



HEALTH TRUST NEWS

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

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There is a Light at the End of the Tunnel

LET'S FINISH STRONG

The future looks promising as more of us get the COVID-19 vaccine and the U.S. begins a gradual return to “normal.”

Get vaccinated if you are age 16 or older. There is no cost to you (for the vaccine or for testing). Go to dhss.alaska.gov to make an appointment or find a walk-in vaccine clinic.

Protect yourself and others. Be vigilant as new variants spread. The CDC recommends that everyone (even those who have been vaccinated) continues to wear masks in public, stay six feet apart, and avoid crowds.

Temporary benefit changes are expiring, extended or are now permanent. After June 30, Providence Hospital will be considered an out-of-network provider and penalties will apply.



COBRA, HIPAA Special Enrollment and other deadlines are extended. Telemedicine (virtual visits with your doctor) is a permanent covered benefit. See details on aseahealth.org.

Healthy Reminders

COALITION HEALTH CENTER: FAIRBANKS LOCATION

The CHC in Fairbanks is still in the Ridgeview Business Park, but in a new space to better serve you.

Address: 570 Riverstone Way #3, Fairbanks, AK 99709
Phone: (907) 450-3300
Website: coalitionhealthcenter.com

Important Note: The Coalition Health Centers have changed their delivery of care due to COVID-19. Please check their website for temporary, updated hours of operation and availability of walk-in care.

Open Enrollment Is Almost Here

GREAT NEWS! NO INCREASE IN EMPLOYEE CONTRIBUTIONS FOR 2021/2022!

Here's how to make the most of Open Enrollment (May 17–June 4):

1 Watch for your Open Enrollment packet in the mail in May. This is your annual opportunity (unless you have a mid-year qualifying event) to change your Plan choice and update the status of your dependents.

2 Consider all of your options (see below) and choose the best Plan for you and your family.

3 If you have questions, get answers. Contact Zenith American Solutions (the Health Trust Administrator) by phone (866) 553-8206, or send them a secure message through “Contact Us” on aseahealth.org.

4 Enroll online at aseahealth.org by 5 p.m. on June 4. Click **Open Enrollment** on the home page and follow the directions.

5 Complete and submit your Family Information Form. You must update this form every Plan Year before claims can be paid. Use this form to add or drop dependents and verify other coverage.

CHOOSE THE BEST HEALTH PLAN FOR YOU

ARE YOU MARRIED OR DO YOU HAVE DEPENDENTS?

PLAN A: Full Plan for Families

Provides medical, dental and vision benefits for employees and their families.

ARE YOU SINGLE OR DO YOUR DEPENDENTS HAVE OTHER COVERAGE?

PLAN B: Full Plan for Employees Only

Same as Plan A, but costs less per month because it covers only you.

DO YOU HAVE OTHER COVERAGE?

PLAN C: Supplemental Plan

Combines with other coverage* to pay up to 100% of health care costs.

DO YOU WANT “JUST IN CASE” COVERAGE?

PLAN D: Low Option (Medical Only) Plan with HRA

High annual deductible, but it includes a \$1,000 Health Reimbursement Account (HRA).

*Find out how your other coverage will work with the ASEA Health Plan *before* you enroll in Plan C.

Want to Save Money?

A HCRA MAY BE RIGHT FOR YOU

With a Health Care Reimbursement Account (HCRA), you can save money while you manage your health care budget. You set aside money to pay for eligible health care expenses, which reduces your taxable income and increases your net pay, after health care expenses, by hundreds of dollars.

Managing your HCRA is easier than ever with the new online portal and mobile app. You'll have 24/7 secure access to your account on your phone, tablet, or computer to easily:

- Sign up for text notifications.
- Enroll for direct deposit reimbursements.
- Upload receipts online, or by photo on the mobile app.

ALL UNUSED FUNDS IN 2020/2021 WILL ROLL OVER

The COVID-19 Relief Bill temporarily allows the full amount of your unused HCRA balance from the current Plan Year (2020/2021) to automatically roll over to the next Plan Year (2021/2022).

As you plan your contributions for the 2021/2022 Plan Year, be sure to consider any rollover amount that you might have from the current Plan Year. You can still elect to contribute the full \$2,750 for 2021/2022 in addition to the amount rolled over from 2020/2021. But at the end of the 2021/2022 Plan Year, you may only roll over up to \$550 (or the indexed IRS allowable amount) of unused funds. Any unused funds over \$550 will be forfeited.

Visit the Health Trust website at aseahealth.org (click **Your Benefits**, then **HCRA**) to get more information, including a list of eligible expenses.

IMPORTANT: You must enroll during Open Enrollment if you want to make contributions to a HCRA for the 2021/2022 Plan Year—even if you currently have one.



Get Your Mental Health in Shape

THE EXERCISE CONNECTION

Everyone knows that exercise has physical benefits. But did you know that when you exercise, your body releases brain chemicals, such as dopamine and endorphins, that make you feel happy? At the same time, your brain gets rid of hormones that make you feel depressed, stressed or anxious.

Exercise is a prescription for mental wellness that anyone can do, anytime and anywhere!

HERE ARE THREE TIPS TO GET STARTED:

1 Choose any activity you enjoy. Do whatever gets you moving, whether that's walking, jogging, going to a gym, following workout videos, doing yardwork or playing tag with your kids.

2 Pick a buddy. Exercise is a great way to spend time with friends. But even if you don't work out together, friends can hold each other accountable and encourage one another to persevere.

3 Exercise up to 30 minutes per day, five days a week. While 10–15 minutes of physical activity a day can have an impact, research shows a stronger endorphin release with continued exercise, rather than short bursts of activity.

FEEL LIKE YOU JUST CAN'T TAKE ONE MORE THING?

A few sessions with a counselor can help you learn coping strategies to help you deal with life's challenges.

- **Teladoc** offers confidential, convenient access to professional counselors, online or by phone, to participants 18 years and older. There is no cost to you. To schedule an appointment, go to [Teladoc.com](https://www.teladoc.com), download the app, or call (800) TELADOC (835-2362).
- **The Health Trust Employee Assistance Program (EAP)** is available to you 24 hours a day, 7 days a week. You and each dependent can have up to six free counseling sessions per person, per issue, per year. Here's how to connect:
 - Go to [lifeworks.com](https://www.lifeworks.com) or download the LifeWorks mobile app. User ID: asea; Password: eap
 - Call (877) 234-5151; TTY/TDD (800) 999-3004; en español (888) 732-9020
- **Your Health Plan** covers medically necessary outpatient mental health services the same as any other health care service. (A provider in the Aetna network may save you money. Search for one at [aetna.com](https://www.aetna.com); choose Aetna Choice® POS II Open Access.)

Get Care

BUT DON'T SHARE YOUR GERMS

Virtual care is safe and effective for many issues. Talk to a doctor—online, by mobile app, or by phone—who can diagnose and prescribe medication for minor illnesses.

- **Teladoc.** Go to [Teladoc.com](https://www.teladoc.com), download the app, or call (800) TELADOC (835-2362). There is no cost to you.
- **Telehealth.** Call your regular doctor's office for a virtual visit, if available. Benefits are subject to the deductible and coinsurance.

46%
OF PATIENTS
now use
virtual
VISITS Source: McKinsey

Have an in-person visit when necessary. Schedule an office visit for things like urgent care and preventive services.

- **The Coalition Health Center.** Make an appointment online at [coalitionhealthcenter.com](https://www.coalitionhealthcenter.com). There is no cost to you.
- **Any qualified provider** is covered by your Health Plan. A provider in the Aetna network may save you money. Search for one at [aetna.com](https://www.aetna.com): Click "Find a doctor," and choose Aetna Choice® POS II (Open Access).

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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Get the Benefits You Deserve

SUBMIT AN EIF WITHIN 30 DAYS OF CERTAIN EVENTS

The Employee Information Form (EIF) helps the Trust Administrative Office (Zenith) make sure you receive benefit materials in a timely manner—so that you can choose the best Plan for yourself and your family. Remember, you'll default to Plan A (the most expensive Plan) if you don't enroll on time.

The EIF also ensures that your eligibility and work status is current, and the Trust sends mail to the correct address.

Please submit an EIF within 30 days of the following events:

- You are hired.
- You transfer to GGU or PSEA from another bargaining unit.
- You have a change in work status, such as temporary or part-time to full-time.
- You begin or return from a leave of absence.
- You change your mailing address or phone number. (Note: Updating the State of Alaska Payroll/HR does *not* update the Trust Administrative Office records).
- Your employment ends through lay off, termination, retirement, or resignation.



It only takes a few minutes to complete the EIF. Go to aseahealth.org, login with your secure password, click **Forms**, then **Enrollment & Eligibility**. You may complete and submit it online, or print, complete, and mail it to the Trust Administrative Office.