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# FOR YOUR BENEFIT NEWSLETTER

## Knowing the signs and effects of substance abuse may help a loved one, or even yourself

Substance abuse and substance abuse disorder affect nearly 50 million people in the United States. And it's safe to assume that just as many are indirectly affected as family members or friends of someone who struggles with substances.

Substance use disorder is a mental health condition that can range in severity but ultimately involves the problematic use of substances to some degree. This can include, but is not limited to, alcohol, marijuana, prescription opioids, heroin, inhalants, cocaine, and methamphetamine. The use of these substances can increase the risk of harmful behavior, cause long-term health issues, and lead to damaged lives and relationships.

### Signs of alcohol use

The following signs and symptoms may be a signal that someone needs help. Even one of these symptoms is cause for concern but the more that apply, the more urgently help may be needed.

You or someone you care about may need help if you or they:

- End up drinking more, or longer, than intended.
- Wanted to cut down or stop drinking in the past but couldn't.
- Spend a lot of time drinking, being sick from drinking, or getting over other after-effects.
- Have wanted a drink so badly it was hard to think of anything else.
- Find that drinking — or being sick from drinking — often interferes with relationships, work, or school.
- Have given up or cut back on activities you found important or enjoyable in order to drink.
- Got into situations while, or after drinking, that increased the chance of getting hurt, such as driving or unsafe sexual behavior.

- Continue to drink even though it causes anxiety or depression or adds to another health problem.
- Have to drink much more than you once did to get the effect you want.
- Notice withdrawal symptoms when the effects of drinking wear off, such as trouble sleeping, shakiness, restlessness, nausea, sweating, or a racing heart.

### Signs of drug use

There are certain signs to watch for if you're wondering if you or someone close to you is struggling with drug use, including:

- Feeling the need to use the drug regularly.
- Needing more of the drug over time to get the same effect.
- Maintaining a supply of the drug.
- Spending money on the drug, even though you can't afford it.
- Continuing to use the drug when you know it's causing problems in your life.
- Doing things to get the drug that you normally wouldn't.
- Failing in any attempts to stop using the drug.
- Experiencing withdrawal symptoms when attempting to stop taking the drug.
- Having problems at school or work or with meeting responsibilities.
- Experiencing physical health issues.
- Noticing changes in behavior.

### Long-term effects of substance use

The long-term effects of substance use can depend on the specific substance a person uses, how long they've used it, and other individual factors. The good news is that many of the effects of alcohol and drug use can improve with treatment and with maintaining long-term recovery.

Those who struggle with substance use may have an increased risk of:

- Memory loss or loss of nerve function
- Heart or liver failure
- Respiratory issues

- Cancer
- Gastrointestinal problems
- Kidney failure
- Seizures
- Other mental health conditions

### Finding help

Substance use disorder is a condition that needs ongoing treatment. Even for those in recovery, there is always a chance of relapse, so it's important to keep up with treatment in the long term. Treatment may include behavioral approaches such as talk therapy, group counseling like Alcoholics or Narcotics Anonymous, or medication-assisted therapy.

***In the event you need help for yourself or intervention for a dependent, outpatient medical rehabilitative care for substance abuse and/or alcohol addiction is covered in-network under Plan A with a \$25 copay, and under Plan B with a \$30 copay and 70 percent of the Anthem allowed amount out-of-network after the deductible has been met. In the event inpatient care is necessary, the Fund covers inpatient medical rehabilitative care for substance and alcohol abuse and addiction with prior authorization at no cost for both Plan A and Plan B in-network. Out-of-network inpatient care for Plan A and Plan B requires a \$500 copay per admission. Plan A's maximum annual copay for admission is \$1,000 per individual and \$2,000 per family, paid at 70 percent of Anthem's allowed amount. Plan B's maximum annual copay for admission is \$1,500 per individual, paid at 70 percent of Anthem's allowed amount.*** For more information on these Fund benefits please refer to your *Summary Plan Description* pages 53-54 or visit [rnbenefits.org/benefits-fund/my-benefits/medical/](https://rnbenefits.org/benefits-fund/my-benefits/medical/).

For more information on substance use disorders, Anthem recommends visiting [startyourrecovery.org](https://startyourrecovery.org). For help finding a treatment facility or specialist go to [anthem.com/find-care](https://anthem.com/find-care) or call a Benefits Fund participant service representative at (518) 869-9501. - FYB

## Inside:

- Page 2 **Understanding and living with Seasonal Affective Disorder**  
**There are ways to tell if your heart is healthy**
- Page 3 **Keeping your teeth healthy and strong with the Benefits Fund**  
**Know how to detect heart attack symptoms in women**  
**Express Scripts and accredo are part of Evernorth Health Services**
- Page 4 **Advanced tests for heart disease no longer require a treadmill**

## There are ways to tell if your heart is healthy

Your heart silently works 24/7 pumping blood and oxygen to your body. But how do you know if your heart is in good shape?

While regular checkups with a cardiologist are the best way to ensure heart health, there are certain early indicators, listed below, that suggest your heart is functioning well.

- **Normal Blood Pressure and Cholesterol Levels:** Healthy blood pressure (around 120/80 mmHg) and balanced cholesterol are strong indicators of a well-functioning heart and reduced risk of heart disease.
- **Good Stamina and Energy Levels:** If you can climb stairs, exercise, or walk briskly without breathlessness or chest discomfort, it usually means your heart is pumping efficiently.
- **Steady Heartbeat:** A regular heart rhythm, typically between 60–100 beats per minute at rest, shows that your heart's electrical system is functioning properly.
- **No Frequent Chest Pain or Discomfort:** A healthy heart usually doesn't cause recurring chest pain, heaviness, or pressure during rest or physical activity.
- **Quick Recovery After Exercise:** Your heart rate should return to normal shortly after a workout. Fast recovery indicates good cardiovascular fitness.
- **Healthy Weight and Lifestyle:** Maintaining an active lifestyle, healthy diet, and normal body weight reduces strain on the heart and supports long-term heart health.

If you enjoy normal stamina, balanced vital signs, and no unusual symptoms, your heart is likely in good shape. However, don't rely on self-checks alone — regular health screenings and early consultations with a cardiologist are essential for prevention. - FYB



## Understanding and living with Seasonal Affective Disorder

Do you find yourself feeling down when the weather shifts with the seasons? Many people experience mood shifts with the ebbs and flows of the seasons. When these shifts become severe and interfere with your daily life, you may be living with Seasonal Affective Disorder (SAD). If so, you're not alone. Seasonal Affective Disorder is a common and recognized condition that affects more people than you may think. Understanding this disorder and how to manage the symptoms can help you enjoy the best of what each season has to offer.

### What is Seasonal Affective Disorder?

Seasonal Affective Disorder is a form of depression that follows a seasonal pattern. Usually, symptoms start in late fall or early winter and end during the spring and summer. Less commonly, symptoms can start in the spring and summer months and end in fall and winter.

### Common symptoms include:

- Feeling sad, hopeless, or down most of the day.
- Loss of interest in activities you once enjoyed.
- Low energy or fatigue.
- Sleep issues — either oversleeping or trouble sleeping.
- Changes in appetite or weight, especially craving carbs.
- Difficulty concentrating.
- Withdrawing from friends and family.

You may find yourself dismissing these symptoms as “the winter blues” or “being off your routine.” When they start to interrupt your daily life and activities, however, it's important to acknowledge their validity and to address them.

### Managing your symptoms

You don't have to wait for the season to change to find relief from your symptoms. Here are some proactive, evidence-based solutions that have been shown to reduce SAD symptoms and help people reclaim their well-being:

- Small lifestyle changes and choices you make every day can have an impact on alleviating SAD symptoms.
- Spend time outdoors when there's daylight — even on cloudy days.
- Exercise regularly to boost energy and mood.
- Stick to a routine for sleep, meals, and social interaction.
- Eat nourishing foods and watch for sugar cravings.
- Practice mindfulness or gentle stress-relief techniques.
- Reach out to loved ones — connection combats isolation.
- Limit alcohol and avoid recreational drugs.

### Light therapy

One of the most effective treatments for winter-pattern SAD is daily use of a light therapy box. These boxes mimic natural sunlight and can help regulate your body's internal clock. Most people sit in front of the box for 20 to 30 minutes each morning. Benefits are often felt within one to two weeks. Continued daily use through winter helps prevent symptom return.



### Professional treatment

Cognitive Behavioral Therapy (CBT) is a type of talk therapy that helps you shift negative thoughts and build healthy behaviors, even when motivation feels low. In clinical trials, CBT has shown results comparable to light therapy, with some evidence indicating that its benefits last longer into future seasons.

In some instances, your medical provider may recommend an antidepressant to treat SAD. Medications may take several weeks to reach full effect and are often used alongside other therapies.

**In the event you need help for yourself or intervention for a dependent, outpatient medical rehabilitative care is covered in-network under Plan A with a \$25 copay, and under Plan B with a \$30 copay and 70 percent of the Anthem allowed amount out-of-network after the deductible has been met. In the event inpatient care is necessary, the Fund covers inpatient medical rehabilitative care with prior authorization at no cost for both Plan A and Plan B in-network. Out-of-network inpatient care for Plan A and Plan B requires a \$500 copay per admission. Plan A's maximum annual copay for admission is \$1,000 per individual and \$2,000 per family (deductible does not apply), paid at 70 percent of Anthem's allowed amount. Plan B's maximum annual copay for admission is \$1,500 per individual, paid at 70 percent of Anthem's allowed amount. As a Benefits Fund participant you will pay a \$10 in-network copayment per visit for outpatient mental health and substance use disorder care. Out-of-network is paid at 70 percent of the allowed amount after deductible is met.**

Need help finding a care provider? Use Anthem's Find Care feature at [anthem.com](http://anthem.com) to locate in-network providers. Also, you may call a Benefits Fund participant service representative at (518) 869-9501.

### You're not alone

Whether SAD is something you've faced for years or something you're just beginning to recognize, there is help. Start with your medical provider who knows your health needs best and can work with you to form a plan of action.

If your depressed mood seems overwhelming and you believe you need immediate help, dial 911 for immediate help, 988 for the suicide hotline, or call the National Mental Health Hotline at (866) 903-3787 or visit [mentalhealthhotline.org](http://mentalhealthhotline.org).

For more information about your mental health care coverage, call a Benefits Fund participant service representative at (518) 869-9501. - FYB

## Keep your teeth healthy and strong with the Benefits Fund

Taking care of your teeth should be a key part of your health routine from childhood through adulthood. The health of your teeth and gums has the potential to affect the rest of your well-being, so maintaining good oral health habits is important.

One of the best things you can do to keep your teeth strong is pay attention to the enamel, which is the outer surface that protects your teeth from decay. Enamel is the hardest material in the body but once enamel is lost, cracked, or chipped, it can't be repaired or brought back. The good news is that the enamel you do have can be made stronger.

### 5 Tips For Stronger Teeth

#### Avoid foods that harm your teeth

Sugar, like the kind that comes from candy or starchy foods such as chips or bread, can feed bacteria that creates acid and eats away at your tooth enamel. This is why as kids many of us hear that too much candy may damage our teeth. Taking in too many sugary, starchy, or acidic foods, especially without a good dental hygiene routine, can take a toll on your enamel. Check the American Dental Association's Mouth Healthy guidelines to learn about specific foods and drinks you may want to avoid at [mouthhealthy.org/oral-health-recommendations](http://mouthhealthy.org/oral-health-recommendations).

#### Eat more enamel-strengthening foods

Tooth enamel is made from minerals like calcium, so eating more high-calcium foods can help neutralize the acid that harms enamel and add protective minerals back to the tooth's surface. Dairy products are a great place to start if you're looking to add more calcium to your diet. Beans, tofu, almonds, and leafy greens are leading nondairy options.

It also helps to drink plenty of water to help boost your saliva levels. Saliva helps calcium transfer to your teeth and wash away leftover food before the acid and sugar can do too much damage.

#### Perfect your brushing technique

Despite what you may think, it's a good idea to wait at least 30 minutes after eating sweets or citrus to brush your teeth. You may think brushing right away would be best but since sugar and acid weaken your enamel, brushing too soon could take the enamel off your teeth.

## Express-Scripts and Accredo are part of Evernorth Health Services

Evernorth Health Services provides leading benefit, specialty, and pharmacy care services and Express Scripts, the NYSNA Benefits Fund's pharmacy benefits provider, is now part of Evernorth. (*Accredo is still Evernorth's specialty pharmacy.*)

While Benefits Fund participants may have already been introduced to the Evernorth Health Services brand and logo on the Express Scripts and Accredo websites, members



The American Dental Association recommends choosing a fluoride toothpaste, using a soft-bristle brush at about a 45-degree angle, and gently brushing every surface of your teeth, including the back.

### Stop the grind

Chronic teeth grinding can fracture, chip, and loosen teeth. Unfortunately, if you only grind your teeth at night, you might not notice the problem right away. However, once you do, a fitted mouth guard you can wear when you sleep may be a good solution. If stress is a contributing factor, meditation or exercise may help as well. It's a good idea to talk to your dentist as soon as you notice this issue to help prevent tooth damage.

### Don't forget your dental checkups

Visiting your dentist every six months for a regular cleaning and checkup can help catch dental problems before they get too far along and cause more significant damage. Also, during these exams you can get answers to any questions you have about brushing, flossing, and other ways to keep your teeth strong.

### Aetna is your dental care provider through the Benefits Fund

Aetna covers semi-annual cleanings that are covered under diagnostic and preventative services. Regular cleanings are covered at no cost in-network with a maximum yearly benefit of \$1,200. The out-of-network yearly deductible is \$50 per person and \$150 per family.

For more information about your dental benefits, including semi-annual cleanings, imaging, and orthodontia, refer to your Summary Plan Description, chapter eleven, go to [rnbenefits.org/benefits-fund/my-benefits/dental/](http://rnbenefits.org/benefits-fund/my-benefits/dental/), or contact the Benefits Fund at (518) 869-9501. - FYB



will see the Evernorth logo even on letters, ID cards, mobile apps, and more. To see an example of how the new Express Scripts and Accredo pharmacy branding will look, you can visit [express-scripts.com](http://express-scripts.com), [accredo.com](http://accredo.com) or scan this QR code. **Fund participants will not see any changes to their pharmacy benefits other than this name change. - FYB**

## Detecting heart attack symptoms in women

The most common heart attack symptom in women is the same as in men — some type of chest pain, pressure or discomfort that lasts more than a few minutes or comes and goes. But chest pain is not always severe or even the most noticeable symptom, particularly in women. Women often describe it as pressure or tightness. And, it's possible to have a heart attack without chest pain.

Women are more likely than men to have heart attack symptoms unrelated to chest pain, such as:

- Neck, jaw, shoulder, upper back, or abdominal discomfort
- Shortness of breath
- Pain in one or both arms
- Nausea or vomiting
- Sweating
- Light-headedness or dizziness
- Unusual fatigue
- Indigestion

These symptoms may be vague and not as noticeable as the crushing chest pain often associated with heart attacks but they're worth taking note of.

Women tend to have symptoms more often when resting, or even when asleep, more often than men. Because the symptoms differ between men and women, women may be diagnosed with heart disease less often than men. Also, since women don't always recognize their symptoms as a sign of heart attack, they tend to show up in emergency rooms after heart damage has occurred.

Annual physicals are the first step in preventing and detecting heart disease. As a Benefits Fund participant, you're covered in full for annual physicals in-network.

For more information on preventative care coverage, visit the Benefits Fund's website at [rnbenefits.org](http://rnbenefits.org) or call a Fund participant service representative at (518) 869-9501. If you have symptoms of a heart attack, call for emergency medical help immediately. - FYB

## Women's heart health: National Wear Red Day 2026



Wear Red Day, observed on February 6 this year, is a day dedicated to raising awareness about heart disease, particularly among women. This annual event encourages people to wear red clothing and accessories to show their support for heart health and to promote heart disease prevention.

The day focuses specifically on raising awareness of women's heart disease and stroke risks. Cardiovascular disease causes one in three deaths in women every year making it the number one health related killer in women. The good news is that 87 percent of all heart issues are believed to be preventable making awareness, education, research, and resources vital to the cause this holiday supports.

For more information, visit [goreforwomen.org](http://goreforwomen.org) and/or [honor.americanheart.org](http://honor.americanheart.org) for more information. - FYB



New York Nurses Association  
**N Y S N A**  
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Ronald F. Lamy, CPA, CEBS, Chief Executive Officer  
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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 • [www.rnbenefits.org](http://www.rnbenefits.org)

If you'll be changing your address, please notify us via email at [benefitsdepartment@rnbenefits.org](mailto:benefitsdepartment@rnbenefits.org) so you won't miss the next issue of For Your Benefit.

*The Fund office will be closed on February 16, 2026. You may still leave a message for us at (518) 869-9501 or email us at [benefitsdepartment@rnbenefits.org](mailto:benefitsdepartment@rnbenefits.org). You can also reach Express Scripts at (855) 521-0777 or online at [express-scripts.com](http://express-scripts.com) and MetLife at (800) 504-7877.*

## Good news! Your cardiologist may detect heart disease without a treadmill

**H**ave you recently been tested for cardiovascular disease? If not, you may picture yourself running on a treadmill, hooked up to wires. Fortunately, times have changed and cardiologists have more advanced tests to determine the health of your heart.

Many cardiologists now choose advanced imaging and blood tests that give a much more accurate assessment of heart attack risk. These tests are the best way to tell who is in danger because they can catch cardiovascular disease 20 to 30 years before it gets severe enough to cause a heart attack or stroke. More than one million Americans have heart attacks every year, and almost half die. Men have more than women do, but the gap is closing.

The three heart tests listed below are just a few now available at most major medical centers and hospitals. If you're a woman and your doctor doesn't request these tests for you, demand the ones that are recommended for women in your age group and risk category.

### Cardiac Calcium Scoring

A CT scanner checks for atherosclerotic plaque in your heart's arteries. After electrodes are attached to your chest and to an EKG machine that monitors your heartbeat.

Calcium scoring is the number one best predictor of a future heart attack. Calcified plaque shows up at least 10 years before a heart attack or stroke occurs. By catching the problem early, you can treat it before the buildup narrows arteries so severely that it triggers a heart attack. Cardiac Calcium Scoring tests require prior authorization.

### High-Sensitivity C-Reactive Protein Test (CRP)

A blood test measures CRP, a protein in your blood that's a strong indicator of inflammation throughout your body.

Cholesterol plaque injures blood vessels, triggering inflammation and raising CRP levels in your blood. That's dangerous because women with high levels of CRP may be up to four times more likely to suffer a heart attack or stroke. A high CRP is most dangerous if you also have a waist circumference of more than 35 inches, indicating the presence of belly fat.

Cardiologists may request three tests to look for the same result and to rule out other reasons for inflammation. If you get three high scores, you will need cardiac calcium scoring and the Carotid Intimal Medial Thickness Test test to check your blood vessels.

### Carotid Intimal Medial Thickness Test (CIMT)

A CIMT test is an ultrasound of the neck that takes a picture of the left and right carotid arteries



to measure the thickness of the arteries' lining. Studies show a link between an abnormal thickness of the carotid lining and coronary artery disease. This test can detect even the earliest stages before blood flow is blocked. Because it's not an x-ray, it's also helpful for women who are or may be pregnant.

You should take this test if you're 40 or older—or you're under 40 and a close relative had a heart attack or stroke before age 55.

### Advanced Lipid Profile and Lipoprotein(a) Test (Lp(a))

Unlike the traditional cholesterol blood test, which measures total cholesterol, HDL, LDL, and triglycerides, the advanced test also looks at particle size. The Lp(a) blood test analyzes a specific type of cholesterol that can triple heart risk.

The more Lp(a) you have, the worse it is. A rise in Lp(a) makes LDL particles extra sticky, so they cling to the lining of blood vessels, causing plaque and clots.

For more heart disease testing options visit [aarp.org/health/conditions-treatments/heart-health-screening-tests/](http://aarp.org/health/conditions-treatments/heart-health-screening-tests/) - FYB