

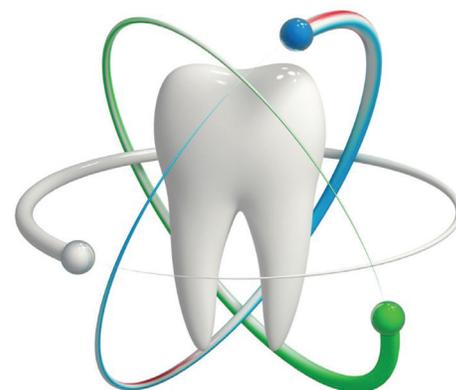
Health THE ADVOCATE

“A healthy attitude is contagious but don’t wait to catch it from others. Be a carrier.” -Tom Stoppard

DENTAL PLAN CHANGES

EFFECTIVE 7/1/17 OUR DENTAL PLANS ARE CHANGING NAMES.

CURRENT DENTAL PLAN NAME	NEW DENTAL PLAN NAME AS OF 7/1/17
Dental Plan I	Dental Blue Basic
Smile Saver.....	Dental Blue Select
Dental Plan II	Dental Blue Premier



PLEASE NOTE: EXCELLUS BCBS WILL BE MAILING NEW DENTAL MEMBER ID CARDS TO ALL MEMBERS WHO ARE ENROLLED ON A GAHP DENTAL PLAN.

Along with the name changes, there are a few changes to the benefit for the new Dental Blue Select plan and the new Dental Blue Premier plan. Please see the chart below highlighting the changes. **Anything shaded in green is a new benefit enhancement and anything shaded in yellow is a slight benefit decrease.**

BENEFIT DESCRIPTION	CURRENT SMILE SAVER	NEW DENTAL BLUE SELECT	CURRENT DENTAL PLAN II	NEW DENTAL BLUE PREMIER
Annual Deductible	\$25 / \$50	\$25 / \$75	\$25 / \$50	\$25 / \$75
Fluoride Treatments For Children	100% of allowed amt. (to age 19)	100% of allowed amt. (to age 16)	100% of allowed amt. (to age 19)	100% of allowed amt. (to age 16)
Space Maintainers	50% of allowed amt. (Class III)	100% of allowed amt. (Class I)	100% of allowed amt. (Class III)	100% of allowed amt. (Class I)
IV Sedation for Extraction of 3rd Molars	Not Covered	Covered	Covered	Covered
Implants	Not Covered	Covered to Maximum Benefit	Not Covered	Covered to Maximum Benefit
Orthodontia (Class IV)	100% of Lifetime Maximum in Year One	1/2 of Lifetime max paid in year one and the 1/2 of Lifetime max paid in year two.	100% of Lifetime Maximum in Year One	1/2 of Lifetime max paid in year one and the 1/2 of Lifetime max paid in year two.

PREPARING FOR THE "WHAT-IFS" IN YOUR HEALTHCARE

Are you going on vacation this summer or maybe you are sending a child off to college in the fall? Be prepared for the "what ifs" and consider registering for the new MDLIVE Telemedicine Benefit today.

Activate your MDLIVE Telemedicine Account today before something happens. Registering is free and easy. Plus there is only a \$10 copayment when you need to schedule a virtual visit with an MDLIVE Board Certified Physician.

FOUR EASY WAYS TO REGISTER FOR MDLIVE

1. Go to MDLIVE.com and Click on "Get Started"
2. Call MDLIVE and speak to a representative at 1-866-692-5045
3. Download the MDLIVE app and register through the app 
4. Go to excellusbcbs.com/telemedicine. If you already have an account with Excellus, you can simply log-in and then start the MDLIVE registration. If you do not have an Excellus account, then Click on "Register and Create an Account"

"I just recently moved out to California and I had no Primary Care Physician. I knew I had a sinus infection and maybe an ear infection as my ear was throbbing. On the advice of my mom, I decided to give MDLIVE a try. I set up an immediate appointment and in less than 5 minutes I received a call from the physician. The physician agreed that I had a sinus infection so she immediately called in a prescription for me. By the next day, I was starting to feel better. I was impressed by the whole process." - Jeremy C.

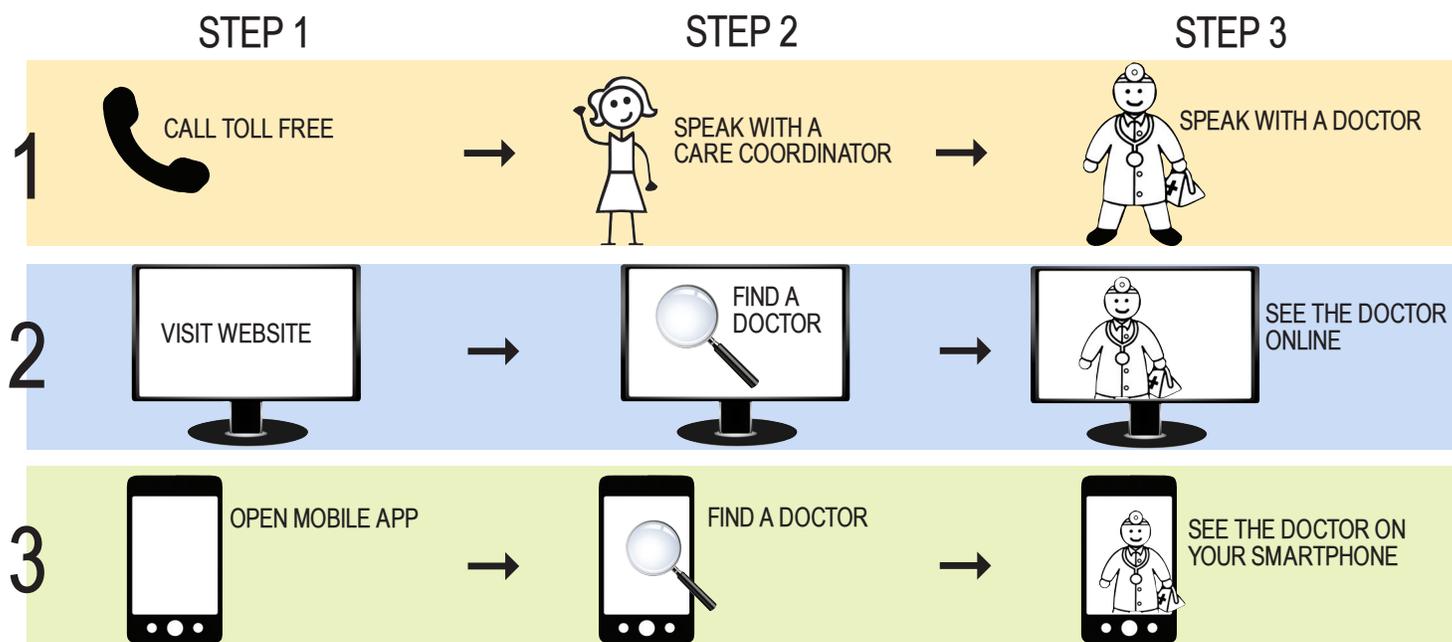
On March 15, I had an appointment to see my doctor for a cough that was disrupting my ability to function. That was also the day that we had a snow storm that closed schools and caused a travel ban in Monroe County. Since my doctor was in Monroe County, I could not go to my appointment.

I shared my disappointment with a friend who asked if I had telemedicine through my health insurer. I told her "Yes" and she shared with me how easy the process is.

I followed the directions and in 10-15 minutes had placed a request in the telemedicine system. Five minutes later, I received a phone call from a doctor. I described my symptoms to him and was prescribed medications which were ready for pick up at my local pharmacy one hour later. The medicine provided me with relief within 24 hours.

The process was simple, efficient and effective. - Stacey T.

THREE WAYS, EACH WITH THREE EASY STEPS, TO ACCESS CARE





WHAT YOU NEED TO KNOW ABOUT BLUE LIGHT



WHAT IS BLUE LIGHT?

- Blue light is the highest energy wavelength of visible light which is able to penetrate through the eyes' natural filters.
- Electronic devices that light up emit varying degrees of blue light, which include cell phones, tablets, computers and televisions.
- Increased exposure can cause permanent damage to the eyes over time as effects are cumulative and can lead to conditions such as macular degeneration.
- Children may be more at risk due to their inclination and overuse of electronic devices affecting eyes that have not fully developed.

TOP FOUR TIPS TO PROTECT YOUR EYES



1

FOLLOW THE 20/20/20 RULE

While working on the computer or using an electronic device, follow the 20/20/20 rule. Simply take a break from looking at the screen every 20 minutes and focus on an object 20 feet away for 20 seconds.



2

ASK ABOUT SPECIAL COATINGS

Be informed and ask your provider about special lenses or coatings that may be covered as part of your benefit. Davis Vision offers fixed lens pricing on all coatings and enhancements, so you aren't left guessing at the time of your purchase.



3

WEAR YOUR SHADES

Keep your eyes protected against harmful light by wearing sunglasses outdoors. Transitions Signature offers adaptive lenses to "keep your" eyes out of harms way - both indoors and outdoors.



4

SCHEDULE AN EYE EXAM

Be sure to schedule your annual eye exam. This is one of the best ways to prevent eye strain and the harmful effects of blue light exposure. Your optometrist will be able recommend computer, reading or regular glasses based on your overall needs.

EXCELLUS BCBS LOOKING FOR THE OWNERS OF “UNCLAIMED FUNDS”

Every year, the state requires insurers to make a list of unclaimed checks that are three years old. The names are then placed in advertisements in local papers in an attempt to find the people who have money to claim. If the property is not claimed by the end of August, the money is then turned over to the Comptroller of the State of New York.

This is money that was paid for claims or refunded premiums. It rightfully belongs to members or providers and Excellus wants to make sure members have one more chance to claim it.

A complete list of names of people and companies with checks to claims is available at: <https://www.excellusbcbs.com/wps/portal/xl/our/news/forgottenfunds/>

It's Open Enrollment Time

Now is the time to talk with your Benefit Clerk at your District if you would like to make any changes to your health insurance plan.

Changes need to be made in June and are effective July 1.

HIGH DEDUCTIBLE HEALTH PLAN CHANGE

Effective January 1, 2018, Excellus is required to comply with a new Blues Association rule that the deductible and out-of-pocket amount for in and out of network have a 10% differential and must accumulate separately. The In-Network deductible and In-Network out-of-pocket amounts will remain the same.

Effective January 1, 2018, the deductibles and out-of-pocket amounts for the High Deductible Health Plan will be as follows:

	SINGLE PLAN	FAMILY PLAN
In-Network Deductible.....	\$1,500.....	\$3,000
In-Network Out-of-Pocket Amount.....	\$3,000.....	\$6,000
Out-of-Network Deductible	\$1,650.....	\$3,300
Out-of-Network Out-of-Pocket Amount.....	\$3,300	\$6,600

CONGRATULATIONS TO OUR SEVEN MDLIVE PRIZE WINNERS

MDLIVE conducted a random drawing based on members who registered for the MDLIVE benefit during January, February and March. We had winners from Pavilion Central, Byron-Bergen Central, Batavia City Schools and the Genesee Valley Educational Partnership. The prizes included two Fitbits, a fleeced-lined blanket, duffle bag, lunch bag, portfolio and a heating neck wrap. Thank you to Smola Consulting and Excellus BCBS for donating the prizes!

IMPORTANT REMINDERS



Please keep your health insurance information up-to-date. Keeping this information updated helps to avoid issues with your insurance coverage.

- If you are adding a baby, you have 30 days from the date of birth to add them to the plan. If it is not received by then, it could affect the effective date of coverage for the new baby.
- If you divorce, you cannot keep your former spouse on your health insurance plan after the divorce date. If you fail to remove your spouse from your contract, you may be required to pay, retroactively to your divorce date, the total amount paid by your insurance on your former spouse's behalf.
- If you are retired and reaching age 65, Medicare becomes primary and members need to enroll in Medicare Part A and B. Please complete the Medicare eligibility form, the appropriate enrollment form, and provide a copy of your Medicare card to your District.

