

# B FOR YOUR Benefit

## Know your rights: The Women's Health and Cancer Rights Act of 1998

**T**he Women's Health and Cancer Rights Act of 1998 is a federal law that provides protections to patients who choose to have breast reconstruction in connection with a mastectomy. In addition to providing coverage for mastectomies, the NYSNA Benefits Fund covers reconstructive surgery, prostheses, and bras (as medically necessary) for women after their mastectomies.

Coverage includes reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment of physical complications of all stages of a mastectomy, including lymphedema.

This coverage must be provided in consultation with the attending physician and is subject to annual deductibles and coinsurance or copay consistent with those established for other benefits under the plan.

For more information on the Women's Cancer Rights Act, visit [cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra\\_factsheet](https://cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra_factsheet). - FYB

## Flu season is fast approaching. Are you ready?

**T**he Centers for Disease Control and Prevention recommends that people receive their flu vaccinations by the end of October, especially this year. With COVID-19's ever-changing variants and unpredictable surges, it is important we continue to protect ourselves from the flu. Protecting yourself from the flu can keep you safe from one virus while preparing your immune system in the event you are also exposed to another especially COVID-19.

NYSNA Benefits Fund participants pay nothing for immunizations, including an annual influenza vaccination, when administered by an in-network provider. If the shot 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). Flu shots provided by an out-of-network provider are covered at 70 percent of the Anthem allowed amount. Participants are responsible for the remaining 30 percent, anything over the Anthem allowed amount, and your deductible, if applicable.

In addition, flu, shingles, COVID-19, and pneumonia vaccines are covered in full with Express Scripts, when administered at your local pharmacy. Just make sure to present your Express Scripts card at the time of vaccination.

In the event you need more information regarding immunizations, contact a Benefits Fund Participant Service Representative at (877) RN BENEFITS [762-3633]. - FYB

## Reminder: Open enrollment begins November 1

**O**pen enrollment for the NYSNA Benefits Fund begins Nov. 1, 2024 and runs through Dec. 31, 2024 with a coverage effective date of Jan. 1, 2025. Individuals eligible for enrollment in the Benefits 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.

To enroll in the NYSNA Benefits Fund during this fall's open enrollment, please fill out the open enrollment form and mail it to the Fund office at P.O. Box 12430, Albany, NY, 12212-2430. Forms can be obtained on the "Forms" page of the Benefits Fund website beginning November 1, 2024 at [rnbenefits.org](https://rnbenefits.org) or by calling a participant service representative at (877) RN BENEFITS.

*Please note that documentation verifying your spouses' or dependent's eligibility must be submitted with your open enrollment form.*

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

If you choose not to enroll yourself, your spouse, or an eligible dependent in the Benefits Fund during the annual open enrollment period because you or they are covered under another group health plan, you won't be able to re-enroll in the Benefits Fund again until the 2025 open enrollment period which begins in November 2025.

No enrollment action is required if you, your spouse, or eligible dependents are already enrolled in the Benefits 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.

Please call the NYSNA Benefits Fund office at (877) RN BENEFITS, or review the Benefits Fund *Summary Plan Description* for more information on this enrollment opportunity. - FYB

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## Preventative Care: Mammograms

In your *Summary Plan Description* (SPD), Medical Benefits chapter, page 40, the NYSNA Benefits fund outlines coverage for mammograms for the screening of breast cancer as follows:

- One baseline screening mammogram for women, age 35 through 39; and
- One baseline screening mammogram annually for women, age 40 and over.

If a woman of any age has a history of breast cancer or her first degree relative has a history of breast cancer, the Benefits Fund covers mammograms as recommended by the provider. However, in no event will more than one preventive screening per calendar year be covered.

Diagnostic mammograms (mammograms that are performed in connection with the treatment or follow-up of breast cancer) are unlimited and are covered whenever they are medically necessary. However, diagnostic mammograms may be subject to copays, deductibles, or coinsurance.

### ***In addition to the SPD:***

Men, and people assigned male at birth (AMAB), are also covered for annual mammograms as described above when medically necessary, and referred by a physician. For more information on breast cancer in men and people AMAB you may visit [cdc.gov/breast-cancer/about/men.html](https://www.cdc.gov/breast-cancer/about/men.html). - FYB

## October is Breast Cancer Awareness Month: Educate yourself on the types and signs of breast cancer



During Breast Cancer Awareness month, which is every October, it is important to educate yourself about the disease and how it could affect you or someone you love.

Breast cancer is one of the most common cancers that affects women and people assigned female at birth (AFAB). It happens when cancerous cells in your breasts multiply and become tumors. About 80 percent of breast cancer cases are invasive, meaning a tumor may spread from your breast to other areas of your body.

Breast cancer typically affects women age 50 and older, but it can also affect women and people AFAB who are younger than 50. While the risk is lower for men, and people assigned male at birth (AMAB), the risk of developing breast cancer exists.

Common types of breast cancer include:

- Invasive (infiltrating) ductal carcinoma (IDC): This cancer starts in your milk ducts and spreads to nearby breast tissue. It's the most common type of breast cancer in the United States.
- Lobular breast cancer: This breast cancer starts in the milk-producing glands (lobules) in your breast and often spreads to nearby breast tissue.
- Ductal carcinoma in situ (DCIS): Like IDC, this breast cancer starts in your milk ducts. The difference is DCIS doesn't spread beyond your milk ducts.

Less common breast cancers include:

- Triple-negative breast cancer: This invasive cancer is aggressive and spreads more quickly than other breast cancers.
- Inflammatory breast cancer (IBC): This rare, fast-growing cancer looks like a rash on your breast. Inflammatory breast cancer is rare in the United States.
- Paget's disease of the breast: This rare cancer affects the skin of your nipple and may look like a rash.

Healthcare providers classify breast cancer subtypes by receptor cell status. Receptors are protein molecules in or on cells' surfaces. They can attract or attach to certain substances in your blood, including hormones like estrogen and progesterone. Estrogen and progesterone help cancerous cells to grow. Finding out if cancerous cells have estrogen or progesterone receptors helps healthcare providers plan breast cancer treatment. You may be hearing more about these subtypes of breast cancer, which can be confusing. These subtypes include:

- ER-positive breast cancers have estrogen receptors.
- PR-positive breast cancers have progesterone receptors.
- HR-positive breast cancers have

estrogen and progesterone receptors.

- HR-negative breast cancers don't have estrogen or progesterone receptors.
- HER2-positive breast cancers, which have higher than normal levels of the HER2 protein. This protein helps cancer cells to grow. About 15 percent to 20 percent of all breast cancers are HER2-positive.

Breast cancer can affect your breasts in different ways. Some breast cancer symptoms are very distinctive. Others may simply seem like areas of your breast that look very different from any other area. Breast cancer may not cause noticeable symptoms either. But when it does, symptoms may include:

- A change in the size, shape or contour of your breast.
- A mass or lump.
- Thickening in or near your breast or in your underarm.
- A change in the look or feel of your skin on your breast or nipple. Your skin may look dimpled, puckered, scaly or inflamed, red, purple or darker than other parts of your breast.
- A blood-stained or clear fluid discharge from your nipple.

The most significant complication of breast cancer is metastatic breast cancer. Studies show about one in three women and people AFAB who have early-stage cancer later develop metastatic breast cancer.

Healthcare providers use cancer staging systems to plan treatment. Staging cancer also helps providers set a prognosis, or what you can expect after treatment. Breast cancer staging depends on factors like breast cancer type, tumor size and location, and whether cancer has spread to other areas of your body. Breast cancer stages are:

- Stage 0: The disease is noninvasive, meaning it hasn't spread from your breast ducts to other parts of your breast.
- Stage I: There are cancerous cells in nearby breast tissue.
- Stage II: The cancerous cells have formed a tumor or tumors. The tumor is either smaller than two centimeters across and has spread to underarm lymph nodes or larger than five centimeters across but hasn't spread to underarm lymph nodes. Tumors at this stage can measure anywhere between two and five centimeters across, and may or may not affect the nearby lymph nodes.
- Stage III: There's breast cancer in nearby tissue and lymph nodes. Stage III is usually referred to as locally advanced breast cancer.
- Stage IV: Cancer has spread from your breast, to areas like your bones, liver, lungs or brain. - FYB

# Stay healthy this fall by preparing for colder weather

Fall has officially arrived. So has the start of cold and flu season, along with the temptation to stay inside and eat comfort food. It's the perfect season to get lazy.

But don't give up on your health! Keeping up your exercise routine, eating healthy, and resting enough can keep your health on track this fall and upcoming winter season. It also may sustain your immune system by continuing to maintain your healthy habits year round.

The following tips can help you finish 2024 strong while starting 2025 on the right foot:

- **Wake up at the same time each day** — As the sun goes down earlier, it can throw off your natural circadian rhythm. Try to maintain a sleep schedule of at least seven hours and keep your normal bedtime and waking hours the same as the rest of the year.
- **Stay hydrated** — As it gets colder, your body can lose as much fluid as it might in hot climates due to the high rates of energy used when it's cold outside. An appropriate water intake will also keep your skin hydrated, which can be a problem as the weather gets drier.
- **Switch up your fitness routines** — Living in colder climates, like New York's, means you'll probably have to bring your outdoor exercise routine inside soon. Make it less of a shock by slowly incorporating indoor gym sessions during milder autumn months.

*Anthem offers NYSNA Benefits Fund participants financial rewards for working out all year long. In Anthem's online MyHealth-Dashboard is the Exercise Rewards program offering participants reimbursement for their fitness memberships. Qualifying fitness centers are in the U.S. and open to the public, have staff oversight and offer regular programs like cardio, flexibility and weight-training. Visit [anthem.com](http://anthem.com) for more information.*

- **Enjoy the cooler weather outdoors** — Now that the cooler weather is here, there's no better time to enjoy the outdoors. Take in the beauty of the changing leaves, the crisp air, and the sounds

of nature. In fact, a walk in nature can boost your mood and creativity while also relaxing you.

- **Schedule your annual check-up** — Now is the time to set up the annual physical you may have been putting off, including blood work and accompanying tests.

*As a NYSNA Benefits Fund participant you may visit your in-network primary care doctor with a \$10 copay. Blood work, within network, has no cost. If you choose to see an in-network specialist, you'll pay a \$25 copay (Coverage Plan A), or \$30 copay (Coverage Plan B). Out-of-network specialist visits are covered at 70 percent of Anthem's allowed amount after the annual deductible has been met.*

- **Sterilize your most touched items** — Your cell phone, keyboard, remote, and tablet are all germ habitats. It's good to make it a habit to sanitize these items with sanitizing cleansing wipes. Throughout cold and flu season, you'll definitely want to make sure you're sanitizing these areas weekly, if not daily.
- **Keep hand sanitizer handy** — The very best way to avoid the spread of germs is to wash your hands with warm soapy water. If you can't do that, hand sanitizer is the second best option, but make sure it contains alcohol as those formulas are 60 to 95 percent more effective at killing germs than non-alcohol sanitizers.
- **Enjoy in-season foods** — This time of year root vegetables and autumnal fruits are finally in season. Some of the nutrient dense options to consider adding to your plate include brussels sprouts, butternut squash, apples, cranberries, and turnips. *See more in-season root vegetable information in the article to the right.*
- **Do smart swaps on comfort foods** — There's nothing like a savory, rich soup on a crisp fall day. Instead of making a calorie rich soup with cream, consider opting for a veggie soup filled with fiber-rich vegetables like spinach.

Hopefully, you'll experience these colder days with a comfortable, warm sweater, and the above steps to stay healthy through the fall and winter months ahead. - FYB

## Root vegetables can offer healthy, in-season food options this fall



When choosing healthy food options for better overall health this fall, root vegetables are a great, in-season choice. They are packed with fiber and antioxidants, and low in calories, fat, and cholesterol. Root vegetables are also excellent sources of carotenoids. These are naturally occurring pigments that may decrease the risk of certain cancers and help protect your eyes.

Root vegetables with carotenoids are brightly colored, including:

- Sweet potatoes
- Carrots
- Rutabagas
- Turnips

Nutritionists say it's best to eat a variety of colors of vegetables. Different colors signal different nutrients, vitamins, and minerals. In general, root vegetables are a good source of:

- Potassium
- Folate
- Complex carbohydrates
- Fiber
- Vitamins A, B, and C
- Manganese

Some popular root vegetables are especially rich in certain essential nutrients. These include:

- **Carrots:** Carrots have high levels of beta carotene, a carotenoid. Inside the body, beta carotene is turned into vitamin A. In addition to helping your eyes, vitamin A supports a healthy immune system.
- **Beets:** Beets have high levels of betaine, an antioxidant that has heart benefits. They contain nitrates, which support better circulation and help lower blood pressure.
- **Potatoes:** Potatoes are one of the most popular root vegetables. A medium-sized baked potato has only 164 calories but provides you with 935 milligrams of potassium. That's twice the amount of potassium found in a banana. Potatoes are also good sources of vitamin C and B6.
- **Turnips:** Turnips are high in vitamin C, which supports a healthy immune system and helps fight off infections. They're also rich in fiber, which can aid in digestion. - FYB

## Prepare a satisfying smoothie for a healthy fall

Looking for a healthy, easy-to-make autumnal smoothie? One packed with nutrients and low in calories? If so, then try this Pumpkin Smoothie. Just combine all the ingredients in a blender and enjoy!

### Ingredients:

- ½ cup vanilla non-fat Greek yogurt
- ¼ tsp. ground cinnamon
- ¼ tsp. pumpkin pie spice
- ½ cup non-fat milk
- 1 Tbsp. sugar-free maple syrup
- ½ cup pure pumpkin puree
- 1 cup ice
- Splash of water if needed for thinning



## Have you signed up for Electronic Disclosure yet?

The NYSNA Benefits Fund has taken steps to make it easier for you to access and review some of the most important NYSNA Benefits Fund documents on our website.

To stop receiving mailed paper versions of some Benefits Fund documents, you must consent to participate in the *NYSNA Benefits Fund's Electronic Disclosure* program.

It's simple to do! Just scan this QR code to access our website where you can electronically sign and submit the Electronic Disclosure Consent form.

*It takes just minutes and your mailbox will definitely thank you.*



New York State Nurses Association

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

PO Box 12430

Albany, NY 12212-2430

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Ronald E. Lamy, CPA, CEBS, *Chief Executive Officer*

Christopher J. Rosetti, CPA, CFE, CFF, *Chief Operating Officer*

Linda M. Whelton, *Benefits Department Manager*

Tricia E. Cupp, *Senior Communications Specialist*

Meighan C. Rask, *Communications Specialist, FYB Editor*

Sharron Carlson, CEBS, *Communications Representative*

NYSNA Benefits Fund

PO Box 12430

Albany, NY 12212-2430

(518) 869-9501 • (877) RN BENEFITS [762-3633]

(800) 342-4324 • [www.rnbenefits.org](http://www.rnbenefits.org)

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

*The Fund office will be closed for Columbus Day on October 14 and for the Thanksgiving holiday on November 28 & 29. You may still leave a message for us at (877) RN BENEFITS [762-3633] or e-mail us at [benefitsdepartment@rnbenefits.org](mailto:benefitsdepartment@rnbenefits.org). You may also contact Express Scripts at (855) 521-0777 and MetLife at (800) 504-7877.*

## Want to put down your razor for a good cause?

Grow that facial hair for the month of November! Seriously, it's for a good cause, raising money and awareness for two charities supporting men's health, No-Shave November and Movember.

No-Shave November ([noshave.org](http://noshave.org)) focuses solely on cancer awareness and cancer prevention. It is a web-based, non-profit organization devoted to growing cancer awareness and raising funds to support cancer prevention, research, and education. Matthew Hill, the husband and father of the family that founded No-Shave November, died from colon cancer in 2007. His family founded the official No-Shave November organization in 2009 and has raised more than 10 million dollars to date. According to their website the goal of No-Shave November is to grow cancer awareness by embracing hair, which many cancer patients lose, and letting it grow wild and free.

To participate in No-Shave November, you may create an account online then put down your razor. No-Shave November encourages participants to donate the money they'd normally spend on groom-

ing supplies to one of the organization's funded programs. These supplies might include a few dollars spent on razor blades and shaving cream to much more spent on salon visits.

People who participate in No-Shave November are asked not to shave anything, letting all body hair grow out. No-Shave November is more inclusive for women, who may not have facial hair to put on display, but who can certainly grow out their leg and armpit hair.

The Movember Foundation, ([movember.com](http://movember.com)) is a global charity committed to men living healthier, longer lives. Since 2003, millions have joined the foundation, raising \$650 million dollars and funding over 1,000 programs focusing on prostate cancer, testicular cancer, mental health, and physical inactivity.

Movember, which also asks participants to sign up online, has a more strict set of rules for the month asking that people start the month completely clean-shaven and grow only a mustache.

Their website says that "Growing a Mo is like wearing a symbol representing healthier men and a healthier world, all Movember long. It tells everyone you walk past that a healthier world matters." Donation amounts are at the discretion of the participant.

Some people participate in No-Shave November and Movember just for fun, but many people take this monthlong fundraising opportunity seriously. Both Movember and No-Shave-November offer a way to spark conversation about the very dire health issues that affect men while raising money for these foundations.

If you want a break from shaving for a good cause, or just because you want a break, put down that razor this November and enjoy. - **FYB**

