Fall 2026

HEALTH TRUST NEWS

SERVING THE PARTICIPANTS OF THE ASEA/AFSCME LOCAL 52 HEALTH BENEFITS TRUST

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Savor the Season

WITHOUT GAINING POUNDS

Can you avoid holiday weight gain and still enjoy the festivities? Sure you can! A few simple strategies—based on the Dietary Guidelines for Americans—can help you enjoy the season and feel your best:

1 **Fill your plate with the good stuff first.** Start with fruits, salads, vegetables, and lean proteins. Go easy on extras that add calories without nutrition, like fried foods, creamy casseroles, and heavy sauces.

2 **Choose whole grains when you can.** Replace the refined carbs (from white bread or pastries) with fiber-rich brown rice or whole wheat rolls, which help you feel full longer.

3 **Enjoy the treats—in moderation.** Holiday desserts and sugary drinks are part of the celebration, but the calories quickly add up. Satisfy your craving by limiting it to a small portion per day.

4 **Go easy on the salt.** Too much sodium can lead to bloating and extra water retention.

Most importantly, slow down and savor your food. Eating mindfully helps you recognize when you're satisfied—not stuffed. Skip the guilt, enjoy your favorites, and aim for balance, not perfection, this holiday season.

The Dietary Guidelines for Americans are science-based recommendations from the U.S. government that provide guidance on healthy food choices to promote health and help prevent chronic disease. Learn more at **realfood.gov**.



ROASTED VEGGIE & QUINOA SALAD

This colorful, fiber-rich side dish is a hit at holiday gatherings.

- 2 cups sweet potatoes, chopped
- 1 cup Brussels sprouts, halved
- ½ red onion, sliced
- 1 tbsp olive oil
- 2 cups cooked quinoa
- ⅓ cup dried cranberries
- ¼ cup toasted pecans
- Maple-Dijon vinaigrette (to taste)

DIRECTIONS:

Toss veggies with olive oil; roast at 400°F for 25 minutes. Combine with quinoa, cranberries, and pecans. Drizzle with vinaigrette and toss.

PPOs Made Simple

A QUICK GUIDE TO THE PLAN'S PPO PROVISIONS

A Preferred Provider Organization (PPO) is a network of hospitals and facilities that have agreed to provide services at discounted rates. That means when you get care for a covered service at one of the Trust's PPOs, you'll save money. If you get care elsewhere, you may pay a penalty. Here's what you need to know.

PPOS WITHIN THE MUNICIPALITY OF ANCHORAGE

For inpatient or outpatient procedures, surgeries and hospital stays, imaging services (X-rays, CT scans, MRIs, ultrasounds, mammograms, etc.), or lab tests (blood, urine, culture, biopsy, etc.), tell your provider to use one of these PPOs to get the discounted PPO rate and avoid the penalty:

- Alaska Regional Hospital
- Alaska Surgery Center
- Alpine Surgery Center
- Surgery Center of Anchorage

If you receive these services outside of the Municipality of Anchorage, you will not pay the non-PPO penalty.

In these circumstances, you can use a non-PPO within the Municipality of Anchorage without a penalty, even when the services are available at a PPO:

- Lab tests, imaging, or other outpatient services provided by your physician that have been provided in their office, by their staff, using their equipment. Be sure to ask.
- A surgery, procedure, or service is not available at a PPO facility, and you have submitted written documentation to the Health Trust Administrator and obtained a waiver *before* the service is received.
- Services to treat an Emergency Medical Condition as long as you are transferred to Alaska Regional Hospital as soon as medically possible.
- You receive these services outside the Municipality of Anchorage,

DISCOUNTED RATES

These providers offer discounted rates that won't exceed what the Plan allows, which may save you money:

- Anchorage Fracture and Orthopedic Clinic/Alaska Medical Alliance
- Mat-Su Regional Hospital

THE AETNA NETWORK

Outside of the Municipality of Anchorage, you may choose any qualified provider. However, you'll save with Aetna network providers, who charge discounted rates that do not exceed what the Plan allows. To find an Aetna provider (in Alaska or nationwide), go to **aetna.com**: click "Find a doctor" and when prompted for a plan, choose Aetna Choice® POS II (Open Access).

IT'S YOUR RESPONSIBILITY

Ask your doctor to use the PPOs for your care when you're within the Municipality of Anchorage. Tip: Get an easy-to-use PPO checklist on **aseahealth.org**: click Your Benefits, then Find Preferred Provider. Questions? Call the Health Trust Administrator at (866) 553-8206 *before* scheduling services.

THE OUT-OF-NETWORK PENALTY ADDS UP...FAST

You may pay thousands of dollars or more in out-of-network penalties if your hospitalization, procedure, or surgery is done by a non-PPO within the Municipality of Anchorage. Here's why:

- The amount the Plan allows is the discounted PPO rate.
- You are responsible for 100% of any billed amount that exceeds what the Plan allows.
- Plus, the percentage the Plan pays (of the allowed amount) is reduced by 20%.
- Finally, these excess charges do not apply to your annual out-of-pocket limit.

See an example of what the Plan pays, go to **aseahealth.org**: click on Benefits Plan Booklet and see the PPO Provisions section.

It's Cold & Flu Season

TAKE ADVANTAGE OF CONVENIENT CARE OPTIONS

Every year, millions of Americans get sick with respiratory illnesses. Your benefits give you options to get care quickly, so you can begin treatment within hours of the onset of symptoms…and start getting better fast.

	TELADOC VIRTUAL CARE	COALITION HEALTH CENTERS IN-PERSON CARE
Overview	Teladoc offers 24/7 care from board-certified providers by phone, online video, or the Teladoc mobile app, from wherever you are. Providers diagnose your condition, recommend treatment and prescribe medication, if appropriate.	The CHCs provide in-person care in Anchorage, Fairbanks, and Mat-Su. Fully qualified nurse practitioners and physician assistants provide routine care. The CHCs can fill many prescriptions, saving you a trip to the pharmacy.
Best for…	Around-the-clock care, with average wait times under 15 minutes.	When a physical exam (lungs, heart, ears, nose), X-ray or test (strep, flu, Covid) is needed.
You Pay $0	There's no cost to you; no copay and no deductible required.	
Get Started	Go to **teladochealth.com**, call (800) TELADOC (835-2362), or use the app to request a visit.	For hours of operation and to schedule an appointment go to **coalitionhealthcenter.com**.
Additional Services	Teladoc connects patients and care providers for non-urgent medical care, mental health care, chronic condition management, and more.	The CHCs also provide preventive care, chronic condition management, radiology services, minor surgical procedures, laboratory services, and work-related exams.

ADULTS TYPICALLY GET 2–3 COLDS PER YEAR...AND KIDS GET EVEN MORE!

Source: American Lung Association



High-Quality Surgery

ZERO OUT-OF-POCKET COSTS

Facing non-urgent surgery, like total hip or knee replacement, coronary artery bypass graft, or spinal fusion, can be overwhelming, but Transcarent Surgery Care can help you through it with one-on-one support.

You'll work with a Care Coordinator, who will guide you every step of the way by helping you understand your treatment options, choose from top-rated surgeons in premier facilities across the country, make your travel arrangements, and much more.

Best of all, there's no cost to you:

- $0 for the cost of the surgery (no deductible, copay, or coinsurance)
- $0 for a second opinion, if you choose to get one
- $0 for travel expenses for yourself and a companion

Talk to a Care Coordinator to find out if Transcarent is right for you. Call (844) 249-8108 (toll-free) or visit **transcarent.com/surgery-care**.

Where to Go for Answers

GET KEY CONTACT INFORMATION ONLINE

The Health Trust website puts benefit information at your fingertips. And if you're looking for the phone number or website of a service provider (like Zenith or Aetna), it has that, too. Go to the Health Trust website at **www.aseahealth.org** under **More**, select **More Support**, then **Key Provider Contacts**.

Note: Not everyone has access to email, so the Health Trust mails this newsletter to ensure that all participants receive it.

Health Trust News provides general information about the ASEA/AFSCME Local 52 Health Benefits Trust. For more information, please refer to the Benefits Plan Booklet available on the Health Trust website or call Zenith. In the event of conflicting information, Plan documents and Plan Booklet will govern.



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Fall Election Results

NEW TRUSTEE ELECTED

The Board of Trustees is comprised of seven volunteers who oversee ASEA Health Trust benefits, claims, appeals, and manage the Trust's investments to ensure that your benefit dollars are spent wisely.

Congratulations to our newest Trustee who will represent ASEA Health Trust members and their families: This fall, members elected Micheal Hills to the ASEA Health Benefits Trust Board of Trustees At-Large (Statewide) seat.

DID YOU KNOW?

The ASEA Health Trust provides benefits for 8,000 employees plus 10,000 family members.

On behalf of the Trust membership, the Board of Trustees thanks those who took the time to vote and congratulates Micheal on his election to the Board.

Healthy Reminders

GOT RESULTS?

Send a copy of your Health Fair screening results to your primary care provider and schedule an appointment to discuss any concerns.

CUT YOUR RISK OF FLU IN HALF

There's no cost to you when you get a flu shot at an in-network CVS pharmacy.

GET THE GALLERI

Participants and enrolled spouses age 50+ may request this no-cost-to-you blood test that detects 50 kinds of cancer. Learn more: **galleri.com/partner/ASEA** (user=grail, pass=GlZOjQmqqO).