



HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | FEBRUARY 2025

FEBRUARY IS NATIONAL HEART HEALTH MONTH

According to the CDC, nearly 1 in 5 deaths in 2022 were related to some form of heart disease. In the month of February, when many of us are focused on hearts for Valentine's Day, it's also important to take some time to focus on our heart health. Heart disease can often be a silent health issue, going undiagnosed until major symptoms, such as a heart attack occur. This is why it's important that everyone get an annual checkup with your doctor. Staying on top of things like your blood pressure and cholesterol can go a long way towards making sure your heart stays healthy – and going for that check-up every year is also a great way to get started on earning your \$350 NJWell reward!

If your doctor prescribes you maintenance medications for conditions like hypertension or high cholesterol, remember to take them as directed and continue until



advised otherwise. If you are on a maintenance medication, your Healthcare Ombudsman can inform you about OptumRx's mail-order prescription service, which provides 90-day supplies of generic drugs delivered to your home free of charge!

Other great ways to improve your cardiovascular health include watching your diet, giving up smoking, moderating alcohol intake, and exercising regularly. While you should always consult with your

physician before taking on a new fitness program, once you get started, you can earn a \$20 monthly reward for meeting your activity goals. Your enrollment in State Health Benefits Program includes access to the Horizon bFit and Aetna Fitness programs, which pays you to exercise 12 times a month. Simply log your gym visits, at-home workouts, or track your steps with a smart device and reach 10,000 steps in a day. Your CWA Healthcare Ombudsman can provide you with more information on how to sign up.

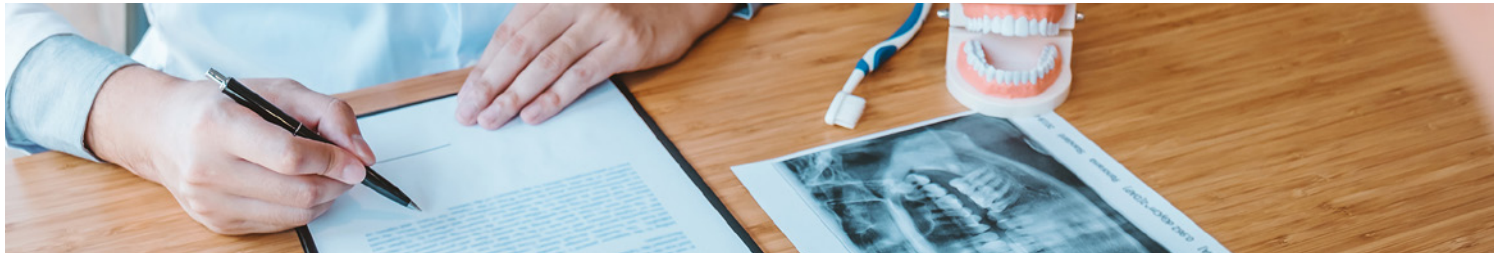
HEALTHCARE 101: DEDUCTIBLE



Your deductible refers to the amount of money you are required to pay out-of-pocket each year before your insurance begins covering expenses. Deductibles vary by policy type, year of hire, coverage level, and other factors. Some types of medical and dental plans have no deductible at all, while others have high overall deductibles or separate deductibles for out-of-network coverage. Your deductible resets every year on January 1st. Knowing what kind of deductible your plan has will assist you in selecting the best healthcare plan for your needs, as well as preparing your annual budget and deciding how much money to put in your Flexible Spending Account for the year.

Your Healthcare Ombudsman can help you understand what deductibles to expect, so if you have any questions, you can always reach out and ask us.

TAKING A BITE OUT OF DENTAL BILLS



Correction: An earlier version of this article incorrectly stated that implants may be covered by the Dental Expense Plan beginning in 2025.

Dental implantation can be costly but is sometimes necessary. Although most of the expenses for this procedure are not covered for our members, those enrolled in the Horizon or Aetna Dental Expense Plans can receive 50-80% coverage for preparatory procedures, such as extractions, bone grafting, and crowns, when using an in-network dentist. This coverage is subject to a \$3,000 annual limit. To maximize savings on any medical or dental procedure, always use an in-network provider. Additionally, we recommend requesting a predetermination of benefits to understand your financial responsibility for a dental procedure.

Do you have the Aetna DPO? Extractions, bone grafting and crowns may be covered with low copays.

Dental work can be very expensive, so planning it out with your dental provider is a good idea to prepare for the expense. Planning the work in advance will help you maximize your use of your Flexible Spending Account (FSA). Regardless of your plan or treatment requirements, your FSA benefit allows you to save money tax-free each pay period to be spent on medical and dental procedures, as well as other qualified expenses. Investing in the FSA will help you save money on taxes and spread the expense over 12 months.

Pre-planning dental work can help you make the best use of annual maximum coverage. If your dental work will exceed the Dental Expenses Plan's \$3,000 maximum annual benefit, you may want to consider scheduling the work over two years. For example, you can start with necessary extractions, bone grafts and/or implant surgery near the end of 2025. In 2026, you can continue the process with the annual limit reset and complete the abutment and crown with the new \$3,000 coverage. This would also allow you to use two years' worth of Flexible Spending Account dollars to maximize your savings.

Reach out to your Healthcare Ombudsperson for assistance with planning dental work and finding in-network providers.

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DID
YOU KNOW?

February 7th Is National Wear Red Day

The American Heart Association has designated a day specifically to highlight women's heart health. Did you know that heart disease causes more deaths in women than all forms of cancer combined? Learn the warning signs and visit your doctor soon to ensure you can live a long, health life.



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Scan for health benefit information