



CARMEL CENTRAL SCHOOL DISTRICT

Office of Human Resources

Memo To: All CCSD Employees

From: Heather Hastie, Human Resources Director

Subject: Health Insurance Information

Collective bargaining units determine employee eligibility for health insurance. The District is self-insured and I want to provide some information to assist in understanding your coverage. First, you get an empire card, this is for medical coverage.

- Empire (This is who facilitates the claim payments from your provider, you would call them for claims assistance.)
- EMPIRE BCBS (This is the network that is used for the claims)
- Navitus Prescription Coverage

You will get Navitus cards in the mail, separate from your medical insurance cards. Regular prescription drugs will be through Navitus. (ex: antibiotics, short term medication)

Please note that maintenance drugs (daily medication that needs continuous renewal) are required to go through Birdie (mail order). Birdie does not automatically refill, and you need to make sure you provide at least a week to order the renewal before you run out.

- For medical network and claims information, you can go to [Empire Blue Cross Blue Shield: New York Health Insurance, Medicare & More](#) and/or you can download the [Sydney \(sydneyhealth.com\)](#) app to assist in finding doctors, reviewing benefit information, accessing virtual care and getting your member ID card 24/7. You can also call 1-844-995-1737 Monday through Friday 8:30 am -5pm
- Prescription coverage is through Navitus and you can review more detailed information at [Member Information \(navitus.com\)](#). You can create an online account for 24/7 access or call 1-855-673-6504. Please remember all “maintenance” prescriptions need to be filled through [Order Prescriptions Online, Digital Pharmacy, Free Shipping | BirdiRx](#)
- Navitus for Medicare Retiree members can log into [Medicarerx.navitus.com](#) and create a member portal 1-866-270-3877.

Open enrollment for health insurance is annually in April for a May 1 effective date and October for a November 1 effective date. The only changes that can be made outside of open enrollment

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are based on “qualifying events” (birth, marriage, divorce, etc.) It is the employee’s responsibility to notify the district within 30 days of the event to add or update the health insurance coverage.

If you are eligible for coverage, but are declining, the office of Human Resources needs proof of alternative coverage and the declination form submitted.

If you have any questions, please contact the Human Resources Office or email benefits@carmelschools.org.

Dental and Vision coverage is facilitated through the unions. (Exception to this is Central Office/Confidential/Mgmt./CAA)

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