



HEALTH TRUST NEWS

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

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BOARD OF TRUSTEES

- Mike Williams, Chairman
- Jacob Lauten
- Brittany Staker
- Rich Sewell
- Chelsea Sieh
- Shawn Staker
- Charisse Millett

Feeling Stressed? Anxious? Worried? Depressed?

KNOW WHEN TO GET HELP FOR YOURSELF OR SOMEONE YOU KNOW

Worry and stress over COVID-19 has impacted the mental health of almost half of the adults in the U.S.

Positive lifestyle changes, like eating healthy, exercising, avoiding self-medicating with alcohol or drugs, and relaxation techniques may help you feel better. But sometimes, that's not enough.

These early warning signs may indicate that you might need professional help:

- Loss of interest in daily activities
- Appetite or weight changes
- Sleep changes
- Anger or irritability
- Feeling emotionally overwhelmed
- Loss of energy
- Difficulty concentrating
- Unexplained aches and pains

If any of this describes what you're going through, we encourage you to talk with a therapist. Sometimes a few sessions are all you need to get back to feeling like yourself again. Your benefits give you several options:

- **Your Health Plan** covers outpatient mental health services the same as any other health care service. (A provider in the Aetna network may save you money. Search for one at aetna.com; choose Aetna Choice® POS II / Open Access.)
- **Teladoc** gives you access to professional counselors online or by phone at no cost to you. Go to Teladoc.com, download the app, or call (800) TELADOC (835-2362).
- Your Employee Assistance Program (EAP) benefits provide up to six free counseling sessions per issue per year. Here's how to connect:

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COVID-19 Benefit Updates

- As of June 15, CVS/Caremark no longer allows for early refills on 30-day maintenance medications.
- Through September, virtual visits with your provider by phone or video continue to be covered the same as an in-office visit. (Note: this is separate from Teladoc.)
- Deadlines are extended for COBRA, HIPAA special enrollment, and claims filing and appeals.

Please visit aseahealth.org for details and the latest COVID-19-related information.

FEELING STRESSED? ANXIOUS? WORRIED? DEPRESSED?

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- **Online:** Go to lifeworks.com; username: aseah / password: eap (case sensitive).
- **Phone (24/7):** Call (877) 234-5151; TTY/TDD (800) 999-3004; En Español (888) 732-9020.
- **Mobile app:** Download LifeWorks; username: aseah / password: eap (case sensitive).

IN A CRISIS, GET HELP FAST

- **The Disaster Distress Helpline: (800) 985-5990.** Counseling and support for people experiencing a disaster, such as COVID-19.
- **CrisisTextline.org: Text HOME to 741741** to connect with a counselor by text messaging.
- **National Suicide Prevention Lifeline: (800) 273-8255.** Get immediate help in a crisis.

Please Vote TRUSTEE ELECTION

This fall (August 10–September 10) ASEAH Local 52 members-in-good standing, whose workstation is in the Central Region, may vote for one of the following Central Region candidates for the ASEAH Health Trust Board of Trustees:

- Sylvia L. Whipple
- Jodi Andres

The candidate for the At Large (Statewide) seat, Brittany Staker, ran unopposed and is elected in keeping with the Health Trust's Election Policy.

Watch your mail for details or go to aseahealth.org.

How's Your Immunity?

IT'S TIME TO DO ALL YOU CAN TO STAY HEALTHY

Now more than ever it makes sense to help your immune system do its job of preventing illness and healing infections. It's easy to boost immunity with these healthy habits:

- **Start with basic hygiene.** Wash your hands for 20 seconds, wear a face covering and take social distancing seriously. If that's all you do, you'll be well on your way to staying healthy.
- **Eat healthy.** Choose a diet high in fruits and vegetables and maintain a healthy weight. Take a daily multivitamin and mineral supplement to fill in any gaps in your diet.
- **Exercise regularly.** Aim for 30+ minutes a day. And try to reduce sitting time, which can negatively impact overall health.
- **Manage stress.** Even low levels of stress can increase your body's cortisol

level, which reduces immunity. Practice relaxation techniques, like meditation, deep breathing, or prayer.

- **Sleep.** Most healthy adults need between 7 and 9 hours of sleep per night to function at their best.
- **Don't smoke.** If you do smoke, quit with help from Quit for Life, provided by the Trust at no cost to you. To get started, call (866) QUIT-4-LIFE (784-8454) or go to quitnow.net.
- **Drink responsibly.** Limit it to 1 drink per day for women; 2 drinks per day for men.

WORKOUT APPS PUT A GYM IN YOUR POCKET.

If you've been couch surfing since your gym closed due to COVID-19, there's an app that can help you get going again. (On the other hand, if you've been

Managing Your HCRA / HRA Is Easier Than Ever

THE NEW ONLINE PORTAL AND MOBILE APP PUTS YOU IN CONTROL

The new HCRA/HRA portal gives you 24/7 secure access to your account on your phone, tablet, or computer, and has these added features:

- Sign up for text notifications.
- Enroll for direct deposit reimbursements.
- Easily upload receipts online, or by photo on the mobile app.
- Get improved EOBs (explanation of benefits) for paper-claim reimbursements.
- Use the new integrated shopping tool to purchase qualified supplies.

- View educational videos and resources online.

As a reminder, over-the-counter medications and menstrual products are now eligible expenses.

GET STARTED TODAY.

- **Website:** Login to your health account on aseahealth.org, then navigate to Your Account > Your Claims > HCRA Account and Claim Summary.
- **Mobile App:** Search for Zenith Flex. Registration ID = ASEAH, employer name = ASEAH, ID = your social security number.

working out all this time, a workout app can help you take it to the next level.)

Here are a few to try:

- **All Out Studio** gives you access to hundreds of workouts at every skill level, from top certified trainers.
- **Aaptiv** pairs audio cues from instructors with songs you love, which makes working out a lot of fun.
- **Freeletics** has 900+ High Intensity Interval Training (HIIT) workouts that take only 10 to 30 minutes.
- **SworKit** lets you choose a workout based on activity, goal, and time—from 5 minutes to an hour.
- **Seven** gets you into shape in seven minutes a day using only a chair, a wall, and your body weight.

Important Tip: If you are being treated for a medical condition, it's a good idea to check with your doctor before starting any new exercise program.

Questions? Please contact Zenith's (the Health Trust Administrator) customer service team at (866) 553-8206 (toll-free), select option 2, then enter 2.

2020 HCRA / HRA DEADLINES EXTENDED

For the 2019-2020 Plan Year (which began July 1, 2019), the Trust extended HCRA / HRA deadlines, due to the impact of COVID-19.

- **December 31, 2020:** Last day to incur 2019/2020 Plan Year expenses.
- **February 15, 2021:** Last day to submit claims for the 2019/2020 Plan Year.

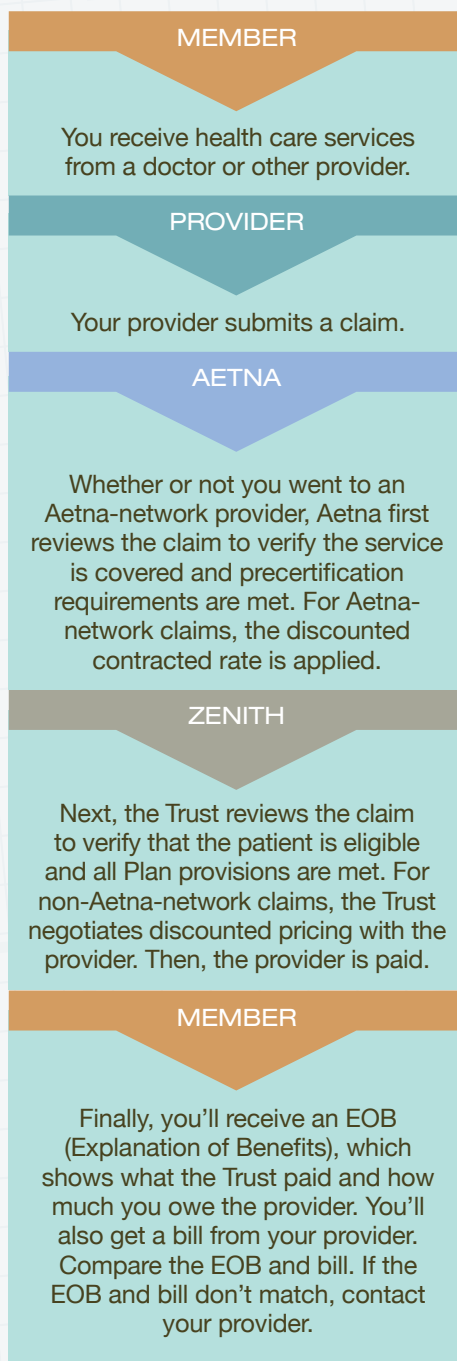
Tip: Add these dates to your calendar, so you don't miss a deadline.

How Your Claims Are Paid

THE TRUST MAKES SURE YOU GET THE MOST FROM YOUR BENEFITS

Usually, you don't even think about it. You go to the doctor, your Health Plan pays a portion of the bill for covered services, and you pay the rest. Simple.

But there's a lot that goes on behind the scenes to make sure benefits are applied accurately and you get the maximum coverage possible. Here's how it works.



HOW COORDINATION OF BENEFITS WORKS

If you have ASEA Health Trust coverage plus other coverage, the two plans work together to pay up to 100% of covered expenses. Here's how your claims are processed.

Your provider submits the claim to the primary plan first. The primary plan pays the provider and sends an EOB (Explanation of Benefits) to you and your provider for their portion of your coverage.

Then, your provider submits the claim to your secondary plan. (Check to see if your provider does secondary billing. If not, you will need to submit the claim to the secondary plan.) The secondary plan pays the provider and sends an EOB to you and your provider for the secondary portion of your coverage.

Once both plans have paid, you'll get a bill from your provider. Be sure to compare both EOBs to your provider's bill to ensure benefits are applied from both plans before you pay any amount due.

DUAL COVERAGE WITH THE ASEA HEALTH TRUST

If you have dual coverage with the ASEA Health Trust (you are covered both as a member and another member covers you as a dependent), your claims are processed using the automated process described above. (Previously, dual-covered ASEA claims were manually submitted to each member's plan at the same time.) To help facilitate smooth processing of your claims, please work closely with your provider(s) to ensure that they submit your claims properly.

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.



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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.

Prevent the Spread

People who have COVID-19 but no symptoms can unknowingly spread the virus. For everyone's sake, let's all maintain social distance, wear face coverings, wash our hands and stay home when sick.

