



Consortium Connection

QUARTERLY NEWSLETTER
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New Insurance Cards for 2022

All Consortium health plan subscribers will receive a new identification card within 30 days after our January 1, 2022 renewal. The updated cards are a result of new minimum standards of information set by the NY State Department of Financial Services for health insurance identification cards.

What will be new about the health insurance cards?

Consortium subscribers will notice that both Excellus and ProAct information will be contained on one card.

Additionally, the cards will be sent to all subscribers and dependents, regardless of age. Dependents' identification number will be the same as the subscriber.

Excellus 		Excellus BluePPO 	
Subscriber Name KEITH, BOWER			
Subscriber ID VYA 2XXXXXXX			
Effective On 11/01/2021			
Plan Type	PPO	PCP	\$15
Provider Ntwk	Excellus Commercial	Specialist	\$25
Plan Code	302/802	Urgent Care	\$40
RxBIN	017366	Emergency Room	\$150
RxPCN	9999	Ind Deductible	In / Out-of-Network \$0 / \$500
RxGRP	GTC	Fam Deductible	\$0 / \$1500
Website:	www.ProActRx.com	Ind Out-of-Pocket Max	\$2000 / \$3000
		Fam Out-of-Pocket Max	\$6000 / \$9000
			

Sample of a new ID card

Mailing information.

Update on Vision and Hearing Benefits



Did you know?

Since January 1, 2021, the Consortium added vision and hearing benefits to our “metal” plans

(Platinum, Gold, Silver, and Bronze) and Medicare Supplement plans.

As of September 2021, the Consortium benefits have assisted with paying for 1,047 eye exams, 137 pairs of glasses/contact lenses, and 86 hearing exams for our subscribers, spouses, and dependents.

“Improving your eyesight is important—about 11 million Americans over age 12 need vision correction—but it’s just one of the reasons to get your eyes examined. Regular eye exams are also an important part of finding eye diseases early and preserving your vision.” (source: [CDC.gov “Keep an Eye on Vision Health”](https://www.cdc.gov/keeyoureyes/keep-an-eye-on-vision-health/)). We encourage you to use this ancillary benefit more for preventative reasons rather than wait for when there is a problem.

Please review your plan benefits in the table below. For details on co-pays, co-insurances, and deductibles you may visit our website at [HealthConsortium.net](https://www.healthconsortium.net) to review

your Benefit Summary under Employee/Retiree & Wellness Information: Plan Information by Municipality.

By being an Excellus member, you also have access to Blue365. Blue365 gives you access to savings across all aspects of your life, and that includes vision and dental discounts. Visit the [Blue 365 “Hearing and Vision” page](#) to find great deals and savings on items such as eyeglass frames, hearing aid batteries, and more.

If you have benefit questions, reach out to your municipal Benefits Clerk or Kylie Rodrigues, Benefits Specialist (krodrigues@tompkins-co.org/607-274-5933).



Vision and Hearing Benefits by Plan

Benefit	Platinum Plan	Gold Plan	Silver Plan	Bronze Plan	Medicare Supplement
Adult Eye Exam	✓	✓	✓	✓	✓ (\$20 copay)
Pediatric Eye Exam	✓	✓	✓	✓	
Adult Eyewear (Frames/lenses, or contacts)	✓ (\$60 allowance)	✓ (\$60 allowance)	✓ (\$60 allowance)	✓ (\$60 allowance)	✓ (\$100 allowance)
Pediatric Eyewear	✓	✓	✓	✓	
Hearing Exam	✓	✓	✓	✓	
Adult Hearing Aids (1 pair every 3 years)	✓	✓	✓	✓	✓
Pediatric Hearing Aids (limit 1 purchase every 3 years)	✓	✓	✓	✓	

Labor Lens

Our Governance: Municipalities and Labor Working Together

COVID-19 testing has become a widely used service over the last two years and has led to ongoing insurance coverage questions.



When is COVID-19 testing covered by insurance?

Testing, which includes diagnostic/viral testing as well as antibody testing, is covered at

no cost when medically necessary. Testing is considered medically necessary when consistent with CDC guidance. The testing must be medically appropriate for the diagnosis and treatment of an individual by an attending provider, and the lab performing the test must be appropriately certified.

If my employer or school requires me to have a COVID-19 test, will my insurance cover the cost?

No. Testing is not covered when it is ordered or performed solely for purposes of pandemic control and not based on a determination by an attending provider that the test is medically appropriate. This includes tests performed on someone with no symptoms to assess health status as required by a government/public health agency, employer, school, or camp.

Can I still get free-to-me COVID tests?

Yes! Free COVID-19 tests are available at locations across the state operated by the New York State Department of Health (NYSDOH). Individuals do not need to be symptomatic or essential workers to obtain a test from these sites. For more information, call NYSDOH's 24-hour hotline at 1-888-364-3065, or visit the [Excellus website](#) to obtain information about COVID-19 testing sites and COVID testing FAQ information.

2022 Insurance Plan Updates

The Consortium Board has reviewed our claims trend activity for the past several years and our strong financial position and adopted a premium rate increase of 5% for 2022 for all of our plans. The Board continued with the past practice of funding its reserves to keep the necessary financial base for fluctuations in claims activity.

There will be no major benefit plan changes for 2022. Deductibles, copays, coinsurance, and out of pocket maximums will remain the same.

The Consortium will remain in compliance with any government regulations and amend our plans to help our members as we find new ways to serve our subscribers.



We are the Consortium

Our mission: An efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for our members and their employees and retirees.

New Municipal Members

The Consortium continues to grow thanks to our reputation for low premium increases, good services, and the approval by New York State for us to add an additional nine counties to our coverage area.



At the September Board of Directors meeting, we welcomed four new members:

- Town of Erwin from Steuben County,
- Town of Throop from Cayuga County, and
- Villages of Fayetteville and Minoa from Onondaga County.

This brings the Consortium's total municipal membership to 53.

As we continue to plan for future growth, our Executive Committee is developing a long-term business plan to ensure our financial security and ongoing success.

Wellness

Wellness is the preventative health care that promotes health and prevents disease.

December: Beat the Winter Blues

We all live and work in Upstate New York, which means we have noticed the leaves changing color, the heat has been turned on, and we had to dig out our winter boots from the back of the closet. This is also the time of year where we have less hours of daylight to enjoy the great outdoors and find ourselves spending the bulk of our time indoors.

If colder weather and shorter days cause you to feel the winter blues, you're not alone. It's not uncommon to

experience fatigue, sadness, difficulty concentrating, and a disruption in your sleep schedule during the winter season. Don't suffer in silence. If you notice you have the "winter blues" seek help from your medical professional.



Maintain Don't Gain Challenge: Halfway There!

Thank you to all those members who are participating in the Maintain Don't Gain 2021 Challenge. We hope you have been reading our weekly health tips sent via email and are staying on track to a healthier you. The holidays can be a difficult time of year to stay healthy. You are doing wonderfully, and we look forward to hearing your feedback after the challenge ends in January 2022.

Protect Yourself with a Flu Shot this Winter

It is never too late to get a flu shot!

Our Consortium-sponsored flu clinics were held in September-October with a total of 316 flu shots dispensed. If you don't have time to schedule a doctor's visit for a flu shot, remember you can obtain a flu shot at an in-network retail pharmacy through ProAct coverage.

Think & Wear Pink for Breast Cancer Awareness

Thank you to all who wore pink on October 22nd for Breast Cancer Awareness Month!



Town of Ithaca: Bolton Point



Town of Dryden



Town of Ithaca

Upcoming Open Meetings

At this time, all meetings are via Zoom. If you are interested in attending any meeting, contact consortium@tompkins-co.org for the Zoom meeting link.

Audit & Finance Committee

December 14 (3 PM)

Special Executive Committee Meeting

December 15 (4 PM)

Special Executive Committee Meeting

January 12, 2022 (3:30 PM)

For a list of all upcoming meetings, see the [Events](#) section of the website.

The Consortium Connection

To receive this quarterly newsletter electronically, email a request to consortium@tompkins-co.org

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Greater Tompkins County Municipal Health Insurance Consortium

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