



HEALTH TRUST NEWS

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

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Be Your Healthiest A PRIMARY CARE PROVIDER CAN HELP

Choosing one person to be your go-to provider can change your health—and your life. When you designate a Primary Care Provider, or PCP, you begin a long-term relationship with someone who knows your health history, medications, and background.

A PCP can help you keep your good health on track. A PCP can:

- Be your go-to provider. Your PCP is the one you call whenever you have a health concern.
- Advise you about recommended preventive care that's right for you.
- Help you manage long-term health conditions, such as diabetes, high blood pressure, or depression.
- Refer you to a medical specialist when you need one.
- Help coordinate your care from other providers and monitor test results and medications.

FIND THE RIGHT PCP FOR YOU

Scheduling an annual wellness visit is a great time to choose a PCP, if you don't have one. Your Health Plan benefits cover any qualified provider, but these options save you money:

- **Go to the Coalition Health Center** (Anchorage, Fairbanks, and Mat-Su Valley). You pay \$0 per visit. Schedule an appointment at coalitionhealthcenter.com

- **Find an in-network Aetna provider.** You'll avoid having to pay any billed amounts that exceed the Plan's allowed amount. Search for an Aetna provider on aetna.com/docfind; select the "Aetna Choice POS II (OpenAccess)" network.



After your first visit, evaluate how it went. Did you feel comfortable? Did the provider listen to you and explain things clearly? If you don't think it's a good fit, continue your search until you find the one PCP who's right for you.

TURNING 65 SOON?

It's important to become an established patient with a PCP *before* your Medicare coverage begins, because many providers do not accept *new* Medicare patients. So, if you haven't already selected a Primary Care Provider, or you want to change providers, now is the time to find a PCP you can call your own.

Avoid the Triple-demic 2023

GO ON THE OFFENSIVE THIS FALL

The U.S. is facing another “triple-demic” when three respiratory illnesses—the seasonal flu, COVID-19, and respiratory syncytial virus (RSV)—will peak during the fall and winter months. Here’s how to protect yourself.

- **Seasonal flu:** Get an annual influenza vaccine (recommended for anyone 6 months and up).
- **Covid:** Get an updated booster to improve immunity, which diminishes over time.
- **RSV:** If you are over age 60, ask your doctor about the new vaccine. (For parents of babies up to 2 years old, ask your pediatrician how to reduce your baby’s risk of getting RSV.)

These vaccines reduce your risk for severe illness and are 100% covered by your Health Plan when you go to an in-network provider or a CVS/Caremark pharmacy.



Ask for a PPO

TELL YOUR PROVIDERS WHERE YOU WANT CARE



Unless you tell them, how will your providers know you want to get care at a Preferred Provider Organization (PPO) within the Municipality of Anchorage?

Do you need to have surgery or a procedure? Discuss these PPO options with your doctor:

- Alaska Regional Hospital (ARH)
- Alaska Surgery Center
- Alpine Surgery Center
- Surgery Center of Anchorage
- Geneva Woods Birth Center

Having a lab test done? Ask your provider to send blood, urine, culture, biopsy, or other samples to ARH.

Doctor ordered an imaging test? Ask for a referral to ARH for X-rays, CT scans, MRIs, ultrasounds, mammograms, or any other imaging tests.

Need to have physical therapy? Request one of these providers:

- Chugach Physical Therapy
- Ascension Physical Therapy
- Alaska Hand Rehabilitation

Tip: Get an easy-to-use PPO checklist on aseahealth.org: click Your Benefits, then Find Preferred Provider. Questions? Call the Health Trust Administrator at 1(866) 553-8206 before you schedule care.

THE OUT-OF-NETWORK PENALTY ADDS UP...FAST

If you use a non-PPO provider for services available at a PPO within the Municipality of Anchorage, you will pay more for your care. Here’s why:

- The amount the Plan will pay for covered services is called the “PPO rate”.
- PPO providers have agreed to limit their charges to the PPO rate for covered services.
- Non-PPO providers can charge whatever they choose, but the Plan will only pay up to the PPO rate and the Plan reimbursement is reduced by 20%.
- You are responsible for paying the difference between what the non-PPO provider bills and what the Plan pays.

Season's Greetings

MAKE THEM STRESS-FREE THIS YEAR

Keep the happy in your holidays with a few sanity-keeping strategies:

- Plan, plan, plan. Post a family calendar listing everyone's activities, including time for family traditions. Give yourself permission to avoid over-committing by saying "no" to some events.
- Make a budget and stick to it. Spending money on your loved ones is important, but it's also important to pay your energy bill. Don't buy gifts that you'll be paying off for the rest of the year.
- Stay active. Take a walk or do a short workout every morning to pump up the feel-good endorphins and begin each day with a positive outlook.

STOP THE STRUGGLE WITH DEPRESSION

If you feel down for days at a time, talk to a medical or mental health provider. It could be caused by seasonal affective disorder (SAD), which is triggered by shorter days and decreased sunlight.

- A medical doctor can screen you for depression and rule out any physical causes of your symptoms. If you have SAD, the doctor may prescribe light therapy, prescription medication, Vitamin D supplements, or lifestyle changes to minimize your symptoms.

- Talking with a counselor can help you learn new ways to cope with life's challenges. Teladoc offers virtual visits with medical and mental health providers at no cost to you. Go to teladoc.com, download the Teladoc app, or call 1 (800) 835-2362.

TAKE ADVANTAGE OF THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Feeling stressed, depressed, or challenged by life events, work, or relationships? The Health Trust EAP can help you get things under control. You and your eligible dependents can take advantage of up to six free counseling sessions per issue per year. And it is 100% confidential.

The Trust's EAP (now called Telus Health One) provides EAP benefits to you and your family free of charge and gives you a trusted resource for getting advice and information. Here's how to connect:

- **Call:** 1 (877) 234-5151 (toll-free), 24 hours a day, 7 days a week
- **Online:** Go to telus.com
- **Get the App:** Search for TELUS Health One*

NEW beginning January 1, 2024:

The Trust EAP program will be offered through Aetna. Watch for updates about this change on aseahealth.org.

*To register online or on the app, log in with User ID: asea; Password: eap.

Healthy Reminders

CHOOSE A DENTIST IN THE DELTA DENTAL OF ALASKA (DDAK) NETWORK AND SAVE MONEY

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

ORTHODONTIA NOW A COVERED BENEFIT

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

ALTERNATIVE CARE BENEFITS INCREASED

Now the Plan covers up to 24 combined visits for chiropractic, massage, and acupuncture, per person per Plan Year.

VIRTUAL PHYSICAL THERAPY AT NO COST TO YOU

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

DID YOU HAVE ANY HEALTH SCREENINGS DONE AT THE HEALTH FAIR?

Results of your screening tests were mailed directly to you. Remember to give your provider a copy for your patient records and schedule a visit to discuss any concerns.



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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Contact Us

HAVE QUESTIONS? GET ANSWERS.

Start on the Health Trust website, aseahealth.org. You'll find information about Plan benefits and enrollment, Plan documents, forms, contact information for the Trust providers and so much more!

Zenith American Solutions (the ASEA Health Trust Administrator) is always ready to answer your questions about benefits, claims, appeals, eligibility, enrollment, HCRA and HRA accounts, and updating your contact information. Send a secure message through "Contact Us" from the website or call 1 (866) 553-8206.

- Please note: The Union Office cannot answer Trust-related questions in keeping with HIPAA privacy laws.

Contact the carrier directly by phone, or use their website or app, when you have questions about your benefit coverage or claims. For example, contact Delta Dental of Alaska to find an in-network dental provider or get help with dental claims. You'll find key provider contact information on aseahealth.org: click **More**, then **More Support**, and **Key Provider Contacts**.