



HEALTH TRUST NEWS

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

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Preventive Care Is Free to You SO, MAKE SURE YOU DON'T GET BILLED FOR IT!

There is NO COST to you when you receive recommended preventive care. That's because regular preventive care is so important to your health and well-being. Regular preventive care helps you get healthy, stay healthy and can detect serious health conditions early, when they're most treatable.

It's up to you to make sure your provider knows you are scheduling preventive care—and that you don't get charged for it. When you schedule an appointment for preventive care, follow these tips to help make sure you don't get billed for regular care.

Do Say:

"I'd like to schedule an annual wellness exam."

- Schedule an annual wellness exam for an overall health checkup and to schedule preventive services.

Did You Know? Getting regular preventive health care is the most important step you can take to manage your health.

Don't Say:

"I need to make an appointment to update my prescriptions."

- Schedule an annual wellness exam to review your ongoing prescriptions.

Did You Know? This is also the time to talk about general wellness concerns, such as weight management, mental health, or quitting smoking.

Don't Say:

"I need the doctor to look at a mole" (or other specific issue).

- When you schedule an annual wellness exam, you can ask about specific nonurgent health concerns, (like that mole).

Did You Know? Your doctor may refer you to a specialist or schedule a separate office visit to diagnose or treat that issue, and you'll pay the usual copay then.

Do Say:

"I want to schedule PREVENTIVE—not DIAGNOSTIC—services."

- Schedule follow-up preventive services (like mammograms and colonoscopies), making sure they won't be billed as diagnostic care.

Did You Know? Preventive screenings detect conditions; diagnostic tests are used on existing conditions.

Do Say:

"I think I was incorrectly billed for a preventive service."

- Call your provider first if you think you were charged for preventive services and ask them to correct it and resubmit the claim.

Did You Know? Compare your bills to your Explanation of Benefits (EOBs) to make sure you are billed correctly.

If You Get Sick, Get Care Fast

Your Health Plan provides several ways for you and your family to get care when you need it.

- **Have a virtual visit** for non-urgent illness, such as cold and flu symptoms. Go to teladoc.com, download the Teladoc app, or call (800) TELADOC (835-2362). You pay \$0 per visit.

- **Go to the Coalition Health Center** for care that can't be provided online, like listening to your lungs or taking a strep test. Call to schedule an appointment:

- Anchorage (907) 264-1370
- Fairbanks (907) 450-3300
- Mat-Su (907) 206-4601.

You pay \$0 per visit.

- **Find an Aetna provider in Alaska.** Search for a provider on aetna.com/docfind; select the "Aetna Choice POS II (OpenAccess)" network. You pay the usual annual deductible and coinsurance, and there won't be a "surprise bill" for charges exceeding the Plan's allowed amount.
- **See your regular doctor** in-person (or virtually, if available). This is a good option when you want to see a doctor who knows you and your health history. You pay the usual annual deductible and coinsurance, plus any amount over the Plan's allowed amount (if your doctor is not in the Aetna network).

Take the Guesswork Out of Medical Costs

NEW! TRY THE AETNA COST ESTIMATOR TOOL

Wouldn't it be great if you could compare costs between different health care providers, facilities, or treatments...and then choose the most cost-effective option that saves you money?

Now you can, with Aetna's online Cost Estimator. This easy-to-use online tool gives you average in-network and out-of-network costs for services like these:

- Tests (X-rays and MRIs)
- Office visits (including specialists)
- Selected surgeries and procedures (such as colonoscopy or sinus surgery)

- Routine physicals and emergency room visits
- The average yearly costs associated with chronic conditions (such as asthma, diabetes, or high blood pressure)

You'll see a list of providers in your area that offer these services and get personalized cost estimates based on your own Health Plan, such as your deductible and coinsurance.

Simply log in to your secure account at aetna.com, then click on **Find a Doctor** to use the Cost Estimator, or call (888) MD AETNA (632-3862) for assistance.

Your Benefits Travel with You

GET CARE WHEREVER YOU ARE

Whether you are heading to warmer weather for spring break or planning your summer get-away, your Health Plan has you covered. Here's how to get the best benefit coverage when you travel:

*"To move, to breathe,
to fly, to float,
To gain all while you give,
To roam the roads
of lands remote,
To travel is to live."*

Hans Christian Andersen

- **Have a virtual visit** with a doctor by phone or online video at no cost to you through Teladoc for issues such as prescription refills, minor illnesses and injuries, and allergies.

To request an appointment, use the Teladoc app, go to teladoc.com, or call 1-800-TELADOC (835-2362).

- **Choose an in-person doctor's visit** for exams that need a hands-on approach, like checking a sprained ankle or listening to your lungs. You'll usually save money when you use an Aetna in-network provider when you're outside of the Municipality of Anchorage. Search for one at aetna.com. Select your home location and the "Aetna Choice POS II (OpenAccess)" network. Then change your location to view in-network providers where you're traveling.
- **In a life-threatening emergency**, call 9-1-1 or go to the nearest hospital emergency room.

Real Solutions for Real Life

AETNA RESOURCES FOR LIVING

You balance a lot—work, home, family and more. But you don't have to do it alone! Your Employee Assistance Program (EAP) can help you stress less and enjoy life more.

Your EAP is now provided through Aetna Resources for Living (as of January 1, 2024), replacing Telus Health One (formerly Lifeworks).

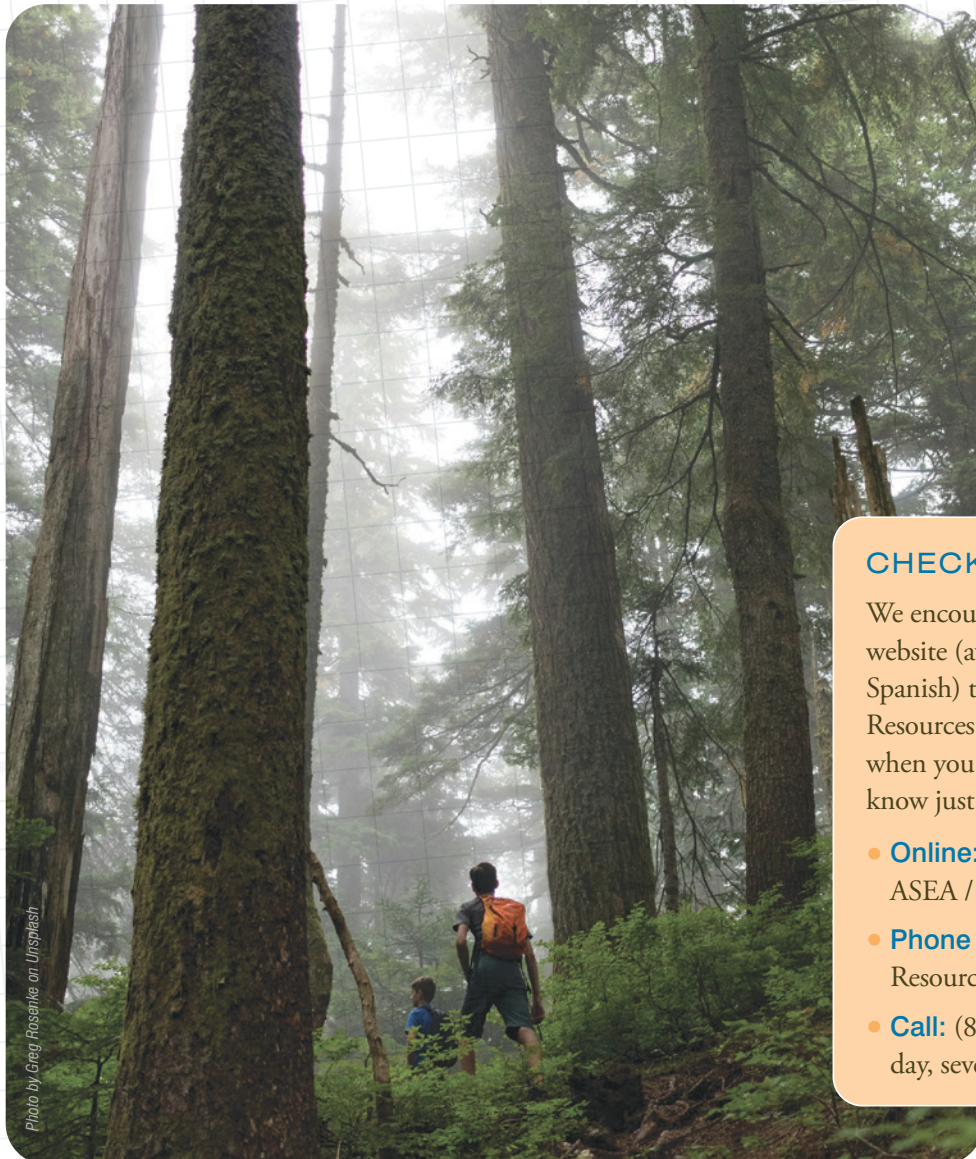
The Resources for Living program is designed for anyone who could use a little help managing issues and life events, big and small. Best of all, you have confidential access to this program, which

you can use at no cost to you. Here are a few of the features:

- **Support.** Whenever you're thinking "I'm in this alone" or "I just need to vent," take comfort. All you have to do is reach out. Talk to someone about what's on your mind — stress, relationships, anxiety, depression and more. Meet face-to-face, by video stream, or get in-the-moment support by phone.
- **myStrength.™** Consider this a health club for your mind. Strengthen your overall well-being with a customized

program that supports your personal goals. Access trusted self-help content, including eLearning modules, mood and activity trackers, and daily inspiration. It's free, easy, confidential, and accessible from your phone or computer.

- **Legal.** Easily access forms, including wills, advance directives, power of attorney, rental agreements, loans, sales, consumer issues, and many more. Have a free 30-minute consultation with an attorney for things like guidance on small claims court, family or domestic issues or identity theft support.
- **Financial.** Take a financial checkup to determine your financial wellness score or browse financial resources like articles and calculators. Schedule a free 30-minute session with a financial advisor to help you create a budget, set long-term goals, get out of debt, or discuss another money matter.
- **Daily Life.** Access resources for caregiver support, finding childcare, managing stress, staying healthy, and other things you need help with right now.



CHECK IT OUT TODAY

We encourage you to visit the website (available in English and Spanish) to get familiar with the Resources for Living EAP. Then, when you need a little help, you'll know just where to find it.

- **Online:** www.rfl.com (Username: ASEA / Password: eap)
- **Phone or tablet:** Download the Resources for Living app
- **Call:** (888) 238-6232 (24 hours a day, seven days a week)

Photo by Greg Rosante on Unsplash

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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Healthy Reminders

SAVE WITH A DENTIST IN THE DELTA DENTAL OF ALASKA (DDAK) NETWORK

Search for an in-network provider at deltadentalak.com or on the Delta Dental mobile app.

HERE'S SOMETHING TO SMILE ABOUT

The Dental plan now covers orthodontic treatment for adults and children at 50%, up to a \$1,500 lifetime maximum per enrolled person.

VIRTUAL PHYSICAL THERAPY AT NO COST TO YOU

Relieve back, joint, and muscle pain through this customized, at-home program. Learn more about Transcarent Virtual Physical Therapy at **experience.transcarent.com/asea/vpt**.

GET OUTSTANDING SURGICAL CARE AT NO COST TO YOU

Before you schedule surgery, find out if Transcarent Surgery Care is right for you. For more information, call (855) 586-2744 or chat with a Health Guide on the Transcarent app.