



# Resident Benefit Newsletter

## WELCOME

Welcome to the first issue of the University Medical Resident Services, P.C. (UMRS) and University Dental Resident Services, P.C. (UDRS) Resident Benefit Newsletter.

This newsletter is provided to assist UMRS/UDRS residents and their families in fully utilizing their employee benefits. This and future issues will include information such as:

- Plan/carrier change notices
- Procedural changes/reminders
- Benefit features
- Other benefit related updates
- Other important GME office reminders

This newsletter will be published quarterly and will be available through E\*Value and the GME web site.

Comments and

suggestions regarding the content of this newsletter are welcome and should be sent to Kathleen Harrison at [kc34@buffalo.edu](mailto:kc34@buffalo.edu).

Thank you, and I hope you find this new method of benefit communication an informative and useful resource.

Sincerely,

*Kathleen Harrison*  
Resident Benefit Manager  
Office of GME



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## Health Insurance Plan Document Changes

Effective November 1, 2009, the UMRS/UDRS health insurance plan document will be amended in order to better serve plan members. These amendments include:

- An extension of the dependent special enrollment period from 30 days to 60 days beginning on the date of the event that qualifies the individual to become an eligible dependent (marriage, birth, adoption or placement for adoption).
- Removal of the provision that extends special enrollment rights to an individual who voluntarily withdraws from coverage under another group health plan or health insurance coverage. (HIPAA already allows for special enrollment rights for individuals

who are no longer eligible for coverage under another group health plan or health insurance coverage regardless of whether the loss of coverage was voluntary).

- An update to the Disputed Claims Procedure to include references to specific plan provisions on which claims decisions are based.

Notification of the plan amendments will also be mailed to your homes during the month of November. An updated plan document will be available on the Beneficiency web site as soon as possible and hard copies are available upon request. To request that a hard copy of the full amended plan document be mailed to you at your home, please email Kathleen Harrison at [kc34@buffalo.edu](mailto:kc34@buffalo.edu).

### Disclaimer:

Please note that the benefit information contained in this newsletter applies solely to UB Residents and Fellows employed by University Medical Resident Services, P.C. (UMRS) and University Dental Resident Services, P.C. (UDRS) and is NOT applicable to UB Residents and Fellows employed by the Veterans Administration Western New York Healthcare System (VAWNYHS) unless otherwise stated. UB Residents and fellows employed by VAWNYHS should contact their employer's human resources department for benefit related information.

Thank you.



## Annual Resident Benefit Survey

### LET YOUR VOICE BE HEARD!!

The 2009-2010 Annual Resident Benefit Survey will begin on January 1, 2010 and will remain open through January 31, 2010. The purpose of this confidential survey is to gather your feedback regarding the UMRS/UDRS employee benefit package and related experiences. Summary data from this survey is used to evaluate your benefit package and

explore opportunities for improvement. Your feedback is extremely important in our continued attempts to offer you the best possible benefit package.

This survey will be assigned to all UMRS/UDRS residents via E\*Value.

**DON'T MISS THIS OPPORTUNITY TO HAVE YOUR VOICE HEARD!!**

## Managing Your Benefits On-Line Through **Benefficiency**

### What is Benefficiency?

Benefficiency is an on-line benefit management tool available to all UMRS/UDRS residents and fellows. This tool allows you to access benefit information and manage benefit elections **24 hours a day, 7 days a week** from any location with internet access.

### What is Benefficiency Used For?

#### *Benefit Management:*

Benefficiency is the required means of communication between you and the GME office for notification of qualifying life events and changes in address. The GME office then in turn notifies your health insurance provider and the payroll office of all reported changes (where applicable).

More specifically, events that require GME office notification through Benefficiency include:

- Marriage
- Divorce
- Birth
- Adoption
- Arrival of a spouse in the US or Canada
- Change in address

The UMRS/UDRS health insurance plan allows for a 30 day notification period

beginning on the day the event occurred in order to make corresponding changes to your benefit elections (with the exception of marriage, birth or adoption which are granted a 60 day notification period from the day the event occurred). If you fail to report such events through Benefficiency within the required time frames as outlined by the Plan, you will have to wait until the next Open Enrollment period (during the month of June) to make corresponding changes to your benefits.

#### *Benefit Information:*

Benefficiency also provides you with access to benefit information such as:

- Current benefit elections
- Summary plan documents
- Benefit features summaries
- Eligibility requirements
- Discount programs
- Frequently asked questions
- Contact information
- Forms
- Links to provider directory, pharmacy locator and drug formulary

### How do I Access the Benefficiency Web Site?

All residents and fellows have access to the Benefficiency web site at [www.benefficiency.com](http://www.benefficiency.com). The

Benefficiency site requires an organization number, username and password in order to access the site. The organization number for all residents/fellows is 31758. Use your individual username (provided at your initial benefit orientation) and password (chosen by you) to log into the Benefficiency site.

If you do not remember your username and/or password, click on the forgot username/password link on the login screen to have the information emailed to the email address on file. If the email address on file is outdated, or if you have exceeded the maximum number of attempts to login and have locked your account, you should contact Kathleen Harrison in the Office of Graduate Medical Education for a password reset. Passwords can be reset over the phone (716-829-6130) or via email ([kc34@buffalo.edu](mailto:kc34@buffalo.edu)). In order to reset a password via email you must first verify your date of birth and current address on file for security reasons.

Please take the time to visit the Benefficiency web site to explore the ways in which it can help you stay informed and manage your benefits.

## Affiliated Hospital Utilization Benefits

### In Case You Didn't Know ...

Effective July 1, 2008, the UMRS/UDRS health insurance plan document was amended to eliminate co-pays for certain services received at affiliated hospitals AND expand certain in-network services to include affiliated hospitals.

These amendments included:

- Waiver of the Inpatient Hospital Co-Pay (\$250 per confinement) when the patient is confined in an affiliated hospital
- Waiver of the Outpatient Hospital and Free-Standing Surgical Facility Co-Pay



(\$75 per day) when the patient is treated in an affiliated hospital facility

- Expansion of in-network laboratory services to include those received in an affiliated hospital (in addition to Quest Diagnostics)

The 10 hospitals affiliated with UMRS and UDRS are: Buffalo General Hospital; Women and Children's Hospital of Buffalo; Millard Fillmore Hospital—Gates Circle; Millard Fillmore Hospital—Suburban; Erie County Medical Center; Roswell Park Cancer Institute; Olean General Hospital; Niagara Falls Memorial Medical Center; Sisters of Charity Hospital and Mercy Hospital of Buffalo.

*Remember to keep us informed of all changes in address through the Beneficiency web site. Doing so will ensure receipt of important GME and benefit carrier communications as well as your W2's and other employment paperwork.*

## On-the-Job Injuries (Including Needle Sticks)

### Protect Yourself!!

In the unfortunate event of an on-the-job injury, it is important that the correct procedures are followed in order to protect your rights to medical and/or compensation benefits.

The full policy regarding on-the-job injuries, including needle sticks, can be found in the resident/fellow policy section of the GME web site at [www.smbs.buffalo.edu/GME](http://www.smbs.buffalo.edu/GME).

Highlights include:

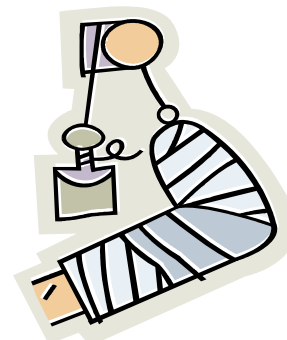
- Once an injury occurs, immediately notify your supervisor and employer when, where and how you were injured. During regular business hours immediately report to the employee health office at the hospital in which you are rotating and identify yourself as a UB resident. Outside regular business hours, immediately

report to the emergency room at the hospital at which you are rotating and identify yourself as a UB resident.

- An incident report must be filed with the hospital's employee health office as soon as possible after the injury occurs.
- If the injury occurs outside a UB affiliated hospital, you should report to the employee health office of the hospital that supports your pay line.
- Under NO Circumstances should you provide the hospital with your private insurance information for work related injuries. It is the responsibility of the hospital where the injury occurred to evaluate and initiate treatment either through its employee health services or emergency room.
- For assistance with questions

related to an on-the-job injury or to file a Workers Compensation Claim or contact Kathleen Harrison ([kc34@buffalo.edu](mailto:kc34@buffalo.edu)) in the Office of Graduate Medical Education within 30 days of the date of injury.

*Residents employed by VAWNYHS should contact Delphine Ziolkowski, Benefits Specialist for Workers Compensation at the Veterans Administration Western New York Health Care System at 716-862-8801.*



## BlueLife Health Education and Wellness Programs

The BlueLife Health Education and Wellness Program offers a wide variety of health resources (usually free of charge) to all UMRS/UDRS residents/fellows and their families who participating in the employers group healthcare benefits plan through BlueCross BlueShield of Western New York (BCBSWNY). These resources include workshops, support groups and educational seminars available through partnerships with healthcare professionals throughout the WNY area.

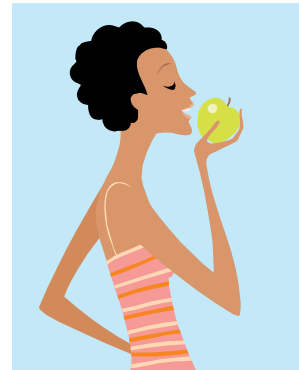
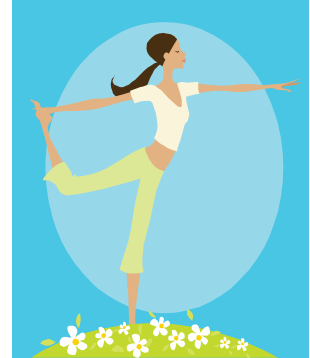
Some of the health topics covered in these support groups, workshops and seminars include:

- Arthritis
- Asthma/Respiratory Management
- Child and Adolescents
- Diabetes
- Fitness
- Heart Health
- Holistic/Mental Health
- Injury Prevention
- Kidney Health
- Maternal and Infant Health
- Nutrition
- Self/Back Care
- Senior Health

- Smoking Cessation
- Stress Management
- Weight Management

For more information about these programs and the BCBSWNY community partners, visit [www.bcbswny.com](http://www.bcbswny.com) and click on 'Health & Wellness' or call the Customer Service telephone number on the back of your BCBSWNY member identification card.

**Take advantage of these opportunities to take an active role in your good health and enhance your overall wellness!!**



### Upcoming GME Events:

#### November 2009:

- UBRC Meeting 11/5; 5:30-7pm; 135 Cary Hall
- Research Core Curriculum Master Session 11/23; 5-7:30pm; Butler Auditorium, 150 Farber Hall

#### December 2009:

- UBRC Meeting 12/3; 5:30-7pm; 135 Cary Hall

#### January 2010:

- Resident Benefit Survey 1/1-1/31 (assigned through E\*Value)
- UBRC Meeting 1/7; 5:30-7pm; 135 Cary Hall

### Important GME Reminders

#### National Provider Identification (NPI) numbers:

This is a reminder that all residents are REQUIRED to obtain NPI numbers and provide them to their program. The NPI is a unique identification number for covered health care providers. This number affects hospital reimbursement and in trickle down effect, GME funding. You will use this number for the rest of your career. Applying takes about 20 minutes and is free and easy. Instructions can be found in the Resident/Fellow section of the GME website at [www.smbs.buffalo.edu/GME](http://www.smbs.buffalo.edu/GME).

## Health Coverage Creditability Notification

During the month of November, all UMRS and UDRS health care plan participants will be receiving a Creditable Coverage notice mailed to their homes regarding their prescription drug coverage and Medicare.

Participating employees and/or dependents who are Medicare eligible or will be come Medicare eligible in 2010 should pay close attention to this notice as it explains the options available under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. Participants who are not

Medicare eligible and whose covered dependents are not Medicare eligible do not need to take any action.

Regardless of current eligibility, all participants should keep the Creditable Coverage notice. If you are currently Medicare eligible or become Medicare eligible and decide to join one of the Medicare drug plans, you may be required to provide a copy of the notice.

If you have questions about this notice, please contact Kathleen Harrison in the Office of Graduate Medical Education at