

Dear SHHC members;

Your SHHC benefits have grown over the years, and we continue to look for ways to improve your health care coverage. Here are some reminders to help you understand your coverage, and to plan for your health care in advance.

1. **Remember that you must maintain your primary insurance at all times.** Your primary insurance typically comes from your employer, the federal government (Medicare and Medicare Advantage Plans), or NYS (insurance exchange or Medicaid).
2. **SHHC will cover the balance of many, but not all, of your medical expenses.** Typically this means your co-payments, co-insurance and deductibles for covered services.
3. **SHHC covers most office visits, diagnostic testing (x-rays, labs tests and diagnostic procedures), and for retirees, many treatments (injections, medications, office procedures).**
4. **SHHC offers excellent prescription coverage through our on site-pharmacy, most medications with low or no co-payments.**
5. **SHHC does NOT cover hospital care, nursing home care, emergency room visits or outpatient surgeries.**
6. **SHHC does NOT cover ongoing care from multiple providers within the same subspecialty (single visit second opinions excluded).**
7. ****New Retiree benefits include- Outpatient dialysis coverage and the Shingles vaccine done in our pharmacy (now recommended for all adults over age 65).**

Remember, your SHHC coverage depends on:

- **Active union membership and/or retiree status (including spouses)**
- **Having an active primary insurance**
- **Having an SHHC approved primary care provider ordering and coordinating your care**

We also ask all SHHC members to allow our staff to investigate additional program eligibility (e.g. NYS EPIC prescription drug benefits) to maximize the resources for all present and future members.

If you have any questions about health insurance, provider referrals or other benefits, please call our medical department at **(585) 473-2000**.