

Orange-Ulster Health Plan
OU Health
2026 Newsletter

Important Updates for Members

A Message from the Plan Administrator

The plan is aware that Luminare has denied some claims from 2025 after their contract with OU Health ended on 12/31/25.

Sage recently received a file containing all of the claims that were submitted to, and denied by, Luminare and will be reprocessing those claims for payment.

There is no action required on your part or from your provider. Sage anticipates, based on the volume of claims received, that the reprocessing of those claims will be completed in 30-60 days from 2/6/26.

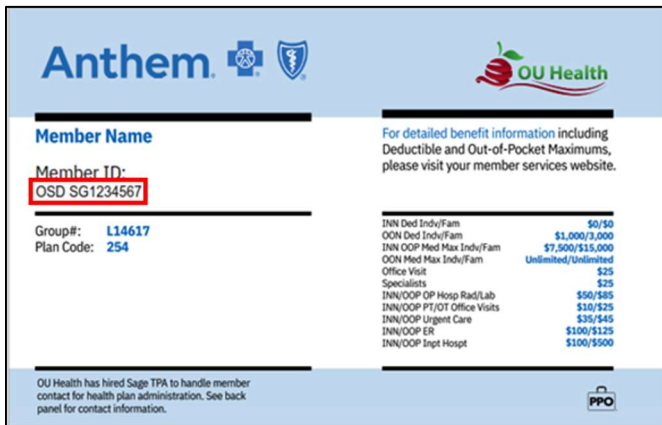
- If you receive a Luminare Explanation of Benefits (EOB) showing a denied claim related to this issue, you may disregard it.
- Based on this information, OU Health and Sage request that you refrain from calling or emailing about this issue in order to allow members with an urgent matter to reach us without delay so we can assist them.

We appreciate your patience during this transition.

Got a question or need to submit a claim for reimbursement?

If you need to submit a claim for reimbursement or ask a question of Sage and/or get a return phone call, you may email Sage directly at ouhealth@sagetspa.com.

Active Members & Pre-65 Retirees



Anthem logo and OU Health logo are at the top. The card displays member information and a table of benefits.

Member Name

Member ID:
OSD SG1234567

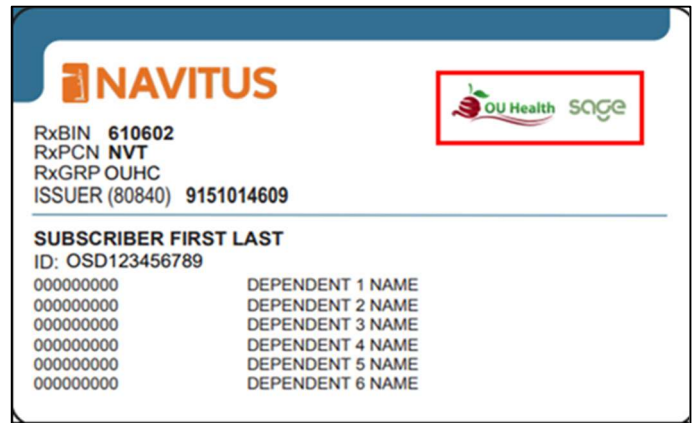
Group#: L14617
Plan Code: 254

For detailed benefit information including Deductible and Out-of-Pocket Maximums, please visit your member services website.

INN Ded Indv/Fam	\$0/\$0
OOD Ded Indv/Fam	\$1,000/\$3,000
INN OOP Med Max Indv/Fam	\$7,500/\$15,000
OOD Med Max Indv/Fam	Unlimited/Unlimited
Office Visit	\$25
Specialists	\$25
INN/OOP OP Hosp Rad/Lab	\$50/\$85
INN/OOP PT/OT Office Visits	\$10/\$25
INN/OOP Urgent Care	\$35/\$45
INN/OOP ER	\$100/\$125
INN/OOP Inpt Hosp	\$100/\$500

OU Health has hired Sage TPA to handle member contact for health plan administration. See back panel for contact information.

PPO



NAVITUS logo and OU Health SAGE logo are at the top. The card displays prescription and subscriber information.

RxBIN 610602
RxPCN NVT
RxGRP OUHC
ISSUER (80840) 9151014609

SUBSCRIBER FIRST LAST
ID: OSD123456789

000000000	DEPENDENT 1 NAME
000000000	DEPENDENT 2 NAME
000000000	DEPENDENT 3 NAME
000000000	DEPENDENT 4 NAME
000000000	DEPENDENT 5 NAME
000000000	DEPENDENT 6 NAME

In an effort to provide some explanation regarding the timing of the events that occurred throughout the transition to Sage from Luminare, the Anthem medical ID cards were reviewed and approved by Anthem on 5 different occasions in December prior to the cards being sent to the printer on 12/17/25. The cards were mailed out later than expected by the printer in early January.

As those cards were received by members, Anthem then required the ID cards be reissued to include the SG designation on the ID card in order to allow Anthem to confirm member eligibility in their system. Updated cards now include a five-letter prefix (OSDSG) followed by seven digits and were mailed in late January. The “updated” Anthem ID cards with the OSDSG prefix are effective 1/1/26. This prefix change only applies to the Anthem medical ID cards.

Navitus prescription ID cards with the OSD prefix are correct and do not require the added SG prefix because Anthem is not involved in the processing of prescription claims.

If you have not received your NavitusRx ID card, contact Navitus customer care at 855-673-6504. If you did not receive your medical ID card referenced above, please contact your school district to verify they have your current mailing address on file and they will have the ID card mailed to you.

Digital Access to Your Benefits

- **Benefits Hero App** – access insurance cards and account information



Scan QR Code to download the Sage Benefits Hero app

- **Navitus App** – access information on your prescription benefits



Scan QR Code to download the Navitus app

Removal of Out-of-Pocket (OOP) Maximum for Out-of-Network (OON) claims

- To encourage the use of in-network providers, the plan has removed the out-of-pocket maximum for out-of-network claims.
- Previously, after a member met their out-of-network deductible, the plan paid 75% of “reasonable and customary charges” for the service provided up to the Out-of-Pocket maximum and then paid 100% of claims once the out-of-pocket maximum was reached.
- In 2026, the plan removed the OOP maximum and will pay 75% of reasonable and customary charges after the member’s deductible is met for the calendar year.
- This change does not apply to members using an in-network provider such as Anthem, Quantum, Quest, etc. Members only have a copay when using an in-network provider.

Wellness Benefits

- **Weight Watchers (WW)** The plan offers 6-month membership to Weight Watchers for a one-time \$25 copay. Members who wish to continue with WW after 6 months can sign up again for \$25 for another 6 months.
- **Active & Fit** Members can obtain a gym membership at a reduced cost of \$28 per month through Active and Fit, <https://www.activeandfit.com> - Use the link to find a participating gym near you by entering your zip code.

Independent Pharmacies provide lower Rx costs to the plan

Did you know that choosing an independent pharmacy over a chain like CVS can save you money and support your local community?

Why choose independent pharmacies:

- ✓ Lower prescription costs for plan compared to chain pharmacies
- ✓ Personalized customer service and medication counseling
- ✓ More flexibility with generic and brand-name options
- ✓ Support for local businesses and your community
- ✓ Helps the plan avoid hidden fees and inflated prices for Rx fills

Cost Comparison Example:

A common generic medication might cost \$4-\$10 at an independent pharmacy, while the same prescription could cost \$15 - \$25 at a chain pharmacy like CVS. That’s a savings of up to 60%!



Other Important Health Plan Info for You

- **Mental Health Counseling**

Members that utilize an in-network provider can meet virtually with their provider for \$0 copays.

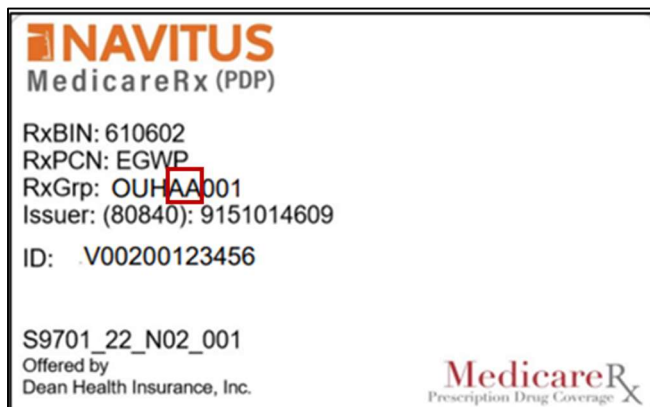
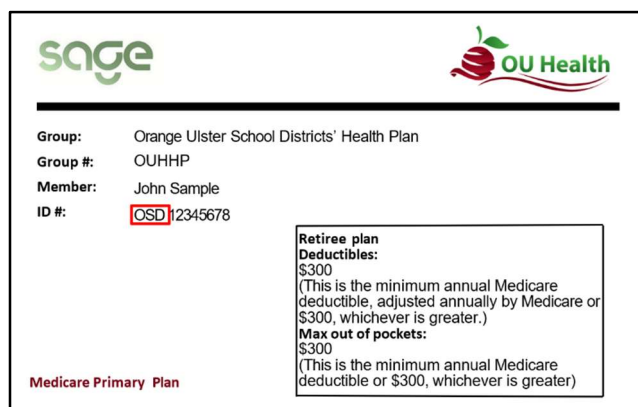
- **Flu/Covid Vaccine**

These vaccines are available to all OUH members for \$0 at local pharmacies.

- **Blood Work at Quest Labs**

Blood work at Quest Labs is available to members for a \$5 copay.

Medicare Primary Retirees



Medicare Primary members received a Sage medical ID card with an OSD prefix. Those are the correct ID cards for Medicare primary members. The SG prefix was only required for the active employees and pre-65 retirees. When you see a provider, the provider submits your claim to Medicare and then the claim is sent to Sage via our Medicare Crossover Agreement with CMS (Center for Medicare Services). Anthem is not involved in the processing of Medicare claims for our plan.

Originally, Navitus indicated to OUH that new NavitusRx ID cards would not need to be issued. After we sent out our October communication noting that new cards would not be issued, Medicare advised Navitus to issue a new NavitusRx card for the Medicare retirees. As a result, Navitus mailed out the new Rx ID prescription cards in December.

The new group number on the NavitusRx ID card was changed to **OUHAA001**. You should present the NavitusRx card to your pharmacy.

If you did not receive the new NavitusRx ID card in December, you can contact Navitus customer care at 866-270-3877 to request a card be mailed to you.

If you have not received the medical ID card referenced above, confirm your mailing address with your school district and new cards will be mailed to you.

Digital Access for Medicare Members

- **Benefits Hero App** – access insurance cards and account information



Scan QR Code to download the Sage Benefits Hero app

- **Navitus Prescription Benefits Webpage** – access information on your prescription benefits
<https://memberportal.navitus.com/landing>

Medicare Wellness Benefits

- **Weight Watchers (WW)** The plan offers 6-month membership to Weight Watchers for a one-time \$25 copay. Members who wish to continue with WW after 6 months can sign up again for \$25 for another 6 months.
- **Silver Sneakers** The plan offers Silver Sneakers at no cost for retired members. Silver Sneakers® is a health and fitness program for retirees that helps you stay strong in body, mind, and spirit. <https://tools.silversneakers.com/Eligibility/StartHere>

More Information

Visit www.OUHealth.org for plan information, updates, and resources.

Other Important Health Plan Info for Medicare Members

- **Mental Health Counseling**

Members that utilize a provider for a virtual visit would be covered at 100% - No deductible would apply

- **Hearing Aids**

The plan covers hearing aids up to \$1,500 per ear, every 3 years.

- **Flu/Covid Vaccines**

These Vaccines are available to all OUH members for \$0 at local pharmacies

- **Navitus Preferred Pharmacies**

If you use a Navitus Preferred Pharmacy, your Tier 1 Medications (Generics and Certain Lower Cost Brands) are \$0 copay for retail 30-day and 90-day fills. Tier 2 (Preferred Brand) and Tier 3 (Non-Preferred Brand) are at a reduced cost for retail 30-day and 90-day fills. You can refer to the OU Health Plan website for links to the Navitus Preferred Pharmacies at ouhealth.org



“Together we can make a difference in the lives of our members.”



OU Health Plan
4 Harriman Drive
Goshen, NY 10924

First Name Last Name
Address 1
Address 2
City, State Zip Code