

BENEFITS RETIREE E-NEWSLETTER



ATTENTION HIGHMARK INSURANCE SUBSCRIBERS:

Highmark Blue Cross Blue Shield of WNY will begin distributing new health insurance cards to those who are enrolled in district group health insurance this month. You should expect to receive them no later than January 15, 2023.

The cards will have new group numbers and new member numbers on them. You will receive one card for each enrolled member on your plan. You will be required to present the new card(s) at doctor visits and the pharmacy when picking up prescriptions effective January 1, 2023.

If it is after January 1st and you have a scheduled appointment or prescription pickup, but have yet to receive your card(s), you should go to the Highmark website, www.highmark.com/bcbswny and create an account to access your information and virtual ID card by entering your SSN and Date of Birth.

Please call Highmark BCBS of WNY at 888-299-2263 with any questions.

We would like to take this opportunity to answer common questions received in respect to health insurance payment contributions. For reference, the Benefits Office staff processes payments from over **3,000** clients.

What is the payment address?

City of Buffalo-BPS
P.O. Box 10695
Albany, NY 12201-5695



Does the post office box manager have access to my personal information?

No. The post office box is managed by Key Bank. The bank processes payments directly into the Board's financial account and provides Benefits staff with images of checks/money orders received on a daily basis.

Why do I have to send my payment to Albany?

A primary concern of retirees was that their checks were not being processed in a timely fashion. This is because the check was delivered to City Hall and that payment travelled through the District and City finance offices prior to posting. In 2020, the Benefits Office began the process of collecting payments through a secure lockbox. This allowed payments to be processed in a timely and efficient manner.

Can I bring (or mail) my payment to City Hall?

No. Payments erroneously mailed to City Hall will be forwarded (without opening) to the Albany post office box. If you have direct payment set-up with a financial institution and you see a delay in the processing of your payment it is recommended that you verify the payment mailing address is Albany, not Buffalo City Hall.

How are you able to match my payment to my account without the use of coupons?

Staff receives copies of every check or money order processed by the lockbox on a daily basis. Our premium reminder notices state that you **MUST PRINT** the name of the retiree on the check or money order. The name on the check is matched with the name of the retiree health insurance subscriber.

How do I know if the Benefits Office received my payment?

You should check with your financial institution to verify your payment has been received and processed.

How do I make a payment with my credit card?

Unfortunately, we are having an issue with our vendor and this option will not be available before January 15th.

DID YOU KNOW questions and/or changes of address can be emailed to: benefits@buffaloschools.org

Your Mental Health This Holiday and Beyond: 4 Steps to Combat Loneliness in Seniors

It's December, and the holiday season is in full swing. It's the time of year for good food, and good friends and family – at least for most of us. But for many others the holiday season can remind them of just how lonely they are.

The U.S. Census estimates that as many as 27% of adults aged 65+ live alone, but a person doesn't have to live alone to feel lonely. Loneliness can affect anyone who doesn't feel meaningful connections with other people.

Loneliness is more than an emotional issue; it has real implications for physical and mental health. Recent research has shown that feeling lonely or being isolated affects mortality in a similar way to that of a smoking habit of 15 cigarettes per day, and has more of an impact on mortality than other risk factors, like obesity and sedentary lifestyle.

A 2018 survey on isolation by AARP indicated that over half of people who had been diagnosed with anxiety, depression, or another mood disorder reported being lonely. Furthermore, people who are lonely are more prone to depression and at greater risk of cognitive decline.

The good news is; loneliness doesn't have to be an ongoing problem. Here are four tips to help combat loneliness and protect the mental health of an older loved one this holiday and beyond.

1. Make communication a priority

Some older adults go days without speaking to anyone at all, especially those who are in poor health or who have limited mobility or transportation options. Nothing beats an in-person visit, but if you can't see each other around the holidays, talking on the phone—or video chatting with Skype or FaceTime if everyone has the technology—can make a world of difference. Make a point to reach out on or before the actual holiday so the older adult in your life doesn't feel as though they have been forgotten during this special time of year. Encourage other friends or family members to do the same.

Keep the communication going in the new year by setting 15-30 minutes aside once a week to talk. Don't feel restricted to small talk. Ask for advice, or how it felt to live through certain experiences. Older adults have a wealth of knowledge and experience to share.

2. Encourage and facilitate social activities through local organizations

Places of faith, like churches, temples and mosques, are a great place for individuals of all ages to meet like-minded people and find opportunities for group activities. If your older loved one isn't religious, consider activities available through a local senior center. Offer to join them on their first trip to any new places to reduce anxiety and apprehension.

3. Explore hobbies and other areas of interest

Figure out what the older adult in your life likes to do to relax or as a hobby (this is also a great way to get gift ideas). If they don't currently have any hobbies, ask if there is one they used to have that they would like to get back into or something new they would like to try. Odds are that other people share that interest and there are opportunities for socializing around it. Even seemingly solitary hobbies can become social. Avid readers can join book clubs; people who like to quilt or knit can join sewing or knitting circles.

If an older adult wants to try a new hobby, adult education classes are great places to meet other people while learning skills. Alternatively, if an older adult is exceptionally skilled at a craft, they may be able to teach it to others.

4. Identify opportunities to combat loneliness at any time

For those times between visits, calls, organizational activities and hobbies when loneliness can strike, determine some options that your older loved one can take advantage of at any time of day. Mental Health America (MHA) has a [support community](#) that is full of individuals who are online day and night looking to communicate and support one another, and is a great option for the internet savvy older adult. Older adults who prefer talking on the phone can call The Friendship Line at 1-800-971-0016. The Friendship Line is available 24/7 for adults aged 60+ to offer a caring ear and friendly conversation, and it also offers outreach services.

When these steps don't do the trick

If you have taken steps to address loneliness, but still find that the older adult in your life is withdrawn and in low spirits, they may be showing signs of depression. MHA has a free, anonymous and confidential depression screener online at [MHAScreening.org](https://www.mhascreening.org). Screening is the first step to determining if professional help may be needed to address a mental health condition.

Article by: Danielle Fritze, Vice President of Public Education and Design at Mental Health America

<https://www.ncoa.org/article/four-steps-to-combat-loneliness-in-seniors-during-the-holiday-and-beyond>

Medicare Part D (prescription)

Medicare Part D helps cover the cost of prescription drugs.

Effective January 1, 2018, the BCSD opted to participate in a **Part D Retiree Prescription Drug Plan**, known as an employer group waiver plan (EGWP) (egg-whip). This prescription drug plan has been customized to provide the same contractual benefits guaranteed at retirement. Unlike other Part D Prescription Drug Plans, you will not experience a gap in coverage once you reach a certain threshold (known as the donut hole).

This drug formulary has also been enhanced to eliminate some of the limitations typically experienced. Enrollment in this prescription plan is initiated by the BCSD.

The premium for Part D is collected through your Social Security benefits. Beneficiaries who file individual tax returns with modified adjusted gross income less than or equal to \$97,000 or beneficiaries who file joint tax returns with modified adjusted gross income less than or equal to \$194,000 will not pay a Medicare Part D premium. If your annual income is in excess of these amounts, please visit

<https://www.cms.gov/newsroom/fact-sheets/2023-medicare-parts-b-premiums-and-deductibles-2023-medicare-part-d-income-related-monthly> to determine your income-related monthly adjustment amount.

If you enroll in a Medicare Plan through another source, your retiree health insurance coverage through the BCSD **will be terminated** as Medicare allows enrollment in ONE PLAN ONLY.

People with Medicare, family members, and caregivers should visit [Medicare.gov](https://www.Medicare.gov), the Official U.S. Government Site for People with Medicare, for the latest information on Medicare enrollment, benefits, and other helpful tools.

District Retirees by the Numbers:

- 4,097 retirees
- 2,004 dependents

Retirees by Collective Bargaining Unit:

- 3,069 BTF
- 435 PCTEA
- 291 BCSA
- 134 Local 264
- 84 B.E.S.T.
- 60 Local 409
- 24 Exempt

Retirees by Age:

- 3,486 = age 65 or older
- 611 = age 64 or younger

P.S. 64 retirees were born in the Roaring 20s!

Top Areas of Residence:

1. New York State - 3,596 retirees
2. Florida - 204 retirees
3. North Carolina – 44 retirees
4. South Carolina – 32 retirees



*Wishing you the happiest
holidays and a wonderful
New Year in 2023!*