



# CONSORTIUM CONNECTION

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## MDLive Available to All Members

Did you know that 70% of doctor's office visits could be handled over the phone and that 20.3 days is the average wait time between scheduling an appointment and seeing a primary care doctor? An alternative to waiting to be seen is MDLive.



MDLive is a telemedicine service offered to our Excellus members. Telemedicine gives you fast access to medical and behavioral health care from the comfort of your home, desk, or even your car. All you need to do is activate it through your online Excellus member account and download the MDLive App.

Telemedicine is covered just like a trip to the doctor. Don't wait until you need it. There are four easy ways to activate telemedicine today.

- Web-** Register/Log in at [ExcellusBCBS.com/Member](http://ExcellusBCBS.com/Member)
- App-** Download the MDLive App
- Text-** Text Excellus to 635483
- Voice-** Call 1-866-692-5045

The Consortium will be hosting a free, virtual MDLive class open to all our members to learn how to set up an account and all the services it has available.



**MDLive Virtual Class**  
**May 10th at 12:00 PM**  
**Register by emailing**  
[hcwellness@tompkins-co.org](mailto:hcwellness@tompkins-co.org)

Five people will be randomly selected from the attendees to be mailed a Stanley 40oz

Tumbler to encourage hydration and attendance.

## Retirees and Vaccinations

The Consortium's Classic Blue Secure Medicare Supplement plans have to follow Medicare guidelines. Therefore, they pay differently than all the other Consortium plans that cover vaccinations in the doctor's office or through an in-network pharmacy with a prescription.



The Medicare Supplement plans, supplement Medicare. If Medicare denies then the Medicare Supplement plan would also deny, except for vision and hearing benefits because the Consortium has added vision and hearing as covered benefits for our members on the Medicare Supplement plans.

Medicare rules state that only the flu, pneumonia, hepatitis B, COVID-19, and certain reasonable and necessary vaccines to treat an injury or exposure to a disease may be billed as part of a doctor's office visit (Medicare Part B benefit).





To receive 100% coverage under the Medicare Supplement plans, all other vaccines must have a prescription sent to a local pharmacy (Medicare Part D benefit) and be dispensed at an in-network pharmacy. These vaccines include but are not limited to the shingles, respiratory syncytial virus (RSV), and tetanus-diphtheria-whopping cough vaccines.

To avoid increase medical costs for preventive care, such as vaccines, be sure to check coverage benefits with Excellus.  
Excellus Customer Service: 1-877-253-4797

Source: [Medicare Part D Vaccines, CMS Medicare.](#)

# Know Where to Get Care

You have options when choosing where to go for medical care. Here are some tips to help you make the right choice for where to go the next time you need care.

Where to go	Cost	Choosing the Best Option
 <p><b>Primary Care Physician</b></p>	<p>\$</p>	<p>Your primary care doctor should be your <b>first choice</b> for routine medical care, minor illness, or injuries that are not an emergency. You may have an office visit copay/coinsurance depending on your plan.</p> <p><b>TIP:</b> If you can't make it to their office, you might be able to schedule a remote visit with your doctor through phone or video connection, known as telehealth. Check with your primary care physician to see if they offer this option.</p>
 <p><b>Telemedicine</b></p>	<p>\$</p>	<p>If your doctor isn't available for minor medical or behavioral health needs, telemedicine may be an option for you. Telemedicine gives you fast and convenient access to a doctor 24/7/365 wherever you are through your phone, tablet, or computer. Register today at <a href="https://Member.ExcellusBCBS.com">Member.ExcellusBCBS.com</a></p> <p><b>Medical Telemedicine for:</b> Allergies/ Asthma/ Cold &amp; Flu/ Constipation/ Diarrhea/ Fever/ Joint Aches/ Nausea/ Pink Eye/ Rashes/ And more</p> <p><b>Behavioral Health Telemedicine for:</b> Addictions/ Anxiety/ Bipolar disorders/ Depression/ Eating disorders/ Grief and loss/ LGBTQ support/ Panic disorders/ Stress/ And more</p>
 <p><b>Urgent Care</b></p>	<p>\$\$</p>	<p>If your medical issue is not life threatening and your primary care doctor isn't available, you can visit an urgent care center and get the care you need.</p> <p>Minor cuts, bruises, or burns/ Muscle strains or sprains/ Cold and flu treatment</p>
 <p><b>Emergency Room</b></p>	<p>\$\$\$</p>	<p>You should only go to the emergency room if you have a serious or potentially life-threatening medical condition.</p> <p>Call 911 for assistance. Do not try to drive yourself there.</p>

# Labor Lens

## Our Governance: Municipalities and Labor Working Together



When most people discuss health insurance their first thought is not of labor involvement. Here at the Consortium we pride ourselves in continually promoting labor involvement in all our committees.

Currently, we have several vacant labor seats on our Joint Committee on Plan Structure and Design. This committee is made up of labor and management representatives who come together with a common goal. They review recommendations on market data regarding benefit plan design changes. Changes are necessary to remain competitive, offer the best value to our members, and stay in compliance with the Affordable Care Act.

The Joint Committee on Plan Structure and Design recommends plan changes to the Board of Directors, as well as provides input for the Consortium Wellness Program.

In addition to the Joint Committee on Plan Structure and Design we have vacant labor seats on our Board of Directors, which is the governing body of the Consortium.

We encourage our members, if you belong to a union/labor group, to reach out to your union Board to see if they are currently supplying a representative to the Consortium.

The Joint Committee on Plan Structure and Design only meets four times per year in a hybrid style (combining virtual with in-person). The Board of Directors only meets twice per year; once for a virtual educational session and once in-person for the yearly vote on budget, benefits, and more!

If your labor group is not represented with the Consortium you are missing out on a chance for you to be heard when it comes to your health insurance. Email [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for more info.

## 2023 Summary Plan Descriptions Submitted to Department of Financial Services

We are excited to announce we have completed the review and editing process of the Consortium's Summary Plan Descriptions (SPDs). As of February 8, 2024 the Consortium has submitted our Summary Plan Descriptions (SPDs) to the Department of Financial Services (DFS).

The SPD document is a summary of the plan benefit required to be written in such a way that participants of the benefit plans can easily understand it. Unlike the plan document, the SPD is required to be distributed to plan participants.

All SPDs can be found here on our website: <https://healthconsortium.net/munresources/benefit-plans-optional-programs/PlanDocuments>



If you are unsure which plan document pertains to you, double check your plan by visiting your municipality's landing page found here:

<https://www.healthconsortium.net/empl-retiree/benefits-municipality>

Please reach out to your local benefit clerk or our Benefit Specialist with any questions.

## WellNow Urgent Care Out-of-Network

WellNow Urgent Care has made the decision to leave the Excellus BlueCross BlueShield (BCBS) provider network effective Monday, January 1, 2024.

While we are disappointed by their decision, Excellus is prepared to assist members with questions about their health benefits and options for care.

Excellus has created a microsite to help our members find options for care and we encourage you to visit [ExcellusBCBS.com/CareOptions](https://ExcellusBCBS.com/CareOptions). The website includes a list of in-network urgent care providers by county and information about accessing telehealth services.

Any members who have used WellNow within the past 12 months were sent follow-up communication in the mail notifying them that WellNow is no longer participating in the Excellus network.

Members' coverage for out-of-network care will depend on the type of health benefits they have. To view your specific plan benefits you can log into your Excellus dashboard by visiting [www.excellusbcbs.com](https://www.excellusbcbs.com).

You can also visit your municipality's Consortium landing page found here on the Consortium website: <https://www.healthconsortium.net/empl-retiree/benefits-municipality>

# MEMBER GUIDE

## YOUR PHARMACY BENEFITS



## CUSTOMER SERVICE

Telephone	1-877-253-4797
Website	<a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a>
Find a Pharmacy	<a href="http://www.excellusbcbs.com/find-a-doctor/pharmacy">www.excellusbcbs.com/find-a-doctor/pharmacy</a>

## MAIL ORDER PHARMACY



Telephone	1-855-315-5220
Prescription Fax	1-800-837-0959
Website	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Features	<b>90-day supply shipped to your home</b> <b>Accepts e-prescribing or fax</b> <b>Automatic refills</b>

Telephone	1-800-586-6910
Prescription Fax	1-866-242-7239
Website	<a href="http://www.wegmans.com/pharmacy">www.wegmans.com/pharmacy</a>
Features	<b>90-day supply shipped to your home</b> <b>Accepts e-prescribing</b> <b>Automatic refills</b> <b>Accepts manufacturer coupons and discount cards</b>

## SPECIALTY PHARMACIES

Specialty pharmacies are used to dispense medications used to treat complex and chronic conditions.



## NOBLE SPECIALTY PHARMACY

## ACCREDO SPECIALTY PHARMACY

Telephone	1-888-843-2040
Website	<a href="http://www.noblehealthservices.com">www.noblehealthservices.com</a>
Fax Number	1-888-842-3977

Telephone	1-866-413-4137
Website	<a href="http://www.accredo.com">www.accredo.com</a>
Fax Number	1-877-329-4605



# Wellness

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

## 2024 Blue4U Clinics

The Consortium has partnered with Integrated Health 21 to provide subscribers and their spouse/domestic partner on the Platinum, Silver, Gold, and Bronze health plans with a clinically sound biometric screening experience and an easy to use interactive educational platform. The Consortium supports and encourages healthy behaviors that translate to a better quality of life, for life!



The purpose of the Blue4U program is to help you understand your current health status, then to provide the tools that can help you reach and maintain your wellness goals.

To register for a Blue4U clinic you must complete the online registration found here: [https://www.integratedhealth21-blue4u.com/excellus\\_login.php](https://www.integratedhealth21-blue4u.com/excellus_login.php)

To set up your account:

- 1) Click on "New User? Register Here."
- 2) Enter your first name as it is listed on your insurance card, last name, birthday, and the company code.

a) Company Code GTCMHIC

Tompkins County and City of Ithaca offer incentive programs to some of their employees for those codes reach out to the HR Department.

- 3) Please create your username and password. Enter your email address, phone number, and submit.

Please note there is year-round health coaching available to all participants in the Blue4U program. This is an opportunity to get to know your blood-work numbers and review results for free.

### Upcoming Open Meetings

Meetings are being held in-person or virtually. If you are interested in attending a meeting, contact

[consortium@tompkins-co.org](mailto:consortium@tompkins-co.org).

#### Finance Committee

March 26 (3:30pm)

#### Operations Committee

April 4 (1:30pm)

#### Executive Committee

April 17 (3:30pm)

## March Food Drive

In honor of National Nutrition Month, the Consortium is hosting it's second annual food drive to promote community involvement in our wellness program. Donations can be dropped off during the month of March. In our next Consortium Connection issue we will highlight all the locations and the donations they were able to accumulate throughout the month.

### Food Drive Locations

Village of Cayuga Heights, 836 Hanshaw Rd, Ithaca  
Monday-Friday 8:30am- 4:30pm

Consortium Headquarters  
408 E. Upland Rd, Suite 2, Ithaca  
Tuesday-Thursday 8:00am- 4:00pm

Tompkins County Whole Health,  
55 Brown Rd, Ithaca  
Monday-Friday 8:30am-4:00pm

Tompkins County Human Resources  
125 E. Court St, Ithaca  
Monday-Friday 8:00am- 3:30pm

Ithaca Town Hall, 215 N. Tioga St, Ithaca  
Monday-Friday 8:00am- 4:00pm

Dryden Town Hall, 93 E. Main St, Dryden  
Monday-Friday 8:00am- 4:30pm

Village of Dryden, 16 South St, Dryden  
Monday-Friday 7:00am-4:30pm

Lansing Library, 27 Auburn Rd, Lansing  
Monday-Thursday 10:00am- 7:00pm  
Friday and Saturday 10:00am- 2:00pm

Homer Town Hall, 31 N. Main St, Homer  
Monday-Friday 8:30am- 4:30pm

Cortland City Hall, 25 Court St, Cortland  
Monday-Friday 8:30am-4:00pm

Village of Owego, 22 Elm St, Owego  
Monday-Friday 8:00am- 4:00pm

### The Consortium Connection

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Facebook: [GTC Municipal Health Insurance Consortium](https://www.facebook.com/GTCMunicipalHealthInsuranceConsortium)