



# Consortium Connection

QUARTELY NEWSLETTER  
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## Premium Holiday for Consortium Subscribers

We are hoping this news will make your holidays even happier—have you heard that the Consortium has issued a premium holiday for December 2020? That means your health insurance premium for one month was forgiven by the Consortium.

The pandemic reduced our claims expenses by over \$4 million due to several months' pause in non-essential surgeries and tests. The Board of Directors recognized that \$4 million is about equivalent to one month of premiums from all of our subscribers. Rather than posting this net gain into our already strong reserves, the Board decided to reduce our 2020 revenue by a nearly equal amount through a universal premium holiday.

Enjoy the premium holiday this December!



Mailing information will go here.

# Labor Lens

## Our Governance: Municipalities and Labor Working Together

Each holiday season, many Americans gain between one and five pounds by forgetting our good habits during the holidays. Then our New Year’s resolution is to start healthy behaviors again.

This holiday season consider giving yourself the gift of maintaining your pre-holiday weight. Join your colleagues to take the Maintain Don’t Gain 2020 Holiday Challenge. The Joint Committee on Plan Structure and Design invites all Consortium members to take this challenge, which runs from November 16th to January 8th.

Challenge participants will receive weekly emails with hints and strategies for adopting healthy behaviors throughout the holidays. The program will provide tips and support for improving nutrition, physical activity, and mental and emotional well-being.

Each participant will receive a Consortium COVID-19 Prevention Kit and be eligible to participate in a raffle at the end of the program. Raffle prizes include \$25 gift



## MAINTAIN, DON'T GAIN HOLIDAY CHALLENGE

cards and other healthy behavior merchandise.

Here’s how to participate:

- Complete the registration survey (at [www.health-consortium.net](http://www.health-consortium.net)) and provide either your email or cell number for weekly updates
- Keep track of your own weight
- Explore new ideas mailed to you weekly
- Participate in location challenges and the Consortium recipe competition
- Complete the closing survey

Watch for other related challenges from your employer.

# 2021 Benefit Changes for Metal & Medicare Supplement Plans

Beginning January 1, 2021, the Consortium added vision and hearing benefits to our metal and Medicare Supplement plans. Also, the Board changed the structure of out-of-network deductibles and out-of-pocket maximums for these plans from 200% to 150% of in-network rates. This reduction in out-of-network subscriber cost share recognizes savings to both the Consortium and our

subscribers of using in-network providers while reducing the cost impact when out-of-network providers are needed.

Out-of-network deductibles and maximums calculate separately from in-network deductibles and out-of-pocket maximums. That means your in-network expense

counts toward your deductible and out-of-pocket maximum for the in-network calculation only. This payment is not counted toward the out-of-network deductible.

And remember, the “COVID-19 benefit,” in effect since April 10, 2020, pays in full any COVID-related treatment claim through the term of the New York State of Emergency, which is still active.

New Benefit Added	Platinum plan	Gold plan	Silver plan	Bronze plan	Medicare Supplement
<b>Adult Hearing Aids:</b> subject to deductible; covered at 50% up to a maximum of \$3,500 for one pair every three years	x	x	x	x	
<b>Adult Eyewear:</b> \$60 reimbursement per year; includes frames/lenses or contact lenses	x	x	x	x	
<b>Adult Eye Exams:</b> subject to deductible; covers 1 exam per contract year	x	x	x	x	
<b>Hearing Evaluations:</b> subject to deductible; covers 1 exam per contract year				x	
<b>Eye exam:</b> \$20 copay; one per calendar year <b>Eyewear:</b> \$100 allowance for lenses/contacts/ frames; one per calendar year <i>Note:</i> The eye care benefits must be paired; one cannot be sold without the other					x
<b>Hearing Aids:</b> covered at 50% up to a maximum of \$3,500 for one pair every three years					x

## Free Flu Clinics Results

Despite the challenges of operating in a pandemic, we completed our 12 flu clinics this fall. With ProAct's help, 322 flu vaccine doses were administered at the clinics. There are still many opportunities to receive your flu vaccine both at your primary care office and your local pharmacy.

This year with COVID in our communities, getting the flu vaccine is more important than ever. The Center for Disease Control (CDC) strongly recommends getting a flu vaccine this winter, and medical and pharmacist providers are making it very easy.

Please do your part to protect yourself, your family, co-workers, and our broader community.

Photo © Elin Dowd



A ProAct technician gives Lori Kofoid from the Town of Ithaca her flu shot at the Tompkins County Old Jail Flu Clinic in October.

## 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 and good service.

At the September Board of Directors meeting, we welcomed the Town of Tioga and Village of Owego from Tioga County; the Towns of Catherine, Dix, and Hector from Schuyler County; and the Town of Cuyler from Cayuga County. These municipalities will join the Consortium in 2021.

Collectively, these new municipal partners bring over 75 new subscriber contracts, which increases our risk pool by 2.5%. Increasing our risk pool provides greater stability for our current members and now for these new members. Welcome!

## 2021 Premium Increase

The Consortium Board has looked at our claims trend activity for the past several years and our strong financial position and then adopted the premium rate increase of 5% for 2021 for all of our plans except the Gold plan at 3.82%, Silver 4.06%, and Bronze 3.95%.

The Board continued with past practice of funding its reserves to keep the necessary financial base for fluctuations in claims activity.







## Excellus Services and Blue365 Wellness Deals Online

Blue 365 is a free health and wellness discount program offered to you as a Consortium subscriber. Sign in at [ExcellusBCBS.com/Blue365](https://ExcellusBCBS.com/Blue365) for hand-picked deals and exclusive offers on products and services like health-tracking devices such as Fitbit, fitness apparel and footwear, hearing and vision services, personal care products, and much more.

Have you logged into your Excellus online account lately? Use it to:

- check out Blue365 deals,
- register with MD Live, our telemedicine provider, and
- download the Excellus Wellframe Toolkit app.

Excellus  Blue365

HEARING & VISION	PERSONAL CARE	NUTRITION
		
<b>Pearle Vision</b> Exclusive Offer – Pearle Vision Will Cover Your Cost Of Your Eye Exam Or Insurance Copay	<b>eMindful</b> Save 36% on Overcoming Addictive Behaviors Mindfully Course	<b>InsideTracker</b> 25% Off Personalized Nutrition Plan Based on Your Blood Test Results
<b>DETAILS</b>  343 Favorites	<b>DETAILS</b>  225 Favorites	<b>DETAILS</b>  2.0k Favorites



# Wellness

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



## Take Care of Your Emotional Health

Anxiety and stress take a toll on our emotional health, especially during times of crisis.

Many people are now practicing self-quarantine, social distancing, and working from home. While self-isolating is a good public health practice for reducing the spread of COVID-19, these environments cause feelings of isolation and stagnancy, which can lead to depression, fear, anger, guilt, and loneliness.

Below are some tips for self-care in times of uncertainty.

### **Connect with others (at a distance)**

Having strong social ties can help you get through stressful times and lower your risk of anxiety.

Try to deepen connections with loved ones by talking about shared memories. Meaningful conversations can be a fulfilling way to combat the one-dimensional feeling of video calls. Try talking to others on the phone rather than through video to reduce self-consciousness.

Help others cope, too. Send your loved ones memorabilia, photographs, poems— something to focus on other than the current situation. Handwritten letters can mean so much during this time.

### **Take care of (and distract!) yourself at home**

Here are some ideas to take care of your body and mind while stuck at home.

**Get moving:** Aerobic exercise has been shown to decrease overall levels of tension, elevate and stabilize mood, improve sleep, and improve self-esteem.

**Laugh and relax:** Find distractions with things like movies, tasks that you've been putting off, communing with nature or pets, taking warm baths, and doing things to relax and soothe the body. Find entertainments and people that make you laugh. Listen to music you like.

**Protect your mental health:** Try limiting the number of times you check the news each day. In this uncertain time, sensationalized news adds anxiety. Try deep breathing exercises.

**Learn:** Take up a new hobby or start to study subjects you've always been interested in that can add to your knowledge and skill base. Learn to cook healthy dishes.

**Find what works for you:** Consider everything that you enjoy and try it all to see what fits. Make use of what has helped your mental health in the past.

## Upcoming Open Meetings

At this time, all meetings are via Zoom.

### **Board of Directors**

December 17 (6 PM)

### **Joint Committee on Plan Structure and Design**

February 4, and March 4 (1:30 PM)

You can find Zoom links and dates of our other committees on the Events section of our website: [www.healthconsortium.net](http://www.healthconsortium.net)

### **The Consortium Connection**

To receive this quarterly newsletter electronically, email a request to [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

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