



HEALTH TRUST NEWS

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

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A Hospital that Cares YOU'RE A VIP AT ALASKA REGIONAL HOSPITAL

Alaska Regional Hospital (ARH) gives you access to advanced medical resources and top-quality services. And, as part of the ASEA Health Trust's Preferred Provider Organization (PPO), you get care at a discounted rate with the best benefit coverage available.

You probably knew that. But, you might be surprised by all the ways that ARH helps patients and local residents get and stay healthy.

Did you know about the concierge service for ASEA Health Trust members?

Ruth Townsend, MS, gives you personal attention when you're in the hospital. Her job as health care concierge is to make sure you get all of your questions answered—and have the resources you need when you're discharged.

Are you aware that you have a whole team working for you? When you're admitted for care, a case manager and a social worker act as your advocates and work with your medical team to develop a

personalized plan of care. They help you evaluate your options, get high-quality cost-effective care, and select the services that will help you and your family the most.

Have you visited alaskaregional.com lately? You don't have to live in Anchorage or be a patient to take advantage of the online resources available to help you stay informed and healthy. Click **Online Tools** for quick access to these tools and more:

- **How old is your heart?** Take the Heart Health Profiler online assessment to find out. It compares your actual age to your heart's biological age to identify (and reduce) your risk for developing cardiovascular disease. (Click **Risk Assessments**.)



● **Is diabetes in control or are you?**

Sign up for a three-week class, and get the skills you need to successfully manage your life with diabetes. (Click **Classes & Events**.)

● **Are the kids' vaccines up to date?**

Every third Saturday of the month, ARH offers a free immunization clinic for kids up to age 18. (Click **Classes & Events**.)

● **Need some facts?** Search the Health Library (in English and Spanish) for reliable, up-to-date information, organized by condition and category. (Click **Health Library**, then **EBSCO**.)

● **Have a new prescription?** View everything you need to know about taking it properly, side effects and potential interactions. (Click **Health Library**, then **EBSCO**, then **Medications**.)

● **Wondering how it's done?** View animated examples of how doctors perform common procedures, like angioplasty, colonoscopy and knee arthroscopy. (Click **Health Library**, then **EBSCO**, then **Interactive Tools**.)

You Have Options for Preventive Care

COULDN'T MAKE IT TO THE HEALTH FAIR? NO PROBLEM.

It's easy to get your flu shot and other preventive care tests, even if you didn't make it to an annual Health Fair. All year long, recommended preventive services are available to you at no cost.

- **Go to your doctor** for an annual checkup and discuss which preventive services are right for you.
- **Visit the Coalition Health Center** for a well-adult exam and for well-child checkups for children 2+ in Fairbanks and 5+ in Anchorage.
- **Stop by a CVS/Caremark network pharmacy** for flu shots and standard immunizations.

Your Health Plan covers 100% of preventive services to help you get—and stay—healthy, and to detect serious issues early, when they can be

most effectively treated. Here are some examples of preventive care services:

- Wellness visits and standard immunizations (adults and children), including seasonal flu shots
- Screenings for blood pressure, cancer, cholesterol, depression, obesity, and Type 2 diabetes
- Pediatric screenings for hearing, vision, autism and developmental disorders

For a complete list of preventive care services, go to healthcare.gov/coverage/preventive-care-benefits.

If you had tests done at the Health Fair, be sure to mail the lab results to your doctor to review and keep in your file. Make an appointment, if you have any concerns about your results.

PPO FAST FACTS WITHIN THE MUNICIPALITY OF ANCHORAGE

While you have the freedom to receive care at any facility, when you choose ARH for inpatient and outpatient hospital services within the Municipality of Anchorage, you'll make the best use of your benefits and avoid penalties. Here's what you need to know:

- Alaska Regional Hospital (ARH) is the PPO for inpatient and outpatient hospital services.
- The Plan negotiates reduced rates with the PPO, saving you money with lower out-of-pocket costs.

- If you choose a non-PPO facility for PPO services available at ARH, you could pay thousands of dollars more in out-of-network penalties and reduced coverage. (See the PPO Checklist for Services Received in the Municipality of Anchorage on aseahealth.org.)
- Alaska Regional Hospital is the PPO for these services:
 - Inpatient hospital stays
 - Outpatient surgery
 - Outpatient X-ray services (including MRI, CAT scan, mammogram, ultrasound)

- Outpatient laboratory
- Sleep study tests
- Emergency room (if possible)
- Ask your doctor to use ARH for labs, scans and imaging services, so you avoid costly out-of-network penalties. (Exception: if your doctor performs labs or X-ray services in the office and bills for those services, there is no penalty.)

Coordination of Benefits

WHEN YOU'RE COVERED BY MORE THAN ONE PLAN, HOW DOES EACH PLAN PAY?

If you're covered by more than one health plan, you'll receive benefits from both plans that could pay up to 100% of the covered expenses. The benefits you receive may be subject to Coordination of Benefits (COB) provisions. These provisions typically follow the guidelines set forth by the National Association of Insurance Commissioners (NAIC) to ensure fairness for both you and the health plans.

The COB rules determine which plan is the "primary plan" which is responsible for paying your claims first, without regard to any other plan.

- When you are the employee (or subscriber), your plan is the primary plan for you; the plan in which you are a dependent is secondary.
- For children enrolled in each parent's plan, the parent with the first birthday in a calendar year has the primary plan for those children.
- For children with divorced or separated parents, the parent who has custody (or court order to provide coverage) has the primary plan for the enrolled children.

It's important to follow the PPO provisions of the primary health plan, or the plan that offers the greatest benefit. For example, if you're covered by two health plans that each provide coverage with an 80% reimbursement, follow the PPO provisions for the primary plan. If the primary plan's allowed amount is reduced because you did not follow its plan rules and procedures, the ASEA Health Plan will not pay the difference between the allowed amount and the reduced amount.

Keep in mind: Any charges exceeding the plan's allowed amount or usual, customary & reasonable (UCR) rate are your responsibility. You may have to meet deductibles and pay any copays/

coinsurance for both plans before either plan pays. And, the combined plans never pay more than 100% of the allowed amount for covered services.

Please see the Plan Booklet and Summary of Benefit Plan Changes on aseahealth.org for details.

ABOUT BRIDGEHEALTH

Through the BridgeHealth benefit, you can receive major surgery at no cost to you. But, if the ASEA Health Plan is your secondary plan, it does not usually pay BridgeHealth benefits. Due to the unique benefit structure and contractual arrangements with BridgeHealth, it is only available to patients whose primary health plan participates in the BridgeHealth program.

TIPS FOR MEMBERS WITH TWO PLANS

- 1 Provide the other plan information to each plan administrator.
- 2 Present both Plan ID cards when you get services, so claims are sent to both plans.
- 3 Ask your plan administrators how the plans will work together.
- 4 Make sure you know each plan's rules, covered services and exclusions.

We know COB rules are complicated, so please contact the ASEA Health Trust Administrator to discuss how your primary and secondary plans pay benefits in your particular case.



WITH COB, YOU COULD GET THE WHOLE PIE, NOT JUST A SLICE

Let's say you have an emergency room visit and the ASEA Health Plan is your secondary plan. Your primary plan's allowed amount is \$1,000 and it's responsible for paying \$600 towards that expense:

Allowed amount of covered expense	\$1,000
Amount payable by the primary plan	<u>\$600</u>
Difference	\$400

The ASEA Health Plan then pays the difference *up to* the amount the ASEA Health Plan would have paid:

Amount the ASEA Health Plan would have paid	\$560
ASEA Health Plan actually pays	\$400

**Total paid with both plans:
\$600 + \$400 = \$1,000
You owe nothing!**

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 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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YOU HAVE TWO WAYS TO GET CONVENIENT, NO-COST-TO-YOU CARE



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Board-certified doctors treat most health conditions by video chat or phone call and send prescriptions to your pharmacy.

- teladoc.com
- 1-800-TELADOC (835-2362)
- Available 24/7

Register online, then talk to a doctor from anywhere (home, work, while traveling) via web, phone or mobile app

COALITION HEALTH CENTERS

Licensed practitioners provide care for most health concerns, prescribe medication and dispense generics.

- coalitionhealthcenter.com
- **Anchorage:** 907-264-1370
2741 DeBarr Road, Suite C 210
(at Alaska Regional Hospital)
- **Fairbanks:** 907-450-3300
575 Riverstone Way, Unit 1
(Ridgeview Business Park)

Open Mon-Fri 7:30 am–6:30 pm. Please make an appointment online or by phone. Walk-ins (acute injury/illness only) welcome 8:30 am–4:30 pm.