



HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | JANUARY 2025

KICKSTART YOUR NEW YEAR: ACHIEVE YOUR HEALTH AND FITNESS GOALS WITH CWA BENEFITS



As we begin a new year, many of us are setting ambitious goals focused on health, fitness, and financial well-being. To support these aspirations, CWA has negotiated health benefits that offer reimbursement for achieving your health and fitness goals.

Did you know that you and your dependents over the age of 18 can

earn \$20 per month by maintaining a healthy lifestyle? Whether you're a gym member, plan to join one, walk 10,000 steps, or exercise at home, you only need to track your exercise twelve times a month to qualify for this reward.

You and your family can enroll in the Horizon bFit program through the Horizon Member Portal at shbp.horizonbfit.com, or the Aetna Fitness program through the Aetna Member Portal at aetnastatenj.com. These programs are designed to keep you motivated by offering personalized fitness plans that align with your individual goals and preferences, along with cash incentives.

Considering joining a gym? Our benefits also include discounted

gym memberships. Log into Horizon Blue365 or Aetna's Extras to explore a variety of discount programs, including Active and Fit Direct, a program offering \$28 monthly gym memberships at thousands of locations. You'll also find discounts on fitness gear like sneakers and Fitbits, as well as coupons for activities such as golfing or Pilates.

Our healthcare partners provide a supportive environment and expert guidance to help you stay accountable throughout the year. Whether your goal is to lose weight, improve cardiovascular health, enhance your financial well-being, or simply feel better overall, we're here to help. For more information on these incentive-based programs, please contact your CWA Healthcare Ombudsperson.

STEP INTO HEALTH

Have you ever seen a group of colleagues walking around during their breaks and wondered why they were in such a rush? Well, they may be trying to get their steps in! CWA members benefit from incentive programs like Horizon bFit and the Aetna Fitness Reimbursement Program, which reward them for staying active by walking 10,000 steps each day. Additionally, engaging in regular physical activity significantly enhances overall health.

A 2019 study revealed that individuals who exercise with companions are 32% more likely to meet recommended physical activity levels and 45% more

likely to experience good mental health compared to those who exercise alone. If you're interested in getting your steps in and improving your fitness and well-being, consider joining or starting a walking club with your colleagues.

So, what are you waiting for? Grab your sneakers and get going!



HEALTHCARE 101

BUZZWORDS



Flexible Spending Accounts: A Flexible Spending Account (FSA) is an account you establish to cover anticipated eligible expenses for medical services, medical supplies, and dependent care that are not typically covered by your insurance. You can opt for either an Unreimbursed Medical FSA, a Dependent Care FSA, or both. With either type of FSA, you benefit from reduced taxable income in each paycheck, which translates to more disposable

income for your eligible medical and dependent care expenses. Your annual contribution is limited to \$2,500.

FSAs are also excellent for planning larger medical or dental expenses, such as eyeglasses and hearing aids, or everyday medical items like sunscreen and first-aid kits.

Explore more eligible expenses at HorizonBlue.com/expenses.

OMBUDSPERSONS IN ACTION: ADVOCATING FOR CHANGE: EXPANDING FERTILITY CARE COVERAGE FOR ALL MEMBERS

Nicole, CWA Local 1037 member, and her wife expected their excellent union-negotiated insurance to cover the expenses of their fertility journey. However, they were disheartened to learn that their coverage as a same-sex couple would not begin until they had incurred more than \$10,000 in out-of-pocket expenses due to state law. Recognizing this as discriminatory, they reached out to their Healthcare Ombudsperson, Victoria Fisher.

Together, they researched the law and found that a new law had passed addressing the disparity for same-sex couples, single women, and women of certain ages. For some, the older law meant a huge expense for treatment, and for others, it made the fertility journey impossible. This new legislation did not mandate immediate implementation, so Nicole was not covered, yet.

Nicole filed an appeal with Horizon BCBS. CWA advocated for an immediate implementation of the new benefits. Thanks to their efforts, members who were previously denied fertility care due to their age, or those who are single or in same-sex relationships, may now be covered effective October 1, 2024.

“It was devastating when my wife and I were denied coverage for expensive fertility treatments. I am proud to have brought the issue of insurance coverage discrimination to my Ombudsperson, Victoria. I am happy to have worked with the Union to be a part of this new change, which will impact the lives of many.”

— CWA Local 1037’s Nicole

Your Healthcare Ombudsperson is available to assist you in navigating these benefits

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DID
YOU KNOW?

Free Annual Flu Shot

A yearly flu vaccination is available at no cost when you visit an in-network provider or pharmacy. According to the CDC, flu season peaks from December to February, so get ahead of the season by getting vaccinated as early as October.



Scan for health
benefit information

CWA HEALTHCARE OMBUDSPERSONS

Roman **Sohor**
Local 1031

Leslie **Alvarez**
Local 1033

Victoria **Fisher**
Local 1037

Peggy **Johns**
Local 1040

Donna **Meredith**
Local 1032

Douglas **Martucci**
Local 1036

Darcell **Medley-Stokes**
Local 1038

Abdul-Basit **Haqq**
Administrator