



# HEALTH TRUST NEWS

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

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## BOARD OF TRUSTEES

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## We'll Get Through This Together YOUR BENEFITS WILL KEEP YOU COVERED

Here are a few tips for using your benefits right now, whether you need care related to COVID-19, or any covered health condition. Get up-to-date information at [aseahealth.org](http://aseahealth.org).

### Understand your benefit coverage

- Medically necessary testing for COVID-19 is covered at 100%; no coinsurance or deductible required.
- Outpatient treatment for patients who test positive is covered the same as any other illness (coinsurance, deductible and PPO requirements apply).
- In-patient care related to COVID-19 at a PPO facility will be covered with no deductible or coinsurance for Plans A, B, and D.
- During April 1-May 31, 2020, Providence Hospital will temporarily be considered an in-network facility and non-PPO penalties will not apply. Providence will also offer preferred pricing; however, Alaska Regional Hospital remains the lowest cost option.

### Keep your social distance with Teladoc

- Teladoc gives you, your covered spouse and children 24/7 access to board-certified doctors, by phone or video. (See details below.)

### Use Telemedicine to speak with your own doctor

- Ask if your doctor offers telemedicine visits. The Plan covers telemedicine visits by video with audio. Through

September 30, 2020, the plan will also cover telemedicine visits by phone only. (This is separate from Teladoc.)

### Keep a 30-day supply of maintenance medications

- Until further notice, the Trust will allow early refills of your 30-day maintenance prescriptions filled at network pharmacies.
- Try CVS's free home delivery service for convenient 90-day refills of maintenance medications. Learn more at [caremark.com](http://caremark.com) or call CVS Caremark at 1-866-818-6911.

### Take care of your mental health

- The COVID-19 crisis may cause anxiety, depression, and stress. Sometimes just a few counseling sessions can get you back to feeling like yourself again.
- Teladoc offers virtual counseling visits at no cost to you (see details below).
- Your EAP benefits include up to six free counseling sessions per year. Call Lifeworks, 24 hours a day, seven days a week, to get started: 1-877-234-5151.
- Your Health Plan covers counseling when you see a licensed therapist (copay, coinsurance, deductible and UCR requirements apply). These visits may take place in person or by telemedicine.

## The CHCs are Here for You

### MAKE AN APPOINTMENT AT A CHC FOR ROUTINE CARE

Plan ahead to take care of your health at the CHC, whether you are making a trip to Anchorage or Fairbanks, or you conveniently live there.

The Coalition Health Centers (CHCs) are available by appointment for in-person, routine care including:

- Minor injury and surgical procedures
- Chronic disease screening, treatment, and management
- Well-woman and well-man exams
- Many generic prescriptions for CHC-treated conditions

Schedule an appointment online at [coalitionhealthcenter.com](http://coalitionhealthcenter.com) or call the clinic: Anchorage: 907-264-1370; Fairbanks 907-450-3300.

If you must cancel or reschedule, please do so at least 24 hours in advance. There is no cost for an appointment, but the CHCs will charge a \$75 “no show” fee for each missed appointment, which you must pay before your next appointment.

### WHILE THE COVID-19 CRISIS IS IN EFFECT

- Walk-in care and Saturday hours are suspended.
- Patients with flu-like symptoms, upper or lower respiratory symptoms, sore throat or fever should NOT come to the CHCs but may call to speak with a health care provider.

## Relaxing With A Drink?

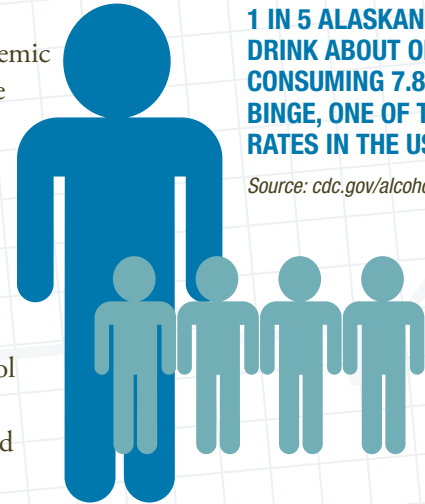
### BEWARE OF EXCESSIVE DRINKING WHILE YOU “STAY AT HOME”

The extreme worry and isolation sparked by the COVID-19 pandemic may lead many people to increase their consumption of beer, wine, and liquor to help them cope with their feelings.

But alcohol is addictive, and increased levels of drinking can quickly become a habit. For that reason, be mindful of your alcohol use. Pay attention to when you're drinking, why you're drinking and how much you're drinking.

The Dietary Guidelines for Americans defines moderate drinking as up to 1 drink per day for women and up to 2 drinks per day for men. A standard drink is 12 ounces of beer, 5 ounces of wine or 1.5 ounces of liquor.

Anything beyond that is considered excessive. Over time, excessive alcohol use can lead to high blood pressure, heart disease, stroke, liver disease, digestive problems, and several types of cancer, and can reduce your



**1 IN 5 ALASKAN ADULTS BINGE DRINK ABOUT ONCE A WEEK, CONSUMING 7.8 DRINKS PER BINGE, ONE OF THE HIGHEST RATES IN THE US.**

Source: [cdc.gov/alcohol/fact-sheets](http://cdc.gov/alcohol/fact-sheets)

immune system's ability to fight off infectious diseases, like COVID-19. It can also result in depression, anxiety, relationship issues, work problems and alcohol dependence.

Most people who drink excessively are *not* necessarily alcoholics or alcohol dependent—and can reduce these short- and long-term health risks, simply by not drinking too much.

Keep your “Stay at Home” time healthy by being alcohol aware:

- 1** Learn more about how alcohol consumption affects your health at [RethinkingDrinking.niaaa.nih.gov](http://RethinkingDrinking.niaaa.nih.gov).
- 2** Bored or anxious? Before you pour a drink, try meditation, reading, exercise or other activity, like a jigsaw puzzle, to occupy or ease your mind.
- 3** Talk to a professional counselor if you find it difficult to control how much you drink. Your benefits cover counseling through Teladoc, the EAP, or office visits with a licensed therapist. See [aseahealth.org](http://aseahealth.org) for coverage details.

**Excessive drinking is RESPONSIBLE FOR 1 in 10 deaths EVERY YEAR among U.S. adults.**

Source: [cdc.gov/alcohol/fact-sheets](http://cdc.gov/alcohol/fact-sheets)

# Open Enrollment Is Almost Here

IT'S TIME TO CHOOSE YOUR BENEFITS FOR THE NEXT PLAN YEAR

## 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.

Here's how to make the most of Open Enrollment (May 18–June 5):

- 1** Watch for your Open Enrollment packet in the mail in May to learn about Plan changes and costs for the 2020/2021 Plan Year.
- 2** Consider all of your options and choose the best Plan for you and your family.
- 3** If you have questions, get answers. Call Zenith American Solutions (the Health Trust Administrator) at 1-866-553-8206.
- 4** Enroll online at [aseahealth.org](http://aseahealth.org) by June 5. Click Open Enrollment on the home page and follow the directions.

## Save With an HCRA

### TAKE A FEW MINUTES TO ESTIMATE YOUR SAVINGS

You could save hundreds of dollars a year with a Health Care Reimbursement Account (HCRA). You don't pay taxes on the money you put into your HCRA—and that puts more money in your wallet.

Direct deposit makes it super convenient. You'll get reimbursed quickly from your HCRA, so you don't have to wait for a check and make a trip to the bank.

Visit the Health Trust website at [aseahealth.org](http://aseahealth.org) (click **Your Benefits**, then **HCRA**) to get more information, including a list of eligible expenses and a worksheet to help estimate your expenses for the upcoming Plan Year. (And watch for an update to the HCRA online portal coming in July.)

**IMPORTANT:** If you want to have an HCRA for the 2020/2021 Plan Year—even if you currently have one—you must enroll in an HCRA during Open Enrollment. New this year, menstrual products and non-prescription over-the-counter medications qualify as eligible expenses for reimbursement from your HCRA.



### HOW AN HCRA WORKS

- STEP 1:** Put money into your own HCRA account.
- STEP 2:** Pay for eligible health care expenses.
- STEP 3:** Get reimbursed from your own HCRA account.



## 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.*



ASEA/AFSCME Local 52  
Health Benefits Trust  
111 W. Cataldo, Suite 220  
Spokane, WA 99201

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## Teladoc: Always Open

### FROM THE SAFETY OF YOUR HOME

With Teladoc, you can get the health care you need—any day of the week, any time of day—without compromising your own—or anyone else's—health.

### TALK TO A THERAPIST FROM YOUR COUCH

Now you can talk to a licensed therapist, psychiatrist, or psychologist from wherever you are most comfortable. Get confidential counseling through Teladoc for conditions like depression, anxiety, stress, marital or family issues, and much more, by phone or video, 24/7.

Set up your Teladoc account today, so you'll be prepared to have a virtual visit the next time you need care.

**1** Go to **Teladoc.com** or download the app to your smartphone or tablet and set up your account.

**2** Then, when you need it, log in to your account or call

1-800-TELADOC (835-2362) to request an appointment.

There's no copay, no deductible, and the cost of your appointment is covered at 100%.

