



# HEALTH TRUST NEWS

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

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## Open Enrollment Is a Big Deal! IT ONLY HAPPENS ONCE A YEAR

Open Enrollment is now through June 7! Instead of just rolling your current benefit choices over to the 2024/2025 Plan Year, here's how you can make the most of this annual opportunity to choose your coverage:

**1 GET INFORMED.** Watch for your 2024/2025 Open Enrollment packet in the mail and read it to learn about your options and find out what's new for the next Plan Year.

**2 CHOOSE.** Think about your and your family's expected health care needs. Which Health Plan is best for you? Could you save with a Health Care Reimbursement Account (HCRA)? Do you need to update your dependents?

**3 ENROLL.** If you want to change your Health Plan, update your dependents, or have a HCRA for 2024/2025, enroll by June 7 at 5 p.m. AKST. Enroll easily and securely online at [aseahealth.org](http://aseahealth.org) or use the printed enrollment form in your packet.

**4 Or ROLL OVER.** If you decide to keep your current Health Plan, do not need to update your dependents, and do not want a HCRA, you don't need to enroll. (Note: HCRAs do not roll over to the next Plan Year.)

**Get answers if you have questions.** Contact Zenith American Solutions (the Health Trust Administrator) by phone (866) 553-8206, or email: go to [aseahealth.org](http://aseahealth.org) and click **More** then **Contact Us** to send a secure message.

There will be **NO increase** to your monthly contribution rate for the seventh year in a row!

Thanks to all members for using your benefits wisely—you help keep costs down for everyone!

## ARE YOU MARRIED?

If you enroll your spouse in Plan A, you must confirm *every year* whether they are eligible for medical coverage through their employer.

You WILL pay a \$125 monthly surcharge if:

- You do not enroll every year and confirm your spouse's eligibility for other employer-sponsored coverage.
- Your spouse declines coverage in their employer-sponsored plan and is enrolled in the ASEA Health Trust Plan A.

You will NOT pay a monthly surcharge if:

- Your spouse is not employed.
- Your spouse is working, but their employer doesn't offer medical coverage.
- Your spouse is retired and not actively working but is eligible for retiree coverage through another employer.

The Trust encourages members' spouses to use their own employer-sponsored medical plan. This helps keep costs down and contribution rates low for everyone.

# Take Another Look at a HCRA

## IT'S EASY TO USE AND SAVES YOU MONEY

With a Health Care Reimbursement Account (HCRA), you save money while you manage your health care budget. Here's what you need to know:

**1 It lowers your taxes.** You set aside part of your pay before income tax, or supplemental benefits and Medicare costs are withheld from your paycheck. That means your taxes are calculated on a smaller amount, reducing your taxes, and increasing your net pay after health care expenses.

**2 You decide how much money to set aside.** You may contribute \$20 (minimum) to \$266.67 (maximum) per month. If you don't use it all, up to \$640 of unused funds can carry over to the following Plan Year.

**3 It's easy to use.** From the money you set aside, you get reimbursed for eligible health care expenses. Log in to your account on [aseahealth.org](http://aseahealth.org) and click on **Your Claims, HCRA Account** or use the ZenithFlex app to upload receipts, submit claims and get paid.

Go to [aseahealth.org](http://aseahealth.org) (click **Your Benefits**, then **Health Care Reimbursement Account**) for more information.

**You must enroll during Open Enrollment if you want to have a HCRA for the 2024/2025 Plan Year—even if you currently have one.**

## EVERYDAY HCRA ITEMS

You can use your HCRA to get reimbursed for your deductible, copays, and coinsurance...but did you know you can also use it for many everyday health products like these?

- Over-the-counter medications, such as Narcan (see related article on page 4); cold, flu and allergy meds; pain relievers like ibuprofen, acetaminophen, and aspirin
- First-aid kits and supplies, like adhesive bandages and antibiotics
- Non-prescription reading glasses or blue-light glasses
- Feminine products, including pads, tampons, period underwear, and pain relievers
- Thermometers, blood pressure monitors, and blood sugar test kits
- Athletic tape, braces and bandages, cups, face masks, and mouth guards
- At-home massage devices, carpal tunnel supports, back braces, and heating and cooling pads

p.s. Don't forget! If you have a HCRA for the current Plan Year, stock up by June 30, 2024!

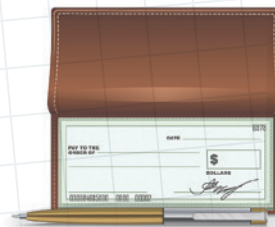
## HOW YOUR HEALTH CARE REIMBURSEMENT ACCOUNT WORKS

You earn pre-tax income.



You contribute some of your pre-tax income to your HCRA account.

You use the money in your HCRA to get reimbursed for eligible out-of-pocket medical expenses.



Your taxes are calculated on a smaller amount, reducing the amount of taxes you will pay and increasing your net pay after health care expenses.

# Detect Colon Cancer Early

## DON'T WAIT TO GET TESTED

Nobody knows why more people in their 40s and younger are getting colorectal cancer (CRC)...but since the 1990s, the rate has been rising fast. Among adults up to age 49, CRC is now the leading cause of cancer death in men and the second leading cause in women.



Alaska Natives have a higher risk for CRC than any other racial group. It is the most commonly diagnosed cancer for Alaska Native men and women, with early onset CRC rates increasing every year.

Recommended preventive screening for all adults doesn't begin until age 45. That's why it's important to watch for early symptoms in your 20s, 30s, and 40s.

### FOUR WARNING SIGNS OF EARLY-ONSET CRC

1. Cramping or abdominal (belly) pain
2. Rectal bleeding with bright red blood
3. Diarrhea
4. Iron-deficiency anemia

### HERE'S WHAT YOU NEED TO KNOW:

- **Don't ignore the signs.** In many cases, people who have these symptoms do not have cancer. But you should talk to your doctor if you have any of them, so the cause can be found and treated.
- **Talk to your doctor about your risk and when you should begin screening.** You may need to start screening at age 40 or younger, if you have a family history of CRC, certain genetic conditions, inflammatory bowel disease, or unhealthy lifestyle habits.
- **Get recommended preventive screening beginning at age 45.** Colorectal cancer that's found early through screening, before you have symptoms, may be treated more effectively. Screening may even prevent CRC by finding and removing pre-cancerous growths.

## Healthy Reminders

### WHEN YOU NEED A PPO

Open the QRC on your Health Plan ID card to show your doctor the Trust's PPO providers within the Municipality of Anchorage. Tell providers you want to use a PPO for surgical procedures, lab tests, imaging procedures or physical therapy, to avoid costly non-PPO penalties.

### THE CHC IS OPEN

See a provider in person at a Coalition Health Center (at no cost to you!) for services that can't be performed through a virtual visit, like listening to your lungs or taking a strep test. The CHCs are open Monday-Friday 7:30 a.m. to 6:30 p.m. (8 a.m. to 5 p.m. in Mat-Su). Call ahead to schedule an appointment when possible:

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

### MET YOUR DEDUCTIBLE FOR THE 2023/2024 PLAN YEAR?

Make the most of it by scheduling appointments and getting recommended tests done before June 30. (Remember, the deductible starts over on July 1, 2024, the first day of the new Plan Year.)

## 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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## Carry Narcan

### SAVE A LIFE

Fentanyl is a synthetic opioid that is up to 50 times stronger than heroin and 100 times stronger than morphine. It is often pressed into pills made to look like legitimate prescription opioids; however, these counterfeit pills often contain lethal doses of fentanyl. As a result, over 150 people in the U.S. die every day from fentanyl poisoning.

Narcan, or the generic version naloxone, is a life-saving medication that can reverse accidental opioid poisoning—from fentanyl, heroin, and prescription opioid medications—when given in time.

It is easy to use, and small enough to carry in a backpack or purse. It's also a good item to keep in a first aid kit at home, in your car, or where you work.

With Narcan, you could save the life of someone experiencing opioid poisoning. Watch for these danger signs:

- Small, constricted “pinpoint pupils”
- Falling asleep or losing consciousness
- Slow, weak, or no breathing



- Choking or gurgling sounds
- Limp body
- Cold and/or clammy skin
- Discolored skin (especially in lips and nails)

Narcan is now available over-the-counter for about \$50. While your Health Plan does not cover over-the-counter medications, it is reimbursable through an HCRA account (see related article on page 2).