

The Rensselaer-Columbia-Greene Health Insurance Trust—*Bringing the Power of 20 Districts Together*



Getting Stronger!

We want to welcome the Schoharie Central School District to the Trust! The new district added over 500 participants to the Trust, bringing us to 20 member districts and over 13,500 covered lives.

This is important for a number of reasons. The more districts and the more people that we have in the Trust, the more leverage that we have to negotiate with insurance carriers for more affordable benefits. We also increase our ability to be able to expand the benefits we offer and to improve the coverage that we offer.

Finally, it shows that our efforts to design a comprehensive and affordable package of benefits are working. Not only are we getting positive feedback from our current districts and their employees, but other districts see the value in joining our Trust.

We're also excited that the wellness coordinator program is taking off. We have wellness coordinators and committees at nine districts who are planning exciting programs and events that create healthy environments at their districts—and help build community, as well! There's a profile of one district's efforts inside.

This issue of the Health Trust Report Card is a reminder of the valuable benefits and programs available to you. Partnering with Highmark Blue Shield of Northeastern New York (Highmark BSNEY), Capital District Physicians' Health Plan (CDPHP), MVP Health Care (MVP), CVS Caremark and Humana – we provide access to the medical and prescription resources you and your family need to support your physical and emotional well-being.

Want to learn more? Visit rcgtrust.com for details about the Trust, as well as plan information. If you have questions, please don't hesitate to email us at RCGHealthTrust@questar.org.

Have a great school year and keep healthy!

The Trustees of the RCG Health Insurance Trust

Wellness Spotlight: Rensselaer City School District



We recently spoke with Beth Anne Tamburrino, the Wellness Coordinator for the Rensselaer City School District, about the wellness activities that her district's Wellness Committee has organized.

Last year, Beth Anne got involved as the coordinator for her district and attended the Trust's Health & Wellness Kickoff Event. Beth Anne left the meeting feeling inspired by the ideas shared at the meeting. She learned about the carriers' programs and discussed wellness activities with coordinators from other districts. She was excited to hear about the Trust's vision for wellness from Meghan Lekkas, a Trustee of the RCG Health Insurance Trust.

"When I got started as a coordinator, I wanted to be more involved in my school and to make the environment healthier for the district's employees and students," Beth Anne explained.

Beth Anne helped assemble a wellness committee that represented all of the roles in the district—and then worked hard to find a time that worked for everyone to meet.

The committee, which has about 15 members, organized a weight-loss challenge and a health fair that included presentations from vendors and activities including yoga, meditation, and a finance workshop.

In addition, over 30 district employees participated in The CDPHP Workforce Team Challenge by running or walking five kilometers. They even had a contest for the students to design a shirt for the challenge.

They did all of that in just their first year as a committee. Beth Anne noted that the committee is very excited to continue their work this year. They plan on repeating some of the events, but will be making them even better based on what they learned. They have ideas for new activities as well, including more lunch-time walking groups, yoga after school, monthly themes, and more.

It's Not Too Late to Earn a Wellness Incentive!

The Trust offers a \$500 wellness incentive for each district. To earn the annual incentive, the district must have a wellness coordinator and a wellness committee. In addition, the committee must sponsor at least two activities during the school year. In 2023-2024, 12 districts earned incentives. Hopefully, the rest of the districts will earn their wellness incentives this year!



Don't Forget About the Provider Wellness Programs

In addition to school district programs, our medical plan provider networks offer wellness benefits to members at no cost:

- **Highmark Blue Shield of Northeastern New York:** Visit highmark.com/blueshieldnyny to learn about Highmark's online wellness resources, Well360 programs, and more.
- **Capital District Physicians' Health Plan, Inc. (CDPHP):** You can find a schedule of free wellness classes online at cdphp.com or in the quarterly CDPHP newsletter, **SmartMoves**.
- **MVP:** Visit mvphealthcare.com and select **Wellness Tools and Activities** in the Manage Your Account option.

Prescription Drug Benefit News: Specialty Medications for \$0!

The CVS Prudent Rx program lets district employees who take specialty medications get their prescriptions for free!

As part of the prescription drug benefits, the Prudent Rx Copay Program allows members to pay \$0 out of pocket for any formulary specialty medications on the Specialty Drug List when a prescription is filled through CVS Specialty. So far, 12 districts have enrolled in the program. If your school district has not opted into this program, please contact Benetech to learn more about how it can help your district and its employees.



In the News: Insurance Company-Provider Contract Negotiations

As you may have heard, the healthcare landscape continues to change as more providers are consolidating with larger practices or hospital systems to gain power in negotiations with insurance companies.

The result is more aggressive tactics from these large providers in an attempt to dictate fees and reimbursements from insurance companies. Provider contracts are typically multi-year but are not all on the same renewal cycle.

It may become more common to receive notifications that a provider group will no longer be in-network as providers threaten to leave insurance companies' networks during contract negotiations if they do not receive the fees and reimbursements they desire. Providers are typically required to give 90 to 120 days notice if they are planning to leave an insurance network. This tactic of holding out until the last possible date and time during contract negotiations may be the new norm.

While these contract disputes are not in our control, when they do happen, we work with our insurance partners to find alternative providers and to educate participants about what they need to know and do.



Need Help? Contact Benetech!

If you have questions about your benefits or are having any problem with them, you can contact Benetech's customer service line that is dedicated to the RCG Health Insurance Trust. The phone number is 888-411-4398, or you can email Benetech at info@benetechadvantage.com.



Meet the Trustees

The Trustees are elected by the member school districts to oversee the Trust. They perform these duties in addition to their regular responsibilities and meet monthly to guide the direction of the Trust.

Current RCG Health Insurance Trust Trustees:

- Harry Hadjioannou, CPA *Chairperson* (Questar III)
- Dr. Angelina Maloney *Vice Chairperson* (Brittonkill)
- Meghan Lekkas, CPA, *Treasurer* (Rensselaer City)
- Dr. Brian Carey (Schodack)
- Marie Digirolamo (Ichabod Crane)
- Ryan Palmer (Coxsackie-Athens)
- Michael Wetherbee (Cairo-Durham)

Current Trust Advisors:

- Matthew Lacy, *NYSUT Representative* (Greene County)
- Bonita Maxon, *NYSUT Representative* (Rensselaer County)
- John Wilary, *NYSUT Representative* (Columbia County)

We have vacancies for Advisory Members. We are looking for people to represent CSEA and SAANYS. If you have any questions, suggestions or are interested in joining as an advisor, please contact us at RCGHealthTrust@questar.org.

Member School Districts

- Berlin Central School District
- Brunswick/Brittonkill Central School District
- Cairo-Durham Central School District
- Catskill Central School District
- Chatham Central School District
- Coxsackie-Athens Central School District
- Germantown Central School District
- Greenville Central School District
- Hoosic Valley Central School District
- Hoosick Falls Central School District
- Hudson City School District
- Ichabod Crane Central School District
- Lansingburgh Central School District
- New Lebanon Central School District
- Questar III BOCES
- Rensselaer City School District
- Schodack Central School District
- Schoharie Central School District
- Taconic Hills Central School District
- Wynantskill Union Free School District



IMPORTANT CONTACTS

Organization	Contacts	Website
Rensselaer-Columbia-Greene Health Insurance Trust	RCGHealthTrust@questar.org	rcgtrust.com
Benetech (Benefits Administrator)	888-411-4398 info@benetechadvantage.com	benetechadvantage.com
Highmark Blue Shield of Northeastern New York	844-639-2440	highmark.com/blueshieldnny
Capital District Physicians' Health Plan, Inc. (CDPHP)	877-269-2134	cdphp.com
CVS Caremark (available to Highmark members)	866-808-7159	caremark.com
MVP Health Care	888-687-6277	mvphealthcare.com
Humana (Medicare Advantage Plan)	800-733-9064	humana.com

Remember to check your ID cards for important contact information for your carriers.