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FYB FOR YOUR BENEFIT NEWSLETTER

Benefits Fund wig coverage available for those receiving cancer treatment

National Breast Cancer Awareness Month is an annual international health campaign organized by major breast cancer charities to increase awareness of the disease and to raise funds for research into its cause, prevention, diagnosis, treatment, and cure. Established in 1985, the initial goal was to increase awareness and prevention through the promotion of mammograms. In the years since, the campaign has grown into an effort to raise awareness and reduce the stigma of breast cancer through education of symptoms and treatment while raising money for research and a cure.

Many breast cancer patients choose to wear a wig as a result of hair loss during treatment. While this choice is a personal one it can often build confidence and reduce stigma, whether real or imagined, during recovery. It may also provide comfort and a sense of normalcy after hair loss caused from chemotherapy, radiation, or other cancer therapies.

Below are a few of the benefits of this coverage should you ever need it:

Emotional and psychological support

- Hair loss can be one of the most visible and distressing side effects of cancer treatment, affecting self-image and social interactions. Wearing a wig can help patients feel more like themselves, reduce feelings of self-consciousness, and make daily life easier. For some, it's a way to regain a sense of control and normalcy.

Practical benefits

- *Comfort and protection*: Wigs can help keep the scalp cool and protected, especially in hot weather or during outdoor activities.
- *Style:* Patients can choose styles, colors, and cuts that match their usual look or even experiment with new looks they might not have tried before.
- *Social confidence:* Wearing a wig can make it easier to go out, attend events, or work without feeling self-conscious.

Coping with the side effects of treatment

- Hair loss can be a constant reminder of the illness. A wig can serve as a visual cue that the patient is still healing and can help maintain a sense of identity and continuity.

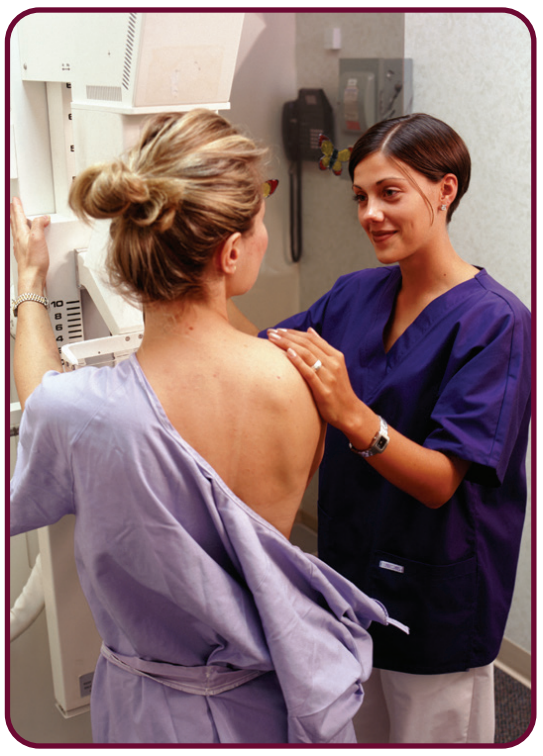
Access and support options

- Many cancer centers, support groups, and organizations (like the National Wigs for Cancer Society) offer styling help and guidance on choosing the right fit and style.

While you're recovering from any breast cancer treatment, surgery, or procedure, the Benefits Fund covers one wig per calendar year as medically necessary with authorization when a participant has severe hair loss due to the side effects of chemotherapy. The Fund may cover a wig made from human hair only if there's an allergy to all synthetic wig materials. Prior authorization is required. When eligible for coverage, wigs received from in-network providers are covered at 80 percent while wigs received out-of-network are covered at 70 percent. A deductible does not apply.

Getting a wig during cancer treatment is a personal choice, but for many, it's a meaningful way to cope with one of the most visible side effects of cancer care. **- FYB**

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



The 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, and mastectomy 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**. **- FYB**

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Prepare for flu season with a flu vaccination

The U.S. Centers for Disease Control and Prevention recommends that Americans receive their flu vaccinations by the end of October.

Protecting yourself from the flu can keep you safe from one virus while also preparing your immune system in the event you are exposed to other viruses as well.

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, shingles, COVID-19, and pneumonia vaccines are covered in full with Express Scripts, when administered at your participating pharmacy. Be sure to present your Express Scripts identification card at the time of vaccination.

In the event you need more information regarding immunizations, you may contact a Benefits Fund participant service representative at (518) 869-9501. **- FYB**



Reminder: Open enrollment begins November 1

Open enrollment for the NYSNA Benefits Fund begins Nov. 1, 2026 and runs through Dec. 31, 2026 with a coverage effective date of Jan. 1, 2027. 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.

The easiest way to enroll in the NYSNA Benefits Fund during this fall's open enrollment is by accessing the "Open Enrollment" page on our website, rnbenefits.org, and using the secure upload site available. No need to print anything! However, if you prefer, you may also download an enrollment form from our website (rnbenefits.org), print and sign it, and then submit it via fax or email to the Fund. If you have any questions about this process, please contact a participant service representative at (518) 869-9501.

Please note: Documentation verifying your spouse or dependent eligibility must be submitted with your open enrollment form.

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 2027 open enrollment period, which will begin in November 2027.

No enrollment action is required if you, your spouse, or eligible dependents are already enrolled in the Benefits Fund or if you have recently enrolled as a new participant. 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 (518) 869-9501 or review the Benefits Fund *Summary Plan Description* for more information on this enrollment opportunity. **- FYB**

RSV vaccinations are covered for participants over age 60

Respiratory syncytial virus (RSV) is a common respiratory virus that usually causes mild cold-like symptoms in healthy adults, but in older adults, it can lead to severe illness. Seniors are particularly vulnerable due to age-related immune decline and the presence of chronic conditions such as heart disease, lung disease, or weakened immunity.

Facts

- Each year, respiratory syncytial virus sends up to 190,000 adults aged 60 and older to the hospital, with 10,000 to 14,000 deaths reported among this age group.
- About one-third of older adults with RSV may require hospitalization, and 6 to 8 percent of hospitalized seniors may die from the infection.
- ICU admission rates for seniors with RSV can reach 15 percent, highlighting the potential severity of the virus.

Symptoms in older adults

RSV symptoms in seniors often resemble a mild cold. These symptoms may include:

- runny nose,
- sore throat,
- cough, and
- fatigue.

RSV can progress to more serious symptoms such as:

- trouble breathing,
- wheezing,
- persistent fever, or
- sputum production, which may indicate pneumonia.

Because symptoms can mimic other respiratory illnesses, RSV may go unrecognized in older adults.

Prevention

Vaccination, preventive hygiene, and prompt medical care are key strategies to reduce the risk of severe RSV outcomes.

Respiratory syncytial virus care focuses on supportive measures such as rest, hydration, and symptom relief with over-the-counter medications. Early medical attention is crucial if symptoms worsen or breathing becomes difficult.

How can the Fund help?

Fortunately, the RSV vaccination is covered in full for Benefits Fund participants aged 60 and older through your Express Scripts prescription drug benefit, when administered at a local, participating pharmacy. In addition, women who are between 32 and 36 weeks pregnant are also eligible for a no-cost RSV vaccine at a participating Express Scripts pharmacy.

For more information about this and other vaccination benefits please call the NYSNA Benefits Fund office at (518) 869-9501. **- FYB**

November is National Diabetes Month

November is recognized as National Diabetes Month, focusing on raising awareness about diabetes and prediabetes, which affect nearly 98 million adults in the U.S. This observance encourages people to take charge of their health, learn about risk factors, and access resources for prevention and management, including type 2 diabetes education.

The U.S. Center for Disease Control and Prevention estimates that recent changes in diabetes screening and preventative measures for prediabetes are promoting early and regular testing by physicians while also putting patients in control of their diabetic future.

United States statistics

- Prevalence: Over 40 million Americans (12 percent of the population) have diabetes, including 29.1 million diagnosed and 11 million undiagnosed cases.
- Among adults 65 and older, prevalence is 28.8 percent.
- Pediatric diabetes: Approximately 364,000 Americans under age 20 have diagnosed diabetes, with 21,732 cases of type 1 and 14,490 cases of type 2 annually
- Prediabetes: Over 115 million adults have prediabetes, a condition that increases the risk of developing type 2 diabetes
- Mortality: Diabetes was the seventh leading cause of death in the U.S., contributing to 399,342 death certificates in 2022.
- Economic impact: The total cost of diagnosed diabetes in 2022 was $412.9 billion, including $306.6 billion in direct medical costs and $106.3 billion in indirect costs such as lost productivity.

More testing recommended

Prediabetes affects more than 86 million Americans, while type 2 diabetes affects more than 29 million Americans. Doctors have linked the increasing number of obese Americans over the past several decades to this increase in diabetes diagnoses.

The U.S. Preventive Services Task Force currently advises that adults age 45 and older be screened for type 2 diabetes and prediabetes. However, those in their 20s aren't immune to the disease. Younger people with diabetes risk factors such as obesity or family history and certain ethnicities should be screened as well.

Living a healthy lifestyle

The hard truth is that Americans need to make healthy diet and exercise choices throughout their lifetime to avoid both obesity and diabetes. Researchers at Duke Medicine Health News found that weight loss has a long-term, positive effect on prediabetes, in addition to sleep apnea, hypertension, and overall quality of life.

The good news about our nation's diabetes epidemic is that indisputable evidence shows



early and aggressive intervention can reverse the course for people with prediabetes and reduce its devastating impact on those already diagnosed. Recent studies show that people who brought their elevated glucose levels down with lifestyle changes such as improved diet and more exercise were 56 percent less likely to develop diabetes. Additionally, people with prediabetes who lost at least seven percent of their body weight by eating less fat and calories and exercising for an average of 150 minutes a week reduced their risk of diabetes by 58 percent.

Your benefits at work

In-network routine annual physicals cost nothing for Benefits Fund participants. Therefore, given the CDC's new testing recommendations, participants should consider talking with their primary care providers about being screened regularly for prediabetes, regardless of your age.

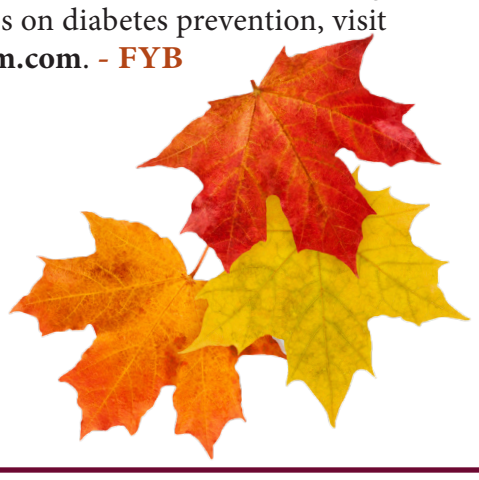
If you or an eligible dependent is diabetic, the NYSNA Benefits Fund has you covered for diabetic medicines, equipment, and supplies. Approved diabetic medications and supplies include:

- Insulin,
- Oral hypoglycemic agents,
- Glucose-elevating agents,
- Syringes,
- Alcohol swabs,
- Glucose/acetone test strips/agents,
- Other diagnostic supplies such as lancets and lancet devices.

These medications and supplies must be ordered through Express Scripts or a Select 90 pharmacy in a three-month supply.

Insulin pumps and pump supplies are covered under the Fund's diabetic equipment coverage when medically necessary. Purchased from an in-network provider, these items are covered with a $10 copay per item. Out-of-network, these items are covered at 70 percent.

Anthem offers a variety of other solutions to support people with diabetes and prediabetes. This includes programs to assess type 2 diabetes risk, free screenings, and education and outreach, as well as disease management and care coordination programs. For tips on diabetes prevention, visit **anthem.com**. **- FYB**



The Express Scripts mobile app can save you a trip to the pharmacy

With the free Express Scripts mobile app, you can skip the pharmacy trip. The app includes up-to-the-minute order status to the "medicine cabinet" to keep track of prescriptions. The app is an on-the-go pharmacy that can make your life easier.

You can download the app with Google Play, Amazon, Apple App Store, and Windows Phone. You can also go to **express-scripts.com** to scan the screen code to automatically download the app to your phone. **- FYB**

The Fund office will be closed for Columbus/Indigenous Peoples Day on October 12 and for the Thanksgiving holiday on November 26 & 27.

You may still leave a message for us at (518) 869-9501 or email us at benefitsdepartment@rnbenefits.org. You may also contact Express Scripts at (855) 521-0777 and MetLife at (800) 504-7877.



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If your dentist asks for a predetermination of benefits - get one

In the event your dentist asks for a predetermination of benefits for a planned procedure, it's best to get one. Although it's not required, it's a good idea to have your dental care provider submit a predetermination of benefits detailing the planned treatment and cost of extensive dental work such as periodontics, oral surgery, or any dental services that cost at least $300. Aetna uses this information to determine which benefits are payable for each service and notifies your dentist. That way, there are no surprises. You'll know before work begins what is covered and how much coinsurance, if any, you'll be responsible for.

Remember that basic restorative services, endodontics, periodontics, maintenance of prosthodontics, and oral surgery are paid at 80 percent of the negotiated fee schedule with an in-network provider and at 80 percent of the recognized charge with an out-of-network provider (after the applicable deductible).

Major restorative services, installation of prosthodontics, and orthodontics are paid at 50 percent of the negotiated fee schedule in-network and at 50 percent of the recognized charge out-of-network (after the applicable deductible). Orthodontia is covered up to maximum of $1,000 per course of treatment.

Dental services are covered up to a maximum of $1,200 per covered individual per calendar year, including preventative (two cleanings per year), basic, and major restorative services combined.
-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.

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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 and other important communications.

Do you like to plan in advance?
The holiday season is fast approaching, LifeMart may be able to help

In the event you aren't following us on Facebook (www.facebook.com/NYSNAPPBF) you might be missing out on LifeMart's offers for Benefits Fund participants through Aetna. Given the cost of living it's always nice to take advantage of LifeMart's discounts, especially when they are right on your laptop, smart phone, and/or ipad. And, with the holidays fast approaching, it helps to prepare in advance planning discounted trips, reserving rental cars and keeping your furry friends safe.

Bulk shopping discounts

- Get 75 percent off the Club Card Membership at BJ's Wholesale Club. Membership will be $15 for one year.
- Receive up to 50 percent off an annual membership at Sam's Club.

Gift giving discounts

Preparing for the holiday season can be expensive but you can prepare in advance with LifeMart deals and discounts. Below are a few of the discounts early shoppers may enjoy:

- Up to 40 percent of Nike
- Up to 60 percent off of Lenovo computers
- Up to 60 percent off of NFL apparel from Fanatics
- 15 percent off site-wide at Cozy Earth

Pet safety

Save up to 80 percent off on eligible vet bills with Pets Best Insurance. Pet insurance plans start at $6/month for cats and $9/month for dogs.

Travel

Avis Rentals: You can enjoy up to 35 percent off Pay Now base rates, plus enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day.

Entertainment

Save up to 28 percent on tickets at Regal. In addition, save up to 25 percent on tickets at any AMC Theaters location in the United States only. Redeemable in the theater, at a kiosk, or online.

Travel safety

Save up to 50 percent Off AAA Roadside Assistance. Get 24/7 towing, battery service, and roadside help for the whole family. AAA offers 24/7/365 service for:

- Flat tires
- Jump starts
- Fuel delivery
- Lockout service

Quick and healthy meals

It's always nice, both before and after the holidays, to have a dinner plan in place for those busy nights. Enjoy 19 free, easy, four-serving Home Chef meals through LifeMart.

To learn more about LifeMart's offers and find the links to these discounts, go to **aetna.com** and register for LifeMart. If you're already registered, go to **discountmember.lifemart.com,** log in, and take advantage of your discounts. **- FYB**