ID card, please call Express Scripts at (800) 711-5672 for assistance. - FYB

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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 on February 20, 2023. You may still leave a message for us at (877) RN BENEFITS [762-3633] or email us at [benefit@rnbenefits.org](mailto:benefit@rnbenefits.org). You can also reach Express Scripts at (855) 521-0777 or online at [www.express-scripts.com](http://www.express-scripts.com) and MetLife at (888) 767-8910.

## Understanding your cholesterol levels could save your life

Whether you're in great health — or working on being healthier — it's important to know your cholesterol levels. If you have high blood cholesterol you could be at risk for heart disease. And since about one third of adults in the U.S. have high blood cholesterol, knowing your numbers now can help you stay healthy in the future.

### What is cholesterol?

Cholesterol is a waxy substance made by your liver. Your body needs cholesterol to do things like build cells and make hormones. But since your body already makes all it needs, the cholesterol in the food you eat just ends up in your blood vessels. Eventually, this may clog your blood vessels and could lead to stroke, heart disease or even death.

Lipoproteins are the proteins that carry cholesterol through your body. There are two main types:

- Low-density lipoproteins (LDL) is the "bad" cholesterol. LDL carries cholesterol throughout your body and ends up sticking to the walls of your arteries, making it harder for blood to flow.
- High-density lipoproteins (HDL) is "good" cholesterol. HDL takes the

extra cholesterol in your body back to your liver to be removed.

### Check your levels

Talk to your doctor at your annual physical about testing your cholesterol levels. The Fund covers annual preventive visits and screenings at 100 percent.

If you have high blood cholesterol, your doctor will help you figure out a treatment plan that works best for you. Making healthy lifestyle changes can go a long way in helping to manage your levels. But some people may need medication, too.

### Are you at risk?

Since you won't experience symptoms with high cholesterol, a blood test is the only way to catch it. But there are some risk factors that could increase your chance of developing high cholesterol, including:

- **Diet.** A lot of saturated and trans fats will raise your cholesterol level. Red meat and full-fat dairy products also add cholesterol to your diet.
- **Weight and physical activity.** Not getting enough exercise can lead to weight gain. And being overweight can increase your LDL or "bad" levels and decrease your HDL or "good" levels.

- **Heredity.** For some people, high cholesterol runs in their families. So be sure to go over your family medical history with your doctor.
- **Age and gender.** LDL levels go up as people get older. Men usually have lower HDL levels than women, and women usually have lower LDL levels than men. But at age 55, women's LDL levels tend to go up.

Annual physicals are the first step in preventing and detecting high cholesterol. As a Benefits Fund participant, you're covered in full for annual physicals in-network for Benefit Coverage Plans A and B. For more information on preventative care coverage, visit the Fund's website at [rnbenefits.org](http://rnbenefits.org) or call a Fund participant service representative at (877) RN BENEFITS [762-3633].

To find care and get more information about keeping your numbers in check, download Empire's Sydney mobile app or go to [empireblue.com](http://empireblue.com). You can learn more about your cholesterol by visiting the American Heart Association website at [heart.org](http://heart.org). - FYB