

FOR YOUR Benefit

Are you taking advantage of your free in-network dental benefits?

Just like an annual physical is essential to your body's overall well-being, a routine dental cleaning is key for the health of your smile. Its main goal is to remove plaque and tartar buildup on your teeth and under your gum line to reduce your chances of cavities, gum disease, and even eventual tooth loss. It also gives your dentist and dental hygienist the chance to look for signs of tooth decay, oral cancer, and other oral health issues.

Despite advances in dental care, both professional and over-the-counter, millions of people still struggle with maintaining dental and oral hygiene. In fact, one-quarter of U.S. adults ages 20 to 64 have at least one untreated cavity, according to dental statistics from the Centers for Disease Control and Prevention (CDC).

Dental health complications

Periodontal disease is an umbrella term for conditions like gingivitis and periodontitis, which involves inflammation or infection of the tissue surrounding the teeth. It's the leading cause of tooth loss among adults. Approximately 47 percent of adults ages 30 and older have some form of periodontal disease. According to the CDC, that number jumps to 70 percent for adults 65 years and older.

While most people experience periodontal disease at some point in their lives, the CDC reports that the condition is more common in the following individuals 30 years and older:

- 56 percent of men more commonly experience periodontal disease than 38 percent of women;
- 64 percent of current smokers.

Each year, Aetna, your dental care service provider, shares statistics of participant usage of dental care benefits with the Fund.

Some of the statistics are surprising given the no cost in-network dental benefits available.

For instance, in 2023, only 46 percent of Benefits Fund participants and their dependents took advantage of one in-network dental cleaning during the calendar year. And, only 17.7 percent of participants, not including dependents, had the recommended two cleanings over a 12 month period. Over 50 percent of participants had no dental cleanings in 2023. Life is busy, work is stressful, and caring for family and friends can often take priority, but so should your dental health.

Your dental benefits

The Benefits Fund covers two routine cleanings per year at no cost if you see an in-network dental provider and have benefits available from your \$1,200 calendar year maximum. If you use an out-of-network dental provider you must first meet a \$50/ single or \$150/family deductible. Cleanings are then paid at 80 percent of the recognized charge if you have benefits available from your yearly \$1,200 maximum.

Caring for your mouth between dentist visits is an important part of taking care of your overall health. Because of this, Aetna offers discounts on dental products to promote better oral health. As a Benefits Fund participant you get discounts on dental products, healthcare and lifestyle goods, and services. To shop for these discounts go to aetna.com, register or log in, choose "Health and Wellness," then "Browse Discounts."

For more information about your dental benefits, including no cost, in-network semi-annual cleaning. You may refer to your *Summary Plan Description*, Chapter 11, or contact the Benefits Fund at 518-869-9501 or (877) RN BENEFITS [762-3633], or visit rnbenefits.org. - FYB

You have orthodontia benefits

When not addressed properly, orthodontic problems can have a negative impact on your oral health or that of a dependent. Therefore, it's important to be able to identify the early symptoms of orthodontic problems, especially in children, and schedule a consultation with an orthodontist as soon as possible to determine if any action should be taken.

While most people associate orthodontia with a cosmetic procedure, it also assists in preventing potentially lifelong health issues like oral pain, speech problems, accelerated facial aging, tooth fracture, cavities, and gum disease.

Signs that you or one of your dependents may need braces include:

- Crowding;
- Overbite;
- Crossbite;
- Underbite; or
- Openbite.

If you or a dependent have any of these symptoms, even if they are not severe, an orthodontist can determine whether the symptoms will get worse over time and whether orthodontic treatment is needed or recommended.

The Benefits Fund offers participants 50 percent, up to \$1,000 per course of orthodontia treatment, with an in-network provider. What does this mean? From the time of evaluation or diagnosis to completion of treatment, you're eligible for 50 percent, up to \$1,000 toward treatment, dispersed quarterly. Consideration is given for additional expenses during the first quarter for diagnosis, evaluation, and the initial installation of the orthodontic appliance. Anticipated treatment length, initial costs, and treatment plan will help Aetna determine the distribution quarterly thereafter. *This is separate from the regular annual dental benefit.*

If you need more orthodontia work after two years of completion of the first round of orthodontia, even if it's the same diagnosis, you will be eligible for 50 percent up to \$1000.00 for the second course of treatment.

For more information about orthodontia and course of treatment you may refer to your *Summary Plan Description*, Chapter 11, page 86, contact the Benefits Fund at 518-869-9501 or (877) RN BENEFITS [762-3633], or visit rnbenefits.org. - FYB

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MetLife provides personal will preparation at no cost

In addition to life insurance, Benefits Fund participants have an added benefit through MetLife - personal will preparation. Personal Will Preparation services, provided by MetLife Legal Plans, are offered at no additional cost to you.

With MetLife's Will Preparation services, you have access to professional resources to help ensure your final wishes are clear. You and your spouse can access professional attorneys to help you prepare or update a will, living will, or assign a power of attorney. You may choose to meet in-person or via digital platform with a participating attorney. Fees are fully covered for in-network attorneys and there are no claim forms to file.

Get started today:

1. Contact MetLife Legal Plans and a client service representative will:

- Ask for your company name (NYSNA Benefits Fund), group number (224689), and the last four digits of your Social Security number
- Locate participating plan attorneys in your area
- Provide you with a case number to give to the attorney of your choice
- Answer any questions you may have

2. Call the office of your chosen attorney to make an appointment at a time that works best for you.

To get started contact MetLife Legal Plans at legalplans.com/estateplanning or by calling 800-821-6400. - FYB

Thank you, nurses

The NYSNA Benefits Fund extends our heartfelt appreciation to all our participants during National Nurses Day on Monday, May 5. We salute you, support you, and honor you every day, while remaining focused on your health and well-being.

May is Allergy and Asthma Prevention Month

The Asthma and Allergy Foundation of America (AAFA) designated May as National Asthma and Allergy Awareness Month to raise awareness and save lives. Seasonal allergies are the most common and affect about 25 percent of U.S. adults each year. While seasonal allergies aren't necessarily deadly there are other allergies that may be. These include food, drug, and insect allergies to name a few. Asthma is a dangerous, chronic condition that affects nearly 28 million people in the U.S. Asthma, when left untreated, can be deadly for some with over 3,500 people in the U.S. dying from the condition in 2021 alone.

Seasonal allergies

If you have sensitivity to an allergen, your body's immune system mistakes it for something harmful. To fight it off, the immune system creates proteins known as immunoglobulin antibodies. These antibodies trigger cells in the nasal passages that release histamine and other mediators that lead to a stuffy and runny nose, watery eyes, itching and other allergy symptoms.

Food allergies

Food allergies are an immune system reaction that happens soon after eating certain foods. Even a tiny amount of allergy causing food can trigger symptoms such as hives, swollen airways, and digestive problems. In some people, a food allergy can cause severe symptoms or even life-threatening anaphylaxis.

Food allergies affect an estimated eight percent of children under age five and up to four percent of adults. While there's no cure, some children outgrow their food allergies as they get older.

Drug allergies

Any medication can trigger a drug allergy. The most common symptoms of a drug allergy are hives, rash, and fever. But a drug allergy also may cause serious reactions, and potentially life threatening complications.

Food and drug allergies aren't the only types of dangerous allergies people suffer from. Other allergies include reactions to:

- Insects
- Latex
- Mold
- Pet dander, and
- Pollen

Asthma

Asthma is a chronic disease that causes inflammation and swelling of the airways. Its symptoms include trouble breathing, wheezing, coughing, and tightness or pain in the chest. Unfortunately, the burden of asthma in the United States falls disproportionately on people with low income, senior adults, and Black, Hispanic, and Native American/Alaska Native people. These groups have the highest asthma rates, deaths, and hospitalizations.

Asthma symptoms can be triggered by different things for different people. Allergens, like seasonal pollen, mold spores, dust, or pet dander, are common triggers. Some people also develop asthma symptoms in response to respiratory infections, airway irritants, pollution, weather changes, certain foods, or with exercise.

Prevention

The first step in allergen and asthma prevention is diagnosis. Doctors diagnose allergies in three steps. They review your personal and medical history, give you a physical exam, and do tests to identify your allergens and whether or not you suffer from asthma.

The best way to prevent an allergic reaction is to avoid your allergens. It sounds so simple, but you can't always avoid them. For example, it's not possible to avoid all outdoor activities if you're allergic to bees and wasps. But there are steps you can take to reduce your chances of being stung and you can carry the medicine you will need if you are stung.

It is important to prepare and have an allergy action plan. If you have asthma, the best prevention is preparing your home as an allergen-free environment with regular cleanings, while using air filters and purifiers.

Allergy treatment is based on your medical history and the severity of your symptoms. It can include three different treatment strategies:

- Avoidance of allergens,
- Medication, and/or
- Immunotherapy.

Asthma symptoms and attacks can be managed through regular monitoring and treatment. These may include:

- Avoiding triggers such as exercise, certain foods, or pollen
- Following medication as prescribed
- Learning proper use of inhalers, including cleaning the inhalers
- Always carrying your inhalers and medicines with you to get immediate relief during an attack

If you experience breathing difficulty, wheezing or cough, it's recommended you see the doctor as soon as possible. If your symptoms are extreme, call 911 immediately.

More steps you can take to protect yourself include the following:

- Inform healthcare professionals.** Be sure that your allergies and/or asthma condition is clearly identified in your medical records. Inform other healthcare professionals, such as your dentist or any other medical specialist.
- Wear a bracelet.** Wear a medical alert bracelet that identifies any allergies or if you suffer from asthma. This information can ensure proper treatment in an emergency.
- Keep medical information close by.** Having important allergy and asthma information in your purse, wallet or cell phone for medical professionals to access easily is critical in times of emergency.

For more information on your medical coverage for allergies refer to page 16 of your *Summary Plan Description*. For prescription drug coverage for allergies and asthma refer to page 19 of your SPD. For more information on both visit rnbenefits.org/benefits-fund/my-benefits/summary-of-benefits. - FYB

Gut check: How's your digestive health?

There's a reason the old saying tells us to "go with our gut." Our gut, also known as our digestive system, is a powerhouse in our body. It gets rid of toxins, breaks down the food we eat, and puts the nutrients from that food to work. A healthy gut is also core to our overall well-being — it affects everything from our mental health to our immune system.

Signs of trouble

Our body has several ways of letting us know something in our gut might be off, including:

- Persistent bloating, diarrhea, or stomach pain.
- Unexplained weight loss or gain.
- Blood in the stool and changes to how often you need to go.
- Heartburn and indigestion.
- Skin irritations, such as acne or eczema.
- Frequent mood changes, including anxiety or irritability.

Talk to your primary care doctor if you're experiencing any of these symptoms. They can suggest tests or treatment to get to the root of the issue. They may also refer you to a gastroenterologist for further testing and, possibly, a colonoscopy.

Feed your gut a healthy diet

The billions of bacteria in your gut are like the engine that keeps it running. Eating the right foods helps keep the good and bad bacteria in our gut well-balanced so it works correctly. Here are a few tips:

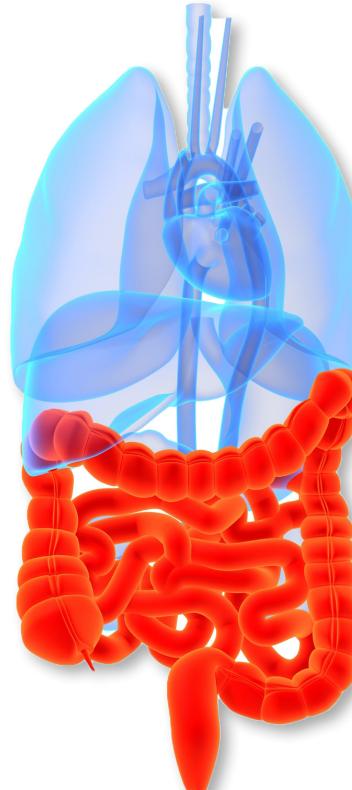
- Eat a diverse diet full of fruits and vegetables. A produce-rich diet helps make the good bacteria in your gut stronger, which keep things running smoothly.
- Focus on fiber. Fiber keeps you regular. It also helps lower cholesterol and blood pressure.
- Add prebiotics and probiotics to your diet. Probiotics and prebiotics work together to feed your gut bacteria and keep it healthy. You can take them as supplements or look for them in many natural sources.
- Limit artificial sweeteners, red meat, and processed foods. These all feed the bad bacteria in your gut, which can make you feel sick. They're also linked to other problems, such as heart disease and diabetes.

Other healthy gut habits

Because our gut is so connected to the rest of our body, there's more to keeping it healthy than just eating right. You should:

- Exercise regularly.
- Limit alcohol consumption.
- Don't smoke.
- Keep your stress in check.
- Get enough sleep.

It's also important to stay up on regular preventive screenings, such as colonoscopies.



Guidelines for colonoscopies

The US Preventive Services Task Force recommends that adults age 45 to 75 be screened for colorectal cancer. The decision to be screened between ages 76 and 85 should be made on an individual basis. If you are older than 75, talk to your doctor about screening. People at an increased risk of getting colorectal cancer should talk to their doctor about when to begin screening, which test is right for them, and how often to get tested.

Most people should begin screening for colorectal cancer soon after turning 45, then continue getting screened at regular intervals. However, you may need to be tested earlier than 45, or more often, if you have:

- Inflammatory bowel disease such as Crohn's disease or ulcerative colitis.
- A personal or family history of colorectal cancer or colorectal polyps.
- A genetic syndrome such as familial adenomatous polyposis (FAP) or hereditary non-polyposis colorectal cancer (Lynch syndrome).

If you think you are at increased risk for colorectal cancer, speak with your doctor about:

- When to begin screening.
- Which test is right for you.
- How often to get tested

Long-term risks

If we don't take care of our digestive system, it can also put us at risk for more serious issues. Poor long-term gut health is tied to:

- Inflammatory bowel disease (IBD)
- Irritable bowel syndrome (IBS)
- Diabetes
- Obesity

In the event you are experiencing any issues with your gut, now might be a good time to listen to it. It could be telling you something important about your health. **- FYB**

The Fund has you covered with life insurance

As a Benefits Fund participant you have life insurance that will be paid to the beneficiaries you designate in the event of your death while insured.

The Benefits Fund contracts with MetLife to provide life insurance coverage for you. Your life insurance benefit is a minimum of \$20,000 and a maximum of \$50,000. It is computed by taking 150 percent of your current annual base compensation, to the maximum amount allowed. If the amount calculated results in an uneven number, the benefit amount will be raised to the next higher \$1,000 level. For example, a calculation amounting to \$41,400 would be increased to \$42,000.

The benefit amount is reduced by 35 percent on the policy anniversary date when the participant reaches age 65 and by an additional 50 percent of the already reduced amount on the policy anniversary date when the participant reaches age 70. If your benefit amount is reduced, you may convert the amount of the reduction to a personal life insurance policy in an equal amount on the policy anniversary date. You may choose to precede the conversion policy with a one-year term insurance policy. The amount of your benefit will be reduced by any amount of personal life insurance in force immediately prior to that anniversary date.

If you have any questions you may call the Benefits Fund at 518-869-9501 or (877) RN BENEFITS [762-3633]. **- FYB**

The Benefits Fund office will be closed on Friday, April 18 and on Monday, May 26. You may still leave a message for us at

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

or email us at

benefitsdepartment@rnbenefits.org.

**You may also contact
Express Scripts at
(855) 521-0777 and MetLife at
(800) 504-7877.**

LiveHealth Online provides diagnoses on-the-go

New York State Nurses Association
N Y S N A
Benefits Fund
PO Box 12430
Albany, NY 12212-2430
CHANGE SERVICE REQUESTED

Too busy this spring to take care of your health? You won't be able to use that excuse with Anthem's LiveHealth Online (LHO). Scheduling an appointment from the comfort of your own home or on the go with LHO is easy and a great way to address your healthcare needs wherever you are. Physicians on LHO can diagnose everything from strep throat to ear infections, chicken pox to eczema, and more.

LiveHealth Online provides free, convenient, time-saving access to care using your smartphone, tablet, or computer. See a board-certified doctor 24/7 who can send prescriptions if needed, visit a licensed therapist in four days or less, or talk with a board-certified psychiatrist within two weeks. And, since LHO is free, there is no copay needed unlike visiting your primary care office or urgent care facility.

Online visit options include:

- Urgent care
- Urgent care for kids
- Allergy
- Behavioral health
- Psychiatry
- Breast feeding support

To sign up for LiveHealth Online, log into your Anthem BlueCross BlueShield account at anthem.com, go to "My Health Dashboard" and click on "Programs." Then go to LiveHealth Online to start a visit. You can also log on through your Sydney app. - FYB

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 at communicationsdepartment@nrbenefits.org.

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There is a way to avoid suffering from shingles through the Benefits Fund

Shingles is a viral infection that causes a painful, blistering rash. The rash typically looks like a single stripe of blisters that wraps around the left side or the right side of your torso.

Shingles is caused by the varicella-zoster virus, which is the same virus that causes chickenpox. After you've had chickenpox, the virus stays in your body for the rest of your life.

While shingles isn't life-threatening, it can be very painful. Vaccines can help lower the risk of shingles and early treatment may shorten a shingles infection and lessen the chance of complications.

Contact your primary health care provider as soon as possible if you suspect shingles, especially in the following situations:

- The pain and rash occur near an eye. If left untreated, this infection may lead to permanent eye damage.
- You're 50 or older. Age increases your risk of complications.
- You or someone in your family has a weakened immune system due to cancer, medications or chronic illness.
- The rash is widespread and painful.

Can shingles be prevented?

The good news is that you can protect yourself against shingles, and the intense pain that comes with it, by getting vaccinated. The U.S. Centers for Disease Control and Prevention (CDC) recommends the Shingrix vaccine for people over age 50.

NYSNA Benefits Fund participants have coverage for the shingles vaccine to protect against the varicella zoster virus, the virus that causes chicken pox and shingles. The shingles vaccine can have mild to moderate side effects that last a few days. You might feel tired, have a headache, or even a fever after getting the vaccine.

Even if you've already had shingles, chickenpox, or the chickenpox vaccine, the CDC recommends getting the shingles vaccine. According to the CDC, it is safe for adults to receive the Shingrix shingles vaccine with the flu and COVID-19 vaccines. You should not get the Shingrix vaccine if you currently have shingles or are pregnant. The CDC recommends receiving the Shingrix vaccination starting at age 50.

What is my cost for the shingles vaccination?

The shingles vaccine is covered as a routine vaccination at your local pharmacy under your pharmacy benefit with Express Scripts at no cost to you.

If you receive the vaccine during an in-network doctor's office visit, you'll be charged a \$10 office visit copayment. Additional costs will apply if the vaccine is administered by an out-of-network medical provider.

If you've never had chickenpox or the chickenpox vaccine, you're never too old to get it. That's why experts at the CDC recommend getting the varicella vaccine to protect yourself from picking up that illness from someone who has shingles.

In the event you think you have shingles and need to find a doctor, use the Find Care tool on Anthem's Sydney Health app or at anthem.com. You may also always call the Benefits Fund at 518-869-9501 or (877) RN BENEFITS [762-3633]. - FYB