



# HEALTH TRUST NEWS

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

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## Save With a HCRA

TAKE A FEW MINUTES TO ESTIMATE YOUR SAVINGS

If you expect to have \$2,650 in out-of-pocket health care costs in the next Plan Year, you could save about \$400 by using a Health Care Reimbursement Account (HCRA). Because you don't pay taxes on the money you put into your HCRA, your taxes are lower, and that puts more money in your wallet.

Your HCRA can be used to pay eligible expenses for yourself, your spouse and your dependents. These include:

- Deductibles, copays, coinsurance
- Billed amounts that exceed the Plan's allowed amount
- Certain medical expenses the Plan does not cover, like orthodontia and laser eye surgery



Visit the Health Trust website at [aseahealth.org](http://aseahealth.org). Click **Your Benefits**, then **HCRA** to access a worksheet to help identify and estimate your eligible expenses and decide how much to put into a HCRA. Be careful: If you don't use it, you lose it ... HCRA funds do not roll over to the next year.

### HOW A HCRA ADDS UP

Here is an example of how a HCRA could increase annual net pay for a married couple filing jointly:

	WITH A HCRA	WITHOUT A HCRA
<b>Annual Income</b>	\$40,000	\$40,000
<b>Contribution to HCRA</b>	\$2,650	\$0
<b>Taxable Income</b>	\$37,350	\$40,000
<b>Estimated Taxes 2017 Federal Tax Table—Married Filing Jointly</b>	\$4,666	\$5,071
<b>After-tax Expenses</b>	\$0	\$2,650
<b>Net Pay (after health care expenses)</b>	\$32,684	\$32,279
<b>Savings</b>	\$405	\$0

# Open Enrollment Begins Monday, May 21!

## CHOOSE YOUR BENEFITS FOR THE NEXT PLAN YEAR

Here's how to make the most of this opportunity to choose your benefits for the 2018/2019 Plan Year.

- 1 Watch for your Open Enrollment packet in the mail** to learn about Plan changes and costs for the next Plan Year. Packets will be mailed out on May 14.
- 2 Consider all of your options** and choose the best plan for you and your family.
- 3 If you have questions, get answers.** Call the Health Trust Administrator (Zenith American Solutions) at 866-553-8206.
- 4 Enroll online at [aseahealth.org](http://aseahealth.org).** Click **Open Enrollment** on the home page and follow the directions.
- 5 If you want to have a HCRA for the 2018/2019 Plan Year**—even if you currently have one—you must enroll in a HCRA during Open Enrollment.

**The deadline to enroll is 5:00 p.m. (AKDT), Friday, June 8, 2018.** Enter it on your phone or calendar so you don't forget!

### NEW FOR THE 2018/2019 PLAN YEAR

The Trust is pleased to announce that there will be no rate changes for the next Plan Year. There are some important Plan changes you'll want to read about in the Open Enrollment packet you'll receive in May:

- **Dental:** benefits for preventive care will not apply to the annual maximum.
- **Prescription Drugs:** several benefit changes.
- **The Health Care Reimbursement Account (HCRA):** maximum contribution increased to \$2,650/year.
- **Coordination of Benefits:** rule clarification.

### Does Your Spouse's Employer Offer Medical Benefits?

You may enroll your legally married spouse in the Plan. However, if your spouse is eligible for medical coverage through his or her employer, enrolling through that plan may save you money. Take the time to compare the costs and benefits of all the options available to you.

**You'll pay a \$125 per month surcharge**, if you enroll your spouse in Plan A and he or she is eligible for other medical coverage but does not enroll in it. (If your spouse is not eligible for other employer-sponsored medical coverage, there is no surcharge.)

### 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.

# Don't Pay Thousands More!

## IT MATTERS WHERE YOU HAVE SURGERY

**Remember:** If you go to a non-PPO (Preferred Provider Organization) for services that are available at a PPO in the Municipality of Anchorage, you will pay more.

That's because the Health Trust has negotiated significant discounts with PPOs that help the Trust continue to offer outstanding benefits for everyone ... and PPOs keep your out-of-pocket costs down, too!

Because surgery is such a costly procedure, you could be stuck with a bill for tens of thousands of dollars if you go to a non-PPO in the Municipality of Anchorage,

because the Plan will apply the out-of-network penalty. This means:

- 1** The Plan's allowed amount for non-PPO providers is the PPO rate.
- 2** The Plan pays 80% of the allowed amount at a PPO Provider, but only 60% of the allowed amount at a non-PPO Provider.
- 3** You pay 100% of the non-PPO bill that exceeds the allowed amount.
- 4** The out-of-pocket limit is higher for non-PPO services, and any amount you pay over the PPO rate doesn't count.

If your surgery or procedure is done at a non-PPO facility, expect to pay thousands of dollars more than it would cost at a PPO facility, **even if that is where your doctor is authorized to perform surgeries**

**or procedures.** The only exception is when the surgery or procedure is not available at a PPO facility and it is preapproved by the Trust.

For tips on making the most of your benefits for services received within the Municipality of Anchorage, please see the PPO Checklist on the Health Trust website at [aseahealth.org](http://aseahealth.org).

### THE ASEA HEALTH TRUST'S PPO FACILITIES

*(Within the Municipality of Anchorage)*

- Alaska Regional Hospital
- Surgery Center of Anchorage / Anchorage Surgicenter
- Geneva Woods Birth Center

## Good to Know

### MEMBER SATISFACTION REMAINS HIGH

The annual survey showed that nearly 9 out of 10 members are satisfied with the services they receive from the Health Trust. While this is great news, the survey also provides valuable member input to the Board of Trustees.

For example, by a margin of nearly three-to-one, Trust members say it is more important to keep the current level of benefits than the current contribution amount. That's good to know, as the Trustees make decisions about your benefits.

Thank you to everyone who took the time to participate in the survey. Please visit [aseahealth.org](http://aseahealth.org), Other News, to view a summary of the results.

### HOW THE OUT-OF-NETWORK PENALTY ADDS UP

	PPO HOSPITAL	NON-PPO HOSPITAL
<b>Billed Amount</b>	\$30,000	\$30,000
<b>Discount Amount</b>	\$15,000	\$0 (no PPO discount)
<b>Allowed Amount</b>	\$15,000	\$15,000 (Non-PPO penalty reduces the allowed amount to the PPO allowed amount)
<b>Plan Payment</b>	\$13,800 (80% of the allowed amount until the \$1,200 out-of-pocket limit is reached; 100% thereafter)	\$12,600 (60% of the allowed amount until the \$2,400 non-PPO out-of-pocket limit is reached; 100% thereafter)
<b>Amount You Pay</b>	\$1,200 (Allowed amount minus Plan payment)	\$17,400 (Billed amount minus Plan payment)

This example for Plans A or B assumes you have met the annual deductible. Please refer to the Plan Booklet on [aseahealth.org](http://aseahealth.org) for your Plan's specific reimbursement rates and other provisions.



## 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) and under Support, click 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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## Virtual Doctor Visits Are Here to Stay

### TELADOC—THOSE WHO TRY, LIKE IT

Last year, nearly 1.5 million people had a virtual doctor visit through Teladoc®, and gave their physicians a 95% approval rating. Teladoc doctors have an average of 20 years of clinical experience, live in the U.S., and are licensed to practice medicine in your state.

Remember, there's no cost to you ... and maximum convenience:

- You can get help for all kinds of non-urgent health issues (see list at right).
- You don't need to make an appointment in advance.
- You can stay at home when you don't feel well.
- You don't have to sit in a waiting room full of sick people.

- You can access Teladoc from anywhere in the U.S. (at home, at work, while traveling).

Register ahead of time on [teladoc.com](http://teladoc.com). Once you're registered, using the service is as easy as 1-2-3:

- 1** Request a consult with a doctor 24 hours a day, 365 days a year, by web, phone, or mobile app.
- 2** Talk to the doctor. Take as much time as you need ... there's no limit!
- 3** Feel better! If medically necessary, a prescription will be sent to your pharmacy.

That's all there is to it ... so the next time you need to talk with a doc, try Teladoc!

### TELADOC CAN HELP WITH THESE PROBLEMS

Call anytime for help with general, non-emergency health issues, like these:

- Abdominal pain/cramps
- Acid reflux
- Allergies
- Animal/insect bite
- Arthritis
- Asthma
- Backache
- Blood pressure issues
- Bronchitis
- Colds
- Constipation
- Cough/croup
- Diarrhea
- Dizziness
- Eye infection
- Fever
- Flu
- Gas
- Gout
- Headache/migraine
- Herpes
- Joint pain/swelling
- Laryngitis
- Poison ivy/oak
- Rash
- Respiratory infection
- Sinusitis
- Skin infection
- Sore throat
- Sprains and strains
- Strep
- Tonsillitis
- Urinary tract infection
- Vaginal/menstrual issues
- Yeast infection