

# HEALTH TRUST REPORT CARD



RENSSELAER • COLUMBIA • GREENE  
HEALTH INSURANCE TRUST  
**HEALTHIER TOGETHER**

The Rensselaer-Columbia-Greene Health Insurance Trust—  
*Bringing the Power of 19 Districts Together*

Fall 2020, Vol. 11, Num. 1



## The Trust Offers More than Just Valuable Health Care Coverage

The Rensselaer-Columbia-Greene Health Insurance Trust offers valuable medical and prescription drug coverage that offers protection from the high cost of health care. Plus, to help keep you and your family healthy—and support you when you're not—you have access to a number of terrific programs provided through our plan administration partners BlueShield of Northeastern New York (BSNENY), Capital District Physicians' Health Plan (CDPHP), MVP Health Care, and CVS Caremark.

In previous issues of the Health Trust Report Card, we've featured the programs offered by CDPHP and MVP Health Care®. In this issue, we feature some of the programs offered by BSNENY, including health coaching, a health assessment, and MyBlueHealth, which provides free seminars and classes that can help improve your health.

Inside, we also feature [Doctor On Demand](#), which lets you “visit” a doctor via video chat, 24/7 (with no copay) if you're a BSNENY or CDPHP member. (If you're an MVP Health Care member, you can use myVisitNow®, also with no copay.) You can connect with a board-certified physician for most common health conditions, or with a licensed psychiatrist or psychologist for mental health support. Also inside, you'll find seven good reasons to have a primary care doctor and stay in touch with him or her, and introductions to CVS Caremark's Savings Advisor tool and the new “Spoken Rx” prescription label-reading app.

We encourage you to read through this latest Report Card issue. Learn about all that's available from the Rensselaer-Columbia-Greene Health Insurance Trust, and take advantage of the benefits and programs the Trust offers in partnership with our plan administrators.

Sincerely,  
**The Board of Trustees**

## What Do You Really Know About Your Health?

The **BSNENY** online health assessment can help you better understand your current health and fitness status. It can also identify potential health risks and how to reduce them. Plus, the results can help your doctor assess your specific needs and provide targeted care.

Take your assessment today by visiting [bsneny.com](https://bsneny.com).

Click **Login** in the upper right. If you're registered on the site, enter your username and password and click **Login**.

If you're not registered on the site:

1. Click **Register**.
2. Enter your first and last names, email address, and birth date. Click **Next**.
3. Create a username, password, and security question and answer. Click **Next**.
4. Add coverage. See your member ID card for your group number, subscriber ID, and member suffix. Click **Next**.
5. Review your information. If it's correct, check the "I'm not a robot," box and check the "terms of use and privacy policy" box. Click **Submit**.
6. Go to the inbox of the email address you entered in #2 above. Log in to your email account. Open the BSNENY registration email sent to you. Click **Confirm**.

Once you finish your assessment, you'll receive a personal scorecard and valuable and actionable information about your health.

**Note:** Your health assessment information is confidential; it's not shared with your employer.

## 4 Helpful (and Easy) Things BSNENY's Website Can Do for You

Whether you're at home or on the go, you can tap the BSNENY website for most things related to your health benefits, including these top four picks.

1. **Take a COVID-19 self-assessment.** This self-check tool can help you decide on the appropriate medical care if you think you have symptoms of the virus. Visit [bsneny.com/content/neny/about/news/covid-self-assessment.html](https://bsneny.com/content/neny/about/news/covid-self-assessment.html).
2. **Register for Doctor On Demand.** Visit [bsneny.com/content/neny/member-services/benefits/telemedicine/steps.html](https://bsneny.com/content/neny/member-services/benefits/telemedicine/steps.html) to register. It's **free**, and you'll be all set to use the service when you need it! See the article on page 4 for more about Doctor On Demand.
3. **Find a BSNENY network doctor or other provider.** When you use in-network doctors and other providers, you pay less out of pocket. Need a network provider? Just visit [bsneny.com/content/neny/find-a-doctor.html](https://bsneny.com/content/neny/find-a-doctor.html).
4. **Review your claims.** For no more paper in the mail, visit the BSNENY website ([bsneny.com](https://bsneny.com)). Select **View Claims** at the top of the page, and enter your username and password. If you're not already registered, signing up is easy. Once you do, you'll also have access to information about your plan benefits, paperless Explanation of Benefits statements, and member discounts!

To take an online COVID-19 self-assessment, click the **COVID-19 Self-Assessment** link on the home page. **Registration is not needed.**

## You Can Take It with You—BSNENY's App for On-the-Go

Access your health plan information at any time, from anywhere—with the BSNENY mobile app. With it, you can:

- Find in-network doctors, specialists, and facilities near you.
- View your coverage and benefits, including member discounts.
- Check deductible and out-of-pocket balances.
- Review recent claims and download Explanation of Benefits statements.
- Consult a glossary of common health insurance terms.
- Access your member ID card or order a new one.

Visit [bsneny.com/mobileapp](https://bsneny.com/mobileapp) or visit the [App Store](https://www.apple.com/appstore) or [Google Play](https://play.google.com/store/apps/details?id=com.bsneny) today!

## A Little Help Can Go a Long Way Toward Improving and Maintaining Your Health

Getting healthy—and staying that way— isn't easy. At times, it may even feel impossible. But with health and clinical coaching support offered through BlueShield of Northeastern New York, you can get the help you need to achieve this milestone. Here's how:

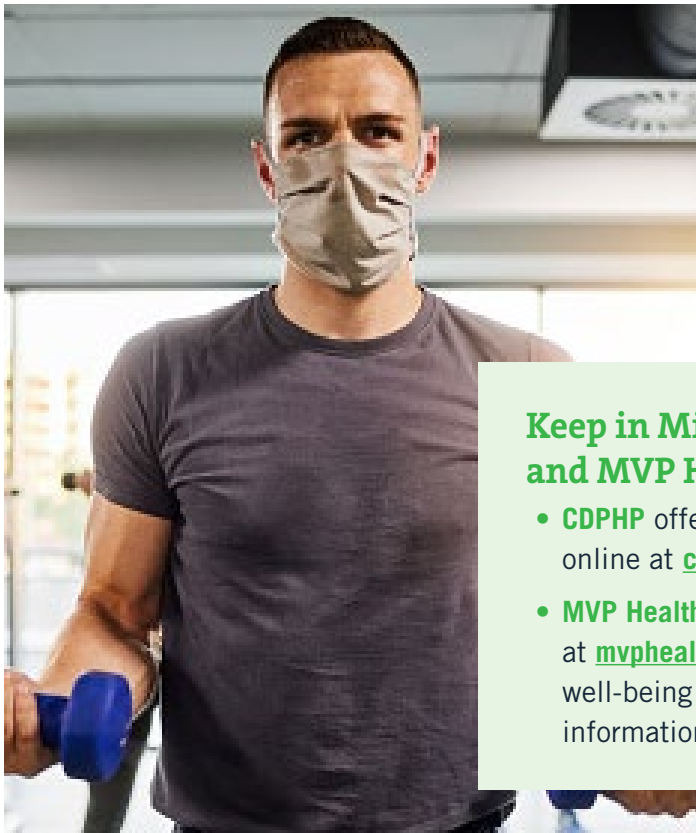
### Health Coaching

BSNENY health coaches work with you to identify your wellness needs, provide you with the tools and resources to succeed, and motivate you to make long-term health or lifestyle changes.

They actively support, encourage, and help you learn how to:

- Manage your weight.
- Exercise at your own pace.
- Eat for better nutrition.
- Better manage your stress.
- Stop tobacco use if you're a smoker, vaper, or chewer.

For more on health coaching, visit [bsneny.com/content/bsneny/health-wellness/health-care-services/health-coach.html](https://bsneny.com/content/bsneny/health-wellness/health-care-services/health-coach.html), or call **877-878-8785**, option 2.



### Clinical Coaching

BSNENY's clinical coach team includes trained registered nurses, registered dietitians, certified diabetic educators, a licensed respiratory therapist and certified asthma educator, a certified whole health registered nurse, and licensed social workers. Their job is to help you manage your chronic health condition.

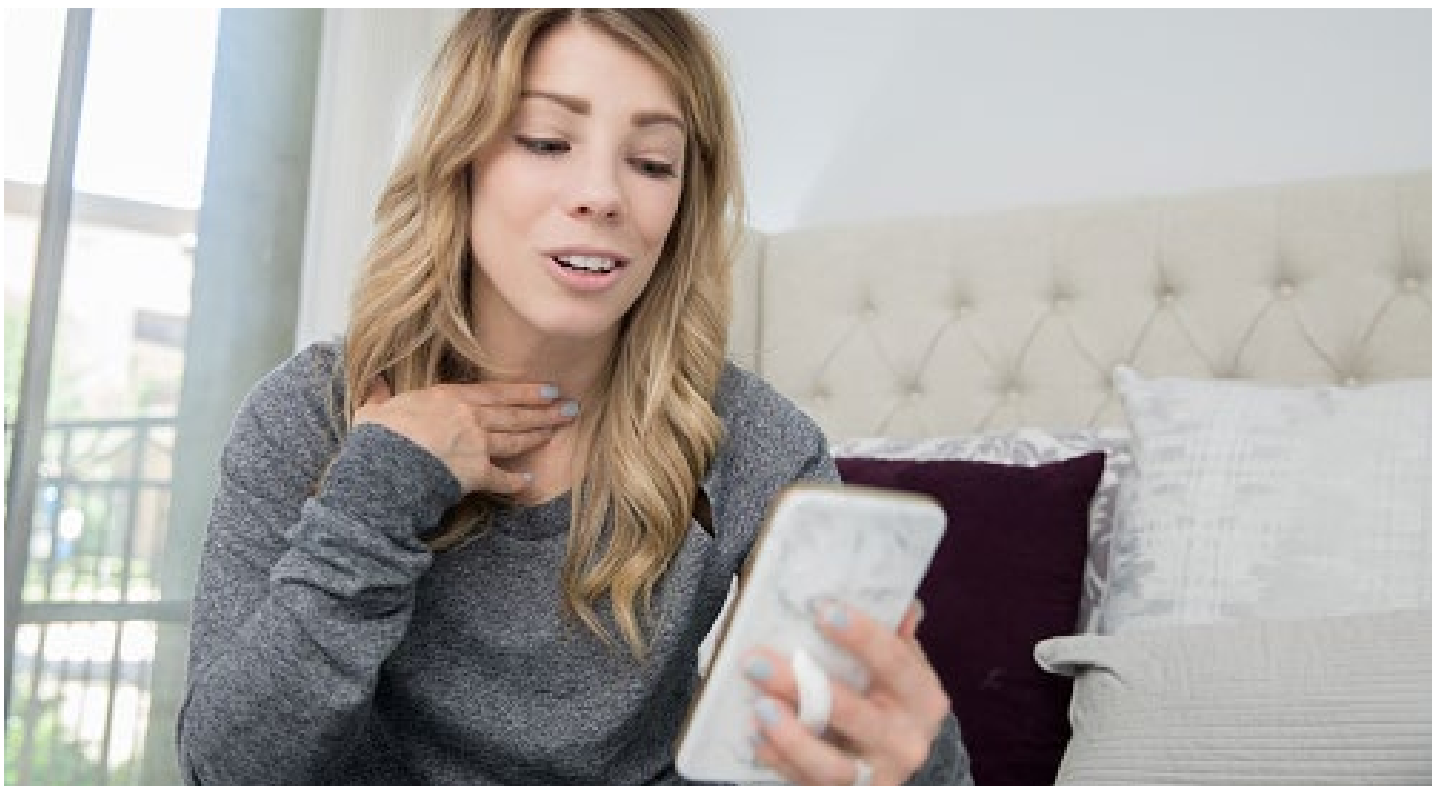
When you join the program, you get coordinated health care help via phone and email, resources for nutrition, social work assistance and respiratory therapy, and support and education for conditions including:

- Asthma
- Congestive heart failure and coronary artery disease
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Hip, knee, and back ailments
- Sleep apnea

For more on clinical coaching and disease management, visit [bsneny.com/content/bsneny/health-wellness/health-care-services/disease-management.html](https://bsneny.com/content/bsneny/health-wellness/health-care-services/disease-management.html), or call **877-878-8785**, option 2.

### Keep in Mind These Wellness Resources from CDPHP and MVP Health Care

- **CDPHP** offers free wellness classes to members. Find a schedule online at [cdphp.com](https://cdphp.com).
- **MVP Health Care** provides a variety of well-being resources online at [mvphealthcare.com/healthandwellness](https://mvphealthcare.com/healthandwellness), including community well-being programs and classes, online wellness tools, and information on current health topics.



## With Doctor On Demand, the Doctor Is Always In

It's 2 a.m. You're up with a nasty stomachache. It's not bad enough to head to the emergency room or urgent care, but you don't want to wait until morning to see a doctor.

Or, maybe you're concerned you have COVID-19 symptoms, and you need to see a doctor now to find out what to do next.

Or, you're severely stressed because of a pressing family issue and you could use a professional to talk to.

For these and many other situations (if you're covered under BSNENY or CDPHP), use Doctor On Demand to have a video visit with a doctor or therapist on your mobile phone, tablet, or computer. With doctors available 24/7, it's a convenient, immediate, and healthier alternative to waiting in a doctor's office. And, there's no cost to you for the visit—\$0 copay!

Doctor On Demand's board-certified doctors can help you with lots of health issues, including cold and flu symptoms, possible COVID-19 symptoms, stomach issues, sprains and strains, ear pain, allergies, rashes, itchy throat, and more. When you're a BSNENY member, there's no copay for using Doctor On Demand.

Get set now so you're ready to use Doctor On Demand when you need to. Sign up today at [doctorondemand.com](https://doctorondemand.com). Or download the app from the [App Store](#) or [Google Play](#) to get started now so you're ready to use it when you need to.

### All 3 Medical Plans Offer FREE Telemedicine Access

No matter the medical plan you're covered under—BSNENY, CDPHP, or MVP Health Care—you have access to telemedicine as an alternative to seeing a doctor in person for most minor health issues. All visits are at no cost to you—\$0 copay!

- **BSNENY, CDPHP:** Connect using Doctor On Demand—sign up today at [doctorondemand.com](https://doctorondemand.com) or download the mobile app to get started.
- **MVP Health Care:** Connect using myVisitNow—sign up today at [myvisitnow.com](https://myvisitnow.com) or download the app from the [App Store](#) or [Google Play](#).



## Valuable (and FREE) Wellness Program Opportunities from BSNENY

BSNENY goes even further to help you achieve your best health, offering free fitness classes and seminars through its MyBlueHealth wellness program. You can:

- Enjoy two free fitness-related classes or seminars each calendar year (like yoga or spinning), and one free wellness-education class or seminar per topic each calendar year (such as on asthma or holistic health).
- Take an unlimited number of maternity and infant health classes.

To see what's available, visit [bsneny.com/communitywellness](https://bsneny.com/communitywellness).

1. Select your topic of interest from the **Topics & Conditions** drop-down menu on the right. (**Note:** Fitness, nutrition, and stress management are under **Self-Care**.)
2. Scroll down to **Additional Programs & Resources**.
3. To learn more about a class or program, call the phone number listed for that program.

When you get to your class or seminar, show your member ID card so that you're not charged for the session. To verify your eligibility, or if you have questions, call the customer service number on the back of your BSNENY member ID card.

### Visit MyBlueHealth—Your Personal Health and Wellness Site

With MyBlueHealth, powered by WebMD® and offered through BSNENY, you can improve your health and fitness online. Use MyBlueHealth to:

- Complete self-paced wellness programs using My Health Assistants.
- Get a variety of healthy recipes that include nutritional information.
- Research health and wellness topics using WebMD's extensive medical library.

To access **MyBlueHealth**, visit [bsneny.com](https://bsneny.com) and click **Login**. Enter your username and password and click **Login**. Then click **MyBlueHealth**. If this is your first time visiting, you'll need to register.

## Savings Advisor: A New CVS Caremark Tool to Help You Save

Prescription drugs can be costly. But CVS Caremark® can help you save on your medications—as easy as 1, 2, 3:

1. **You'll get an email from CVS Caremark** to alert you when savings are available. If you currently spend \$15 or more for your prescription and you have the chance to save \$10 or more, CVS Caremark will let you know.
2. **Click on the link in the email.** Then, sign in to your [caremark.com](https://caremark.com) account to see your savings opportunities. These include options like starting prescription drug delivery by mail, switching to a 90-day supply of a maintenance medication (i.e., a medication for a chronic health condition), or changing to a lower-cost alternative medication.
3. **Share saving options with your doctor**, for help deciding what works best for you. For savings related to starting prescription drug delivery by mail, select **Add to Cart**, and CVS Caremark will process your order and send your medication to your home.

### Can't Read the Label? The CVS App Can Help with That!

The CVS Caremark app is an easy and convenient way to manage your prescriptions wherever you are, using your smartphone or tablet. And if you or a family member has a visual impairment and can't read standard print labels, the app will soon offer Spoken Rx—a new feature to help ensure you take your medications as prescribed.

**By the end of 2020**, 1,500 CVS Pharmacy locations will be equipped to affix radio frequency identification (RFID) stickers to prescription vials. You can then use the Spoken Rx feature in the CVS Caremark app to scan the RFID label and read the prescription information aloud, including patient name, medication name, dosage, and directions. Spoken Rx will be available through Siri or Google Assistant on a smartphone or tablet.

Spoken Rx will be available at all CVS Pharmacy locations by the end of 2021. To download the CVS Pharmacy app, visit the [App Store](https://www.apple.com/appstore) or [Google Play](https://www.google.com/play).

# 7 Good Reasons to Stay in Touch with Your Primary Care Doctor\*

## Here’s what your primary care doctor can do for you:

- 1. Provide care for all of you, for all your life.** Most doctors are trained in one or two areas of medicine. Primary care doctors train in almost all of them. For example, they can treat a bad cold or sinus infection, perform minor procedures like draining an abscess, alert you to possible heart disease, and diagnose your high blood pressure. Plus, their training prepares them to treat you throughout all your life stages—from early adulthood through your senior years.
- 2. Offer insightful care, as someone who knows you and your health history.** When you see your primary care doctor regularly, he or she gets to know you and your family’s health history. That will make it easier for your doctor to screen for symptoms of serious diseases, leading to quicker and more effective treatment.
- 3. Make you comfortable in potentially uncomfortable situations.** It can be tough to talk about your health with a doctor you don’t know. When you have a doctor you can trust, you’ll feel more at ease talking about your health and the specific things that concern you—no matter how personal. The more comfortable you are, the more likely you are to share. That’s good for your health—now and later.
- 4. Screen you for routine, age-, and gender-related health issues.** The nurse takes your blood pressure and weighs you at every doctor’s visit. These are simple parts of your regular health screenings. But they can help catch serious health symptoms before they worsen or become major problems. As your doctor sees you over time, he or she will update your records

- and learn about your health habits and history, personality, and lifestyle. That makes it easier to spot possible changes in your health.
- 5. Help you prevent illness and maintain good health.** At your routine screenings, your primary care doctor can help you learn more about how to prevent illness. He or she will offer helpful information that fits your unique health needs and goals, including information about weight loss, high blood pressure, stress, and more. The more you know, the more you and your doctor can be proactive about prevention.
  - 6. Represent your health interests and coordinate your care.** Your primary care doctor can refer you to a cardiologist, orthopedist, or other specialist you may need. And the better your doctor knows you, the more likely you’ll be matched with someone who meets your needs and fits well with your personality. Your primary doctor is also there to coordinate your care with specialists and guide you through next steps in a treatment plan.
  - 7. Manage your chronic health problems.** If you’re dealing with an ongoing health issue, like diabetes or arthritis, it helps to have your primary care doctor by your side. He or she can help you monitor your ongoing health condition. That will help you better manage your chronic disease. When you get routine tests and have regular visits, your doctor will know how to help you stay focused on self-care.

\*Adapted from AdventHealth: [adventhealth.com/blog/dont-put-your-health-hold-see-your-primary-care-provider-today](https://adventhealth.com/blog/dont-put-your-health-hold-see-your-primary-care-provider-today)

## IMPORTANT CONTACTS

| Organization   | Phone Number | Website   |
|--|--------------|---|
| Rensselaer-Columbia-Greene Health Insurance Trust      | 518-479-6867 | <a href="https://rcgtrust.com">rcgtrust.com</a>                   |
| Benetech   | 888-411-4398 | <a href="https://benetechadvantage.com">benetechadvantage.com</a> |
| BlueShield of Northeastern New York                    | 800-888-1238 | <a href="https://bsneny.com">bsneny.com</a>                       |
| Capital District Physicians’ Health Plan, Inc. (CDPHP) | 877-269-2134 | <a href="https://cdphp.com">cdphp.com</a>                         |
| CVS Caremark   | 866-808-7159 | <a href="https://caremark.com">caremark.com</a>                   |
| Doctor On Demand                                       | 800-997-6196 | <a href="https://doctorondemand.com">doctorondemand.com</a>       |
| MVP Health Care  | 888-687-6277 | <a href="https://mvphealthcare.com">mvphealthcare.com</a>         |