Benefits of Caring Spring 2022 Newsletter



This Spring, Take Full Advantage of Your Benefits. Learn About Our Spring Offerings and News

Read this newsletter to find information on the important benefits and programs offered to you as a Catholic Health employee.

- On this page, learn about this summer's Empire State Ride, find out how you can update and confirm your benefits by visiting MyBenefits on the Catholic Health Intranet, read about about safety glasses coverage with the Enhanced Davis Vision Plan and discover the Cigna Dental Oral Health Integration Program.
- On page 2, read about how you can connect with a Fidelity Investments retirement planner to answer your questions about the 403(b) retirement plan.
- On page 3, find information on how to obtain pre-certification from Conifer Value-Based Care for certain procedures.

Join the Empire State Ride for Summer Fun and a Good Cause

The Empire State Ride returns on Saturday, July 23. Join our President & CEO Dr. Patrick O'Shaughnessy and your colleagues for a one-day bike ride to benefit clinical research and trials at St. Francis Hospital and Roswell Park Comprehensive Cancer Center. To sign up, visit **www.esrlongisland.com**.

Visit MyBenefits on the Catholic Health Intranet

Have you experienced a life event and need to update your Life Insurance beneficiary designation? Are you looking to confirm your current benefit elections under the Catholic Health Benefits of Caring Program? For benefits-related questions like these – and more – visit the MyBenefits section of the Catholic Health intranet. To navigate to MyBenefits, click on System Departments, select MyHR and scroll down to click on the MyBenefits tab. Here you can click on the links to View Current Benefits, View/Update Beneficiaries, access the Benefit Portal, and learn more information about a variety of benefits offered.

Davis Vision Offers Safety Eyewear

Did you know – the Enhanced Davis Vision Plan covers prescription safety glasses? If you are enrolled in the Enhanced Vision Plan through Davis Vision, you can purchase one set of frames every 12 months. Purchasing safety glasses will apply towards your frame allowance – for example, you can purchase a set of frames for safety eyewear or dress eyewear every 12 months. If you are not currently enrolled in the Enhanced Vision Plan through Davis Vision, you can enroll during the next Annual Open Enrollment period in the fall for coverage beginning January 1, 2023. For more details on the Enhanced Vision Plan, please visit **www.benefitsquest.com/chsli**.

Cigna Dental Oral Health Integration Program®

This program reimburses out-of-pocket costs for preventive dental treatments to combat dental issues such as gum disease and tooth decay. The program is for people with certain medical conditions with a higher risk of oral health issues. There's no additional cost – if you qualify and enroll, you get reimbursed.

To get reimbursed, qualifying employees first have to enroll in the Cigna Dental Oral Health Integration Program by either:

- Going to myCigna.com, selecting Coverage > Dental and filling out the registration form online
- Calling the number on the back of their Cigna ID card and asking for a mailed registration form

REIMBURSEMENT IS AS SIMPLE AS 1, 2, 3...

- 1. An enrolled employee goes to their dentist and pays their usual copay or coinsurance for the covered service.
- 2. If they visit a dentist in the Cigna network, the dentist will send us a claim for reimbursement. If they choose to see a dentist not in the Cigna network, the employee may have to submit their claim.
- 3. Cigna will review the claim and mail reimbursements for eligible dental services in about 30 days.

Retirement Solutions From Fidelity Investments®

Fidelity Investments is the provider for your Catholic Health 403(b) Plan. We understand that everyone's needs are different, and our goal is to help you increase your financial knowledge and confidence. You have the opportunity to meet with a Retirement Planner, attend a virtual webinar or a quick Q&A Session.

TALK OR VIRTUALLY MEET WITH A RETIREMENT PLANNER

Fidelity is experienced in helping people plan for their financial futures. Fidelity can help with basic budgeting to complex financial situations. Call (800) 642-7131 for planning, advice, and appointments, or call (800) 343-0860 for general transactions and information.

Visit Fidelity.com/schedule or text "MeetFidelity" to 343-898 to schedule your one-on-one appointment.

Serena Cole is your Fidelity Workplace Financial Consultant dedicated to Catholic Health. She can help you plan for your financial future including budgeting, discussing options for prior employer retirement plans, and assisting with more complex financial situations.

Scan the QR code to schedule a time to meet or attend a learning event.



Choose a savings approach that suits you today—and adjust it any time to fit your changing needs. To enroll or make adjustments, visit **NetBenefits.com/Easy** or text "Start" to 343-898.

SCHEDULE A VIRTUAL APPOINTMENT WITH A HANYS RETIREMENT EDUCATOR

HANYS Retirement Educators are available every day for virtual one-on-one appointments! To schedule a meeting with:

- Kentrel Herbert: Visit calendly.com/hbsedu4/kentrel, call (631) 495-0318, or email Kherbert@hanys.org.
- John Rosenfeld: Visit **calendly.com/hbsedu6/john**, call (914) 907-3791, or email Jrosenfe@hanys.org.

Five Ways to Kick-Start Your Financial Wellness Journey



LOG IN TO NETBENEFITS.COM

Explore your personalized home page for ways to help manage your full financial picture.

TAKE THE FINANCIAL WELLNESS CHECKUP



Go to **NetBenefits.com/financialwellness** and in 10 minutes see where you stand and how to improve.

VISIT THE PLANNING AND GUIDANCE CENTER

Use **NetBenefits.Fidelity.com/planningcenter** to set goals, create scenarios, and track your progress.



CALL US AT (800) 603-4015

Talk to registered Fidelity Phone Representative to get started and for help to stay on track.



DOWNLOAD THE NETBENEFITS® APP

Get instant, on-the-go access to all the helpful resources from **NetBenefits.com**.



Obtain Pre-Certification for Certain Procedures

As you are aware, our employee health plans require participants to obtain pre-certification for certain procedures and admissions before committing to treatment. Pre-certification is a review conducted by an independent medical management company to determine if a planned service and/or treatment setting is medically necessary, appropriate, and cost effective for our members. The process is intended to help you make informed decisions about your care. When you or your physician pre-certify, a qualified clinician reviews the procedure to:

- Determine the level of benefits available under the circumstances
- Present alternatives that may offer better coverage under the plan
- Discuss guidelines and possible alternatives when appropriate

For a list of services that require pre-certification, please refer to the Conifer Precertification Notice, which is available on the Benefits Portal (**www.benefitsquest.com/chsli**) by clicking "Medical & Rx" under the Benefits section.

If your physician recommends that you undergo a course of treatment listed in your plan documents, contact the medical management company, Conifer Value-Based Care, or be sure your physician contacts Conifer. Physicians are welcome to assist in the process but members retain final responsibility. Keep in mind that pre-certification is a review of medical necessity and setting for care and is subject to the exclusions, limitations, and provisions in the plan documents.

IF SERVICES ARE NOT PRE-CERTIFIED

Even though your physician can, and often will, obtain pre-certification for you, the responsibility for obtaining pre-certification for procedures and admissions is yours, the member. If you do not follow this process, you may be responsible for a penalty of 50% up to \$5,000, plus related charges*. In addition to paying a penalty, no benefits will be paid for an admission or procedure that is not medically necessary. This penalty and benefit reduction also applies to certain same-day surgery and professional services rendered during an inpatient admission.

TIPS FOR PRE-CERTIFYING SERVICES

Have the following information ready when you call:

- Your contact information
- Health Plan I.D. card number
- Name and address of the hospital/facility where you will be receiving care
- Name and telephone number of the prescribing or admitting doctor
- Reason for admission and type of services to be performed

Call (866) 821-7021 and listen for the pre-certification option. (This is the same number listed on the back of your Health Plan ID card.)

Hours of operation: 8:00 AM to 5:00 PM Eastern, Monday to Friday. On weekends, a nurse will check for messages twice daily.

* The financial penalty for failure to pre-certify falls upon the provider and not the patient for in-network inpatient pre-certification.





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Spring is a Great Time to Begin Saving Big

Spring savings and discounts are here! Find deals from some of your favorite brands, explore financial planning services, browse entertainment and vacation packages (and more!) by checking out your Catholic Health Discount Program.



Check it out today: chsli.perkspot.com