

NYSNA Benefits Fund



A beginners guide
to your benefits

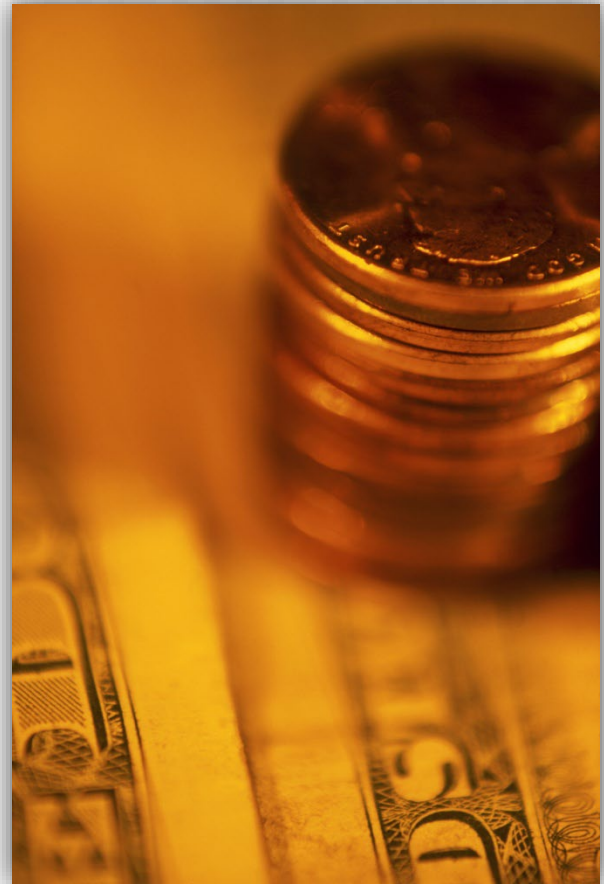
Who we are

- Your healthcare administrator
- More than 18,000 RNs and other healthcare providers
- Board of Trustees oversees administration and finances



Who contributes?

- Employer and employee may share cost
 - Participant might pay \$0, \$25, or \$50/person for up to four people depending on premium option negotiated in CBA
- Employer may make partial contribution if you're part time



Who's covered?



- Spouse
- Dependents
 - Children, stepchildren, foster children, children for whom you're the legal guardian, and children awaiting adoption (until age 26)
 - Disabled children

What's covered?



For you and your eligible dependents:

- Medical
- Vision
- Prescription drugs
- Dental

For you only:

- Long- and short-term disability
- Life insurance
- Accidental death and dismemberment
- Paid family leave

Choices...

- In-network coverage
- Out-of-network coverage
- Choose either, at anytime

Choices...

- In-network = copayment
- Out-of-network = deductible + coinsurance



Medical – Anthem BlueCross BlueShield

- In-network care
 - No deductible
 - Low or no copayments
 - No forms



Medical – Anthem BlueCross BlueShield

Searching for information or answers to your questions?

- rnbenefits.org
- (518) 869-9501
- anthem.com



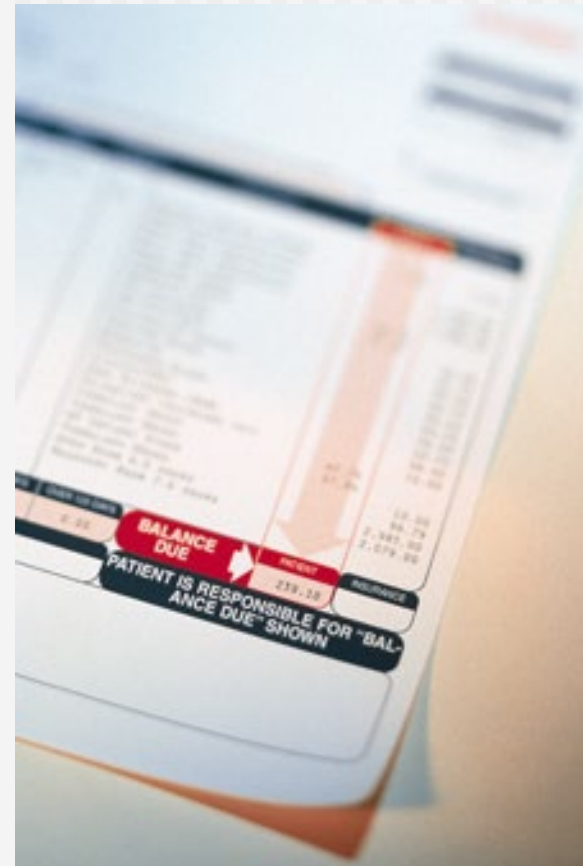
Medical – Anthem BlueCross BlueShield

- Out-of-network
 - Deductible



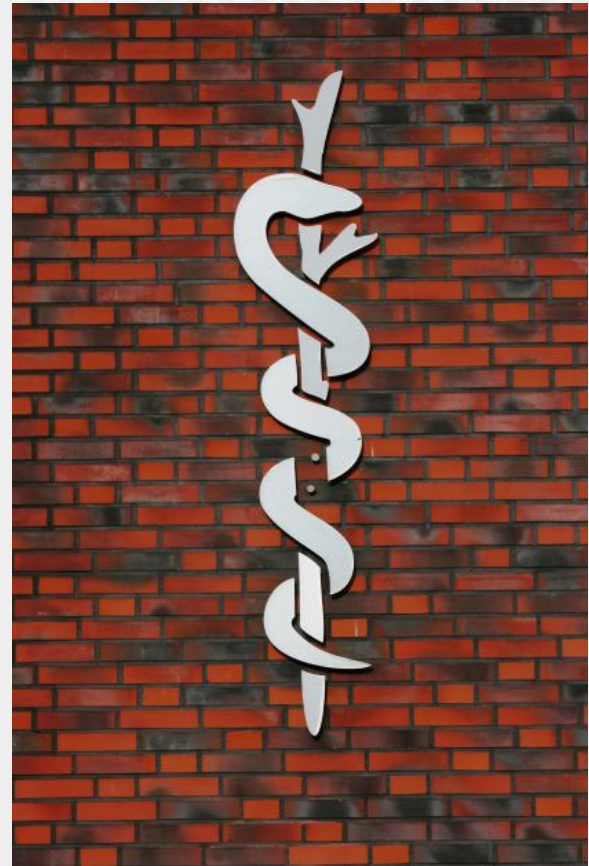
Medical – Anthem BlueCross BlueShield

- **Out-of-network**
 - Coinsurance
 - Preauthorization
 - Claim forms



Medical – Anthem BlueCross BlueShield

- Routine care
- Other medical care
 - Maternity
 - ER
 - Inpatient
 - Outpatient
Chiropractic
 - Rehab
 - Mental health
 - PT/OT
 - Substance use care



Vision care - Davis Vision



- Routine eye exams
 - Every year for children
 - Every two years for adults
- Glasses and contacts
 - Every two years

Prescription drugs – Express Scripts

- In-network retail (up to 34-day supply) copayments are:
 - Generics: \$0
 - Preferred Brand: \$10 (30-day supply)
 - Non-preferred Brand: \$20 (30-day supply)
- Out-of-network retail (up to 34-day supply)
 - Reimbursed at average wholesale cost minus applicable in-network copay



Prescription drugs – Express Scripts

- Maintenance meds/
mail-order
 - Required for medicines taken for chronic conditions
 - Dispensed in 90-day supplies from Express Scripts' mail service pharmacy
 - Generics: \$0
 - Preferred Brand: \$20
 - Non-preferred Brand: \$40



Prescription drugs – Express Scripts

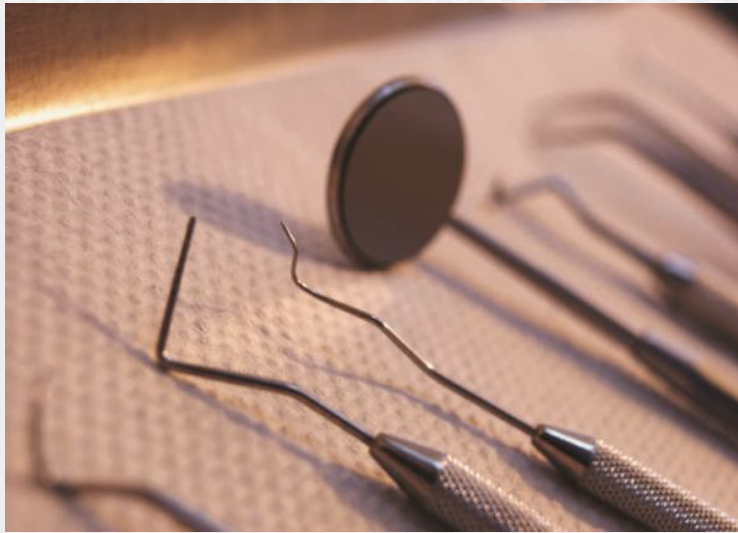
- Generic is mandatory
 - If brand is chosen, participant pays brand copay and difference between brand and generic, even if doctor writes DAW
- Step therapy is required
 - Certain drug classes require participant to try generic or preferred before all other brands are covered

Dental care - Aetna

- Choose in-network or out-of-network
- Deductible for out-of-network



Dental care - Aetna



- \$1,200 yearly benefit
- \$1,000 per individual, per orthodontia course lifetime, separated by two years

Dental care - Aetna

■ Claim forms

- Needed for all dental visits
- Your dentist will usually file the claim form on your behalf
- Available at (518) 869-9501 and rnbenefits.org



Disability - MetLife



■ Short-term Disability

- Nonoccupational, accidental injury
- Sickness
- Pregnancy
- Up to \$215 per week for 26 weeks

Disability - The Benefits Fund

- Long-term
 - 6-month qualifying period
 - Social Security Administration determination
 - Paid at up to a maximum of \$350 per month

Life insurance - MetLife

- \$20,000 to \$50,000
- Living Benefits Option
- Available through MetLife Insurance Company



Accidental Death and Dismemberment Benefits - MetLife

- Provided for participants through MetLife Insurance Company
- Up to the amount of your life insurance benefit
- Available when death or loss of a body part is caused by an accident

Paid family leave – MetLife

- Administered through MetLife Insurance Company
- Provides eligible participants job-protected, partial wage replacement to bond with a new child, care for a sick loved one, or help relieve family pressures when someone is called to active military service
- Claims can be made by contacting MetLife at (800) 504-7877* Monday through Friday 8 am to 9 pm ET.

* (When calling, choose Option 2 to file a new claim)

Life changes

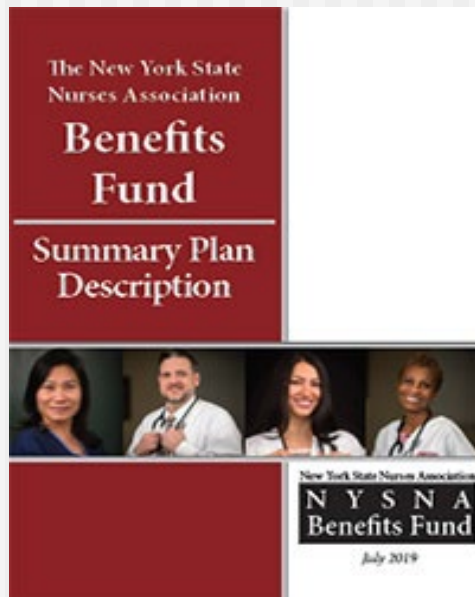
Let us know about a:

- Marriage
- Birth
- Move
- Leave of absence



Keeping in touch

- Newsletter
- Annual Report
- Summary Plan Description



Keeping in touch with you



Communications representative

- General meetings
- On-site and virtual visits
- Orientations
- Health and Benefits Fairs

Keep in touch in with the Fund

- (518) 869-9501
- rnbenefits.org

