

EAST END HEALTH PLAN BULLETIN – RETIREE EDITION

September 2005 A Periodic Publication from the East End Health Plan

RETIREES "KORNER"

Retiree Resource Person Designated

The Trustees of EEHP recognize that the retirees have unique situations and may have concerns or needs that are quite different from those of our active enrollees. The Trustees have come to believe that it is appropriate to provide a resource for our retiree population to turn to when they have issues or would like to voice their opinions about the plan and what it offers. Towards that end, the Trustees have engaged Julian MacKay to act as a resource for our retirees.

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NEW ID CARDS WITH RANDOM ID NUMBERS

The East End Health Plan is very pleased to have new ID Cards that have been recently issued and became effective as of September 1, 2005. These new ID Cards will have randomly generated ID numbers.

The security of your information and privacy is important to the Plan. With identity theft being such a large problem, the Plan believes that this is an important step in solidifying the security of your personal information.

The Plan=s Board of Trustees has been working very diligently

with both Vytra Health Plans and Caremark to ensure a smooth transition to the new ID numbers.

Every member in the EEHP, including yourself, your spouse and children, will now have their own specific ID Number. After September 1st, when you, or any of your family members, go to see a doctor or to the pharmacy, please present them the new ID Card

It is important to realize that although you will have a new ID Card, the benefits that you have always relied on the East End Health Plan for will remain the same. Should you have any questions about the new ID Cards, please contact the EEHP via the website or you can talk to an EEHP Customer Service Representative by calling Vytra at (800) 877-9370.

MEDICARE PART D AND THE EEHP

Effective January 1, 2006, Medicare will introduce its new Prescription Drug Plan called "Part D". This program has been designed to assist those Medicare Enrollees that do not have access to a prescription drug program. Enrollees in the East End Health Plan will continue to have access to the full comprehensive benefits that have always been available to them.

A special Bulletin dedicated to this program has been included as part of this Bulletin. Please read this notice carefully and look for further information this Fall that will be sent by the EEHP.

An important note to the Medicare Part D Plan is even though you will probably find that you do not need to purchase Part D due to the benefits that you have under the East End Health Plan, you still have to enroll in Medicare Parts A & B as soon as you are eligible. If you fail to do so, your benefits under the East End Health Plan will be limited as though you were enrolled in Parts A & B.

RETIREE MEETING SUMMARY

This past spring a special meeting was held to provide the East End Health Plan's Retirees with a special forum to discuss the items important specifically to them. Due to the success of this Meeting in each of the past two years, the EEHP will have these Meetings each year in the Spring.

In addition to presentations by Vytra Health Plans, MutiPlan, Caremark and Davis Vision, representatives from the Board of Trustees spoke to the audience. While there was much discussion and questions, the following is a brief summary of some of the questions that were asked and answered at the Meeting:
RETIREE MEETING (Cont.)

Q. Can I write a note to the Plan on the Payment Coupon when I send it in?

A. No. It is important not to make notes on the Payment Coupon in that it will delay the processing of the payment and will not be seen by the Plan.

Q. How can a Retiree get on the Plan's Board of Trustees?

A. The original Trust Agreement would have to be changed and under NYS Law is probably not allowable. However, as noted in the "Retirees Korner" Article on the first page, the Plan has established a retiree representative to address the unique needs of the EEHP's Retirees.

Q. Can we pay by Direct Deposit or Credit Card?

A. Payment of the premium by credit card is not available. If you are interested in Direct Deposit, please contact the Plan at (631) 687-3140.

Q. Why don't we have a Two Person Rate or a Medicare Rate for Retirees?

A. The Plan has been looking into this issue for a number of years. It is a goal of the Plan to have premium rate classifications similar to those of the Empire Plan such as Medicare Individual and Family Rates. The Plan's Board of Trustees will continue to look into this option and if it is financially feasible to do so, will try to implement these types of rates soon.

Q. Should we buy Medicare Part D?

A. At the time of the Meeting the rules and the processes associated with Medicare Part D were not clear. Now that they are we have included an Article in this Bulletin as well as a Supplemental Information Bulletin to address this important issue.

Q. If I don't pay my premium by the due date, will my insurance be cancelled (i.e. if someone is on vacation)?

A. No. The Plan makes every effort to work with the enrollee regarding past due premium payments.

Q. Can we pre-pay our premiums?

A. Yes. Just send in the prepayment with your regular premium and it will be applied to future premium payments. A credit will appear on your next Statement.

Q. Can we get providers from city hospitals such as Sloan Kettering?

A. While the Vytra Network is one of the largest and most comprehensive provider networks on Long Island and in New York City, they are constantly working to sign up new doctors and facilities to their network. This includes the large NYC Hospitals and the provider groups that practice in them. If you have any questions regarding the provider network, please contact an EEHP Customer Service Advocate at Vytra by calling (800) 877-9370.

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As a recent retiree and former trustee for many years, they feel he is well qualified to blend the two perspectives and assist in providing answers to the various issues and/or questions the retirees may have. He will be attending all trustee meetings and will share with them the dialogue he has had with the retired population of our Plan. In addition, Mr. MacKay will act as a "clearinghouse" for retirees who feel, after they have gone through all the normal channels, they need assistance with specific issues, problems or questions with the health plan.

The Trustees have given Mr. MacKay direct access to Vytra Health Plans, Davis Vision, and Caremark so that he can expedite resolution of any matter that is of concern to our retirees. So if you have gone through the usual channels but still need assistance, please contact him via E-mail: eehpretirees1@verizon.net or by letter to Mr. Julian MacKay, East End Health Plan, C/O Eastern Suffolk BOCES, 201 Sunrise Highway, Patchogue, New York 11772, or by calling 631-687-3140 and leaving a message. We hope that you will take advantage of Julian's experience to assist you in understanding the Plan, resolving any Plan Issues, and sharing any thoughts or comments you may have.