



# HEALTH TRUST NEWS

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

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## Open Enrollment Starts Soon YOUR WINDOW TO ENROLL IS MAY 18-JUNE 5

**GET READY:** Check your mailbox for your 2026/2027 Open Enrollment packet to arrive before Open Enrollment begins. It has everything you need to know about your benefits.

**REVIEW & CHOOSE:** Take time to read the information in the packet and choose the Health Plan that best meets the needs of you and your family. Use the chart below to help you decide.

**ENROLL:** To make any changes, like switching your Health Plan, adding or removing dependents, or signing up for a Health Care Reimbursement

Account (HCRA) for 2026/2027, enroll online at [aseahealth.org](http://aseahealth.org) by June 5.

**OR ROLL OVER:** No action is needed if you want to keep your current Health Plan and dependents or you do not want to have an HCRA. (HCRAs do not roll over from year to year).

Questions? Contact Zenith American Solutions (the Health Trust Administrator) by phone at 866-553-8206 or email: go to [aseahealth.org](http://aseahealth.org), click More, then Contact Us.

## The Trust and the Union KNOW WHOM TO CALL FOR WHAT

The ASEA Health Benefits Trust & ASEA Local 52 Union are two separate organizations with different roles. Understanding who handles what will help you get answers quickly and avoid unnecessary delays.

The ASEA Local 52 Union represents you in contract negotiations, wages, and workplace matters. Visit [afscmelocal52.org](http://afscmelocal52.org) or contact your local Union office for help with:

- Job-related concerns
- Contract or policy questions
- Representation and workplace support

The ASEA Health Benefits Trust manages benefits, enrollment, changes, claims, and coverage questions. Visit [aseahealth.org](http://aseahealth.org) or contact the Health Trust Administrator at (866) 553-8206 for help with:

- Your benefits
- Enrollment and eligibility
- Claims and forms
- Appeals
- Preauthorization
- Payments
- Updating your mailing or email address

# Forms Matter

## PROTECT YOUR PRIVACY—DOUBLE-CHECK BEFORE YOU SEND

Your privacy matters, and we're committed to keeping your personal health information safe. You can help by sending your forms to the right place—so everything is processed quickly and securely. Here's how:

- Log into your account at [aseahealth.org](http://aseahealth.org) to submit forms online when available.
- Check the top of your printed forms for mailing instructions. Not sure where to send it? Just give us a call—we're happy to help.
- Please don't send forms with personal health information to the Union office, your Union representative, your supervisor, or State of Alaska Human Resources.

Important: Sending forms to the wrong place can delay your coverage, claims, or even result in enrollment in the wrong health plan—so double-check before you send.



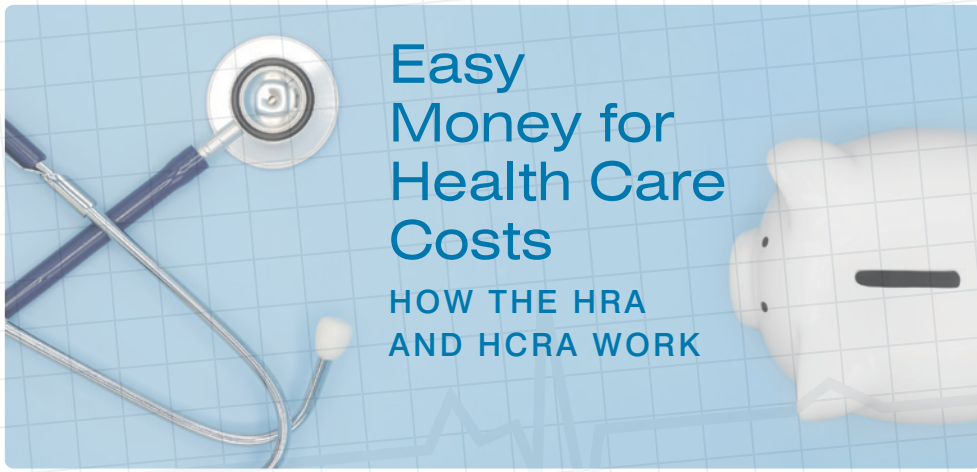
# Take Time for a Benefit Checkup

## YOU CAN CHANGE PLANS DURING OPEN ENROLLMENT

Think about your health care needs for the coming Plan Year, then choose the Plan that will best meet those needs.

	PLAN A: FULL PLAN FOR FAMILIES	PLAN B: FULL PLAN FOR EMPLOYEES ONLY	PLAN C: SUPPLEMENTAL PLAN	PLAN D: LOW OPTION (MEDICAL ONLY) PLAN WITH HRA
<b>Best For</b>	Full coverage for you and your family	Full coverage only for yourself	Coverage that combines with other coverage to pay up to 100% of health care costs	Medical-only coverage if anticipating less than \$1,000/year in health care services or for a serious emergency
<b>Monthly Cost</b>	Higher monthly contribution, plus a \$125 monthly surcharge if your enrolled spouse opts out of other employer-sponsored coverage	Lower monthly contribution TIP: If you are currently enrolled in Plan A, switching to Plan B will save you \$2,000+ this year.	Low monthly contribution	Low monthly contribution
<b>Annual Deductible</b>	Low annual deductible (\$300/individual, \$600/family)	Low annual deductible (\$300)	No deductible	High annual deductible (\$5,000/individual, \$10,000/family)
<b>Health Reimbursement Arrangement</b>	Not provided	Not provided	Not provided	\$1,000 Health Reimbursement Arrangement to help with out-of-pocket costs (deductible, copays, coinsurance)

Remember: Each plan covers recommended preventive care services at 100% when you use an in-network provider. (No deductible required.) For more information about each Plan, refer to your Open Enrollment packet and the "Your Benefits" section on [aseahealth.org](http://aseahealth.org).



## Easy Money for Health Care Costs

### HOW THE HRA AND HCRA WORK

If you enroll in Plan D, you'll get \$1,000 in a Health Reimbursement Arrangement (HRA) that you can use to pay for eligible health care expenses. Here's how easy it is to use:

- 1** You went to the doctor and were diagnosed with a sinus infection. (Ugh!) You paid the provider, then stopped at the pharmacy to pick up a prescription. While you were there, you bought ibuprofen and throat lozenges.
- 2** When you got home, you uploaded photos of your receipts to your account on the Zenith Flex app.
- 3** Since you signed up for direct deposit, you're reimbursed directly into your bank account for all of these eligible expenses.

### TAKE ANOTHER LOOK AT A HCRA

No matter which plan you enroll in, consider a Health Care Reimbursement Account (HCRA). A HCRA works the same way as the HRA, but here's how it can save you hundreds of dollars every year.

- Let's say you spend about \$3,000 a year on health care office visits, prescriptions, over-the-counter products, like pain relievers, medications, and eligible health care items.

- Instead of paying that \$3,000 with your after-tax income, a HCRA lets you pay with pre-tax dollars, which makes your health care dollars go further.
- Since you're contributing to your HCRA with your pre-tax income, your taxable income is reduced—and that means you increase your take-home pay after health care expenses.

You estimate how much pre-tax money to put in your HCRA, from \$20 to \$283 per month. If you don't use it all in the Plan Year, up to \$680 of unused funds can carry over to the next Plan Year. Estimate your expected health care expenses on the HCRA worksheet at [aseahealth.org](http://aseahealth.org), Your Benefits, HCRA.

## Healthy Reminders

### NO COST TO YOU!

You won't pay a copay or deductible for convenient in-person care at the Coalition Health Centers in Anchorage, Fairbanks, and the Mat-Su Valley (Wasilla). Schedule an appointment at [coalitionhealthcenter.com](http://coalitionhealthcenter.com).

### SAVE TIME AND MONEY

Connect virtually with a Teladoc board-certified provider for non-urgent medical and behavioral (age 13 and older) health care—at no cost to you. Go to [teladochealth.com](http://teladochealth.com), download the app, or call (800) TELADOC (835-2362).

### MET YOUR DEDUCTIBLE?

Schedule any needed health care services before the next Plan Year begins on July 1.

## Keep Your Kidneys in Check

### WHY GFR SHOULD BE ON YOUR RADAR

Your kidneys filter waste and extra fluids from your blood to keep you healthy. One of the best ways to measure how well they're working is the glomerular filtration rate (GFR). This number shows how much blood your kidneys can filter each minute and is the most reliable indicator of kidney function.

GFR is usually estimated from a routine blood test that measures creatinine, a waste product cleared by healthy kidneys. Your doctor also considers your age, gender, and body size. Low GFR levels may signal chronic kidney disease and higher long-term health risks.

If you have an abnormal GFR, the ASEA Health Trust's Chronic Kidney Disease Management program, provided through Renalogic at no cost to you, can help you reduce your health risks. Learn more at [renalologic.com/members](http://renalologic.com/members) or email [mynurse@renalologic.com](mailto:mynurse@renalologic.com).

## 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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## Prevention Pays Off

### HOW TO STAY AHEAD OF CANCER

Knowing your cancer risk helps you take charge of your health—by preventing cancer, catching it early, and protecting your long-term well-being.

**1 Know your family history.** Health conditions in close relatives can help identify higher risk and determine whether you need earlier or more frequent screenings.

**2 Make healthy lifestyle choices.** Smoking, poor diet, inactivity, excess alcohol, and sun exposure increase cancer risk. Eating well, staying active, limiting alcohol, and protecting your skin can lower your chances.

**3 Get screened.** Talk with your provider at your annual exam about the right screenings for you. Your Health Plan covers 100% of ACA-recommended preventive screenings when using in-network providers.

**44%** of cancer deaths could potentially be prevented by early detection through cancer screenings in the U.S. every year.

*Source: American Cancer Society*

### SCREEN FOR 50+ CANCERS WITH ONE BLOOD TEST

The Galleri test is a simple, annual blood test that looks for signals of many serious cancers—often before symptoms appear. Members and enrolled spouses, ages 50 and up, can receive the test at no cost.

To get started, scan the QR code or visit [Galleri.com/ASEA](http://Galleri.com/ASEA) and click “Request the test” (username=grail, password=GlZOjQmqqO). You’ll receive a test kit and instructions on how to schedule a blood draw.

