



# HEALTH TRUST NEWS

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

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## Early Detection Wins CATCHING CANCER EARLY MEANS BETTER OUTCOMES

Screening often detects cancer at an early stage, when it’s more treatable, and can lead to better survival rates. But it’s not “one-size-fits-all,” so talk to your provider about what tests are right for you, based on your gender, age, risk factors, and health history.



These are some of the regular cancer screenings recommended for most adults:

- **Breast Cancer:** Women age 40–74 should get mammograms every 2 years.
- **Cervical Cancer:** Women age 21–65 should get a Pap test every 3–5 years.
- **Colon Cancer:** Adults age 45–75 should have regular screenings (colonoscopy, FIT test, or other).
- **Prostate Cancer:** Men age 55–69 should talk to their doctor about PSA testing.

Your Health Plan covers ACA-recommended screenings at 100%.

### A GAME CHANGER FOR CANCER SCREENING

Many cancers, including rare cancers, don’t have any early detection tests. But the Galleri test can detect 50+ cancer types, which can significantly increase detection rates when used alongside traditional screening methods.

This simple blood test (valued at \$949) is available at no cost to ASEA Health Trust members and their enrolled spouses age 50 and up. To access this benefit, scan the QR code or visit [galleri.com/ASEA](https://galleri.com/ASEA) (user ID = grail; password = GIZOjQmqQO), then click “Request your Galleri test,” enter your ASEA Member ID number and complete a short health questionnaire. An independent health care provider will determine if the test is right for you. If prescribed, Galleri will help you schedule your blood draw with one of their lab partners.



# Spend Less, Feel Better

## THESE BENEFITS ARE GOOD FOR YOUR HEALTH AND YOUR WALLET

These days, everyone is looking to save money. Here are a few ways you can reduce your out-of-pocket spending on healthcare services right now:

**Get ACA-recommended preventive services at no cost to you.** Identify health issues early—before expensive treatment is needed. The Plan pays 100%; no deductible required.

**PPO providers save you money.** Avoid non-PPO penalties within the Municipality of Anchorage. See a list of all the Plan's PPO providers at [aseahealth.org](http://aseahealth.org): Click on "Your Benefits" at the top of the Home page, then click on "Find a Preferred Provider."

**Go to the Coalition Health Centers at no cost to you.** Get convenient primary, preventive, and urgent care at a Coalition Health Center in Anchorage, Mat-Su, or Fairbanks. Learn more at [coalitionhealthcenter.com](http://coalitionhealthcenter.com).

**Aetna in-network providers save you money.** Within Alaska or nationwide, search for an Aetna provider at [aetna.com](http://aetna.com): Click "Find a doctor," and when prompted for a plan, choose Aetna Choice® POS II (Open Access).

**Use Teladoc for virtual visits at no cost to you.** Get convenient care from a doctor, dermatologist, or behavioral health provider. Go to [teladochealth.com](http://teladochealth.com), download the app, or call 1-800-TELADOC (835-2362).

**Use the Employee Assistance Program at no cost to you.** You have no-cost-to-you access to legal help, child/elder care referrals, and online wellness



resources—in addition to six counseling sessions per year. Visit Aetna Resources for Living at [rfl.com](http://rfl.com) and sign in to learn more (user ID = ASEA; password = eap).

**Reverse or prevent chronic kidney disease (CKD) at no cost to you.**

If you have diabetes or hypertension, Renalogic can help reduce your risk for CKD. The program also supports patients with end-stage renal disease. To learn more, go to [aseahealth.org](http://aseahealth.org) and click "Your Benefits" at the top of the Home page, then "CKD".

**Have non-urgent surgery done at no cost to you.** Choose a top-rated surgeon in a premier facility through Transcarent Surgery Care. Learn more at [transcarent.com](http://transcarent.com).

**Get physical therapy at home at no cost to you.** Get a personalized program through Transcarent Physical Therapy, and get better, faster. Details at [transcarent.com](http://transcarent.com).

**The Delta Dental of Alaska (DDAK) network saves you money.** Find an in-network dentist on [deltadentalak.com](http://deltadentalak.com) or on the Delta Dental mobile app.

**Save time and money with mail-order prescriptions.** Get discounted rates through CVS Caremark® Rx Delivery by Mail. Get started at [caremark.com](http://caremark.com).

# Get to Know Your EAP

## FREE LEGAL GUIDANCE WHEN YOU NEED IT

What comes to mind when you think of the Employee Assistance Program (EAP)? Yes, it does give you access to six free counseling sessions per year to support your mental well-being...but did you know Aetna's Resources for Life also gives you access to legal services like these:

- **Talk with an attorney.** Get advice and help with legal issues. After a free 30-minute consultation, save 25% on additional services.
- **Work with a mediator.** An impartial third party can help reach a reasonable settlement. After a free 30-minute discussion, save 25% on additional services.
- **Get identity theft support.** A fraud resolution specialist can help you recover from identity theft with a free 60-minute session.
- **Access common legal documents.** Create a lease, prepare a will, request a refund from a contractor, and much more. Input your personal information, then save documents in your own secure folder.
- **Use the legal library.** Access a comprehensive library of topics to understand legal issues related to taxes, audits, divorce, consumer rights, credit issues, and much more.

Get to know your EAP by exploring the Aetna Resources for Living website: [rfl.com](http://rfl.com) (login = ASEA password = eap). Content is available in English and Spanish. For immediate assistance, call 1-888-238-6232/ TTY:711.

# Habitual Motion

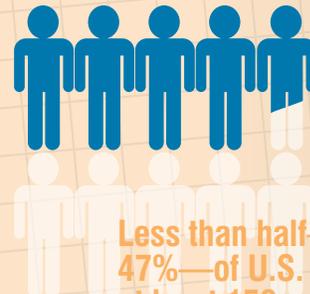
## MAKE ACTIVITY A NATURAL PART OF YOUR LIFE

Do you have a love-hate relationship with exercise? You know being active is important—but maybe you don't have time for the gym, forget about it, or just don't enjoy it. Here's a better approach: stop thinking of exercise as a task. Instead, focus on moving in ways you actually enjoy.

When you find activities that fit your life, you'll start to see—and feel—the rewards: more stamina, a better mood, firmer muscles, and an overall sense of well-being.

Just **30 minutes a day, five days a week**—that's **150 minutes**—is enough to make a real difference. Research shows that regular moderate-intensity activity helps:

- Manage weight
- Boost cardiovascular fitness
- Lower blood pressure
- Improve cholesterol
- Reduce risk of type 2 diabetes
- Strengthen muscles and bones
- Improve sleep quality
- Boost energy levels
- Support mental health



**Less than half—just 47%—of U.S. adults get at least 150 minutes of moderate aerobic physical activity per week.**

Source: CDC

Moderate intensity means you can talk, but not sing—think brisk walking, dancing, biking, playing with the kids, or even yardwork. You can break it up, too: stretch in the morning, do a few exercises before dinner, and take an evening walk.

The key is consistency. When you make movement part of your routine, it becomes part of your lifestyle—one that protects your heart, metabolism, and overall health.

**Tip:** Getting fit doesn't have to be costly. Log in on [aetna.com](http://aetna.com) to view exclusive member-only savings on gym memberships, health coaches, nutrition products, and other tools that support your healthy lifestyle.

## 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](http://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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## The ASEA Health Trust Serves You BEING SELF-INSURED BENEFITS ALL MEMBERS

Did you know the Trust provides your benefits, instead of paying premiums to an insurance company to do so? Being self-insured has many more advantages, including:

- **Nonprofit Status:** The Health Trust puts any excess money (when claims are lower than expected) back into the Health Trust to pay for future claims.
- **Tax savings:** The Health Trust is exempt from taxes, which means there is more money to pay your claims.
- **Investments:** The Health Trust can earn interest to help offset the rising cost of health care for its members.
- **Benefit Plan:** The Health Trust has flexibility to change its benefit plan, based on member needs.

18,000 participants are covered by the  
ASEA Health Trust Health Plans.

Because the Trust is self-insured, the Trust is able to keep costs down and maintain outstanding benefits for everyone.

### PROTECT YOUR PERSONAL PROTECTED INFORMATION

Guarding the security of your private information (SSN, birthdate, medical records, address, and more) is a top priority for the ASEA Health Trust.

That's why Zenith American Solutions (the ASEA Health Trust Administrator) keeps your personal information secure and confidential, even from the

Health Trust, your employer, and the union office.

- Be sure to submit forms with personal information directly to the Health Trust Administrator (follow the instructions on the form itself).
- If you have questions about anything specific to you (claims, appeals, eligibility, payments, address updates, HCRA reimbursements), contact the Health Trust Administrator through **Contact Us** on [aseahealth.org](http://aseahealth.org) or by phone at 866-553-8206.