



Open Enrollment is May 18–June 5

Here's your checklist:

1. Read the Benefit Guide in your Open Enrollment packet.

- Know your Health Plan options.
- Consider a HCRA to help you save money.

2. You must complete Open Enrollment by June 5.

- To change your current Plan choice, you must enroll.
- If you are enrolling your spouse in Plan A, you must confirm if your spouse is eligible for other employer-sponsored coverage each year. Failure to do so will result in a \$125/month spousal surcharge in addition to your monthly contribution even if your spouse does not have other coverage.
- If you want to contribute to a HCRA for the 2026/2027 Plan Year, you must enroll each year.

3. Have questions? Get answers.

- Call the Health Benefits Trust Administrator (Zenith American Solutions) at (866) 553-8206.

To all ASEA Health Benefits Trust participants:

Welcome to Open Enrollment for the 2026/2027 Plan Year.

Over the past several years, the Health Trust has worked hard to manage costs carefully and limit increases to participants. Employee contribution rates did not change for eight straight years prior to the 2025/2026 Plan Year. The Trust absorbed rising health care costs by using reserves rather than passing those increases on to you.

As health care costs continue to rise, it is necessary to increase monthly employee contribution rates for the 2026/2027 Plan Year to help slow the draw-down of reserves and maintain the long-term financial stability of the Plan. 2026/2027 Plan Year contribution rates are as follows:

PLAN A: \$370

(increase of \$25/month)

PLAN C: \$45

(increase of \$5/month)

PLAN B: \$180

(increase of \$15/month)

PLAN D: \$50

(increase of \$5/month)

Please review the Open Enrollment checklist and complete any required actions by June 5 at 5:00 p.m. AKDT to ensure you have the coverage that works for you and your family.

You can help keep the plan strong by using benefits thoughtfully:

- Choose PPO providers; use the Coalition Health Centers.*
- Get preventive care and screenings.*
- Ask for generic prescriptions and use home delivery for 90-day maintenance medication refills.
- Try Teladoc for non-urgent “virtual” medical and behavioral health visits.*
- Consider Transcarent’s Virtual Physical Therapy* and Surgery Care* programs.
- Use the Renalogic Chronic Kidney Disease Management and Case Management programs, if applicable.*

The Health Benefits Trust is self-funded. Claims are paid only with the contributions made by you and the State. There is no insurance company backing the Plan. How we all use the Plan directly affects its financial health.

The ASEA Health Benefits Trust is overseen by a volunteer Board of Trustees operating under the Trust Agreement. Trustees are independent from collective bargaining activities and are required to act solely in the best interests of all plan participants. Their responsibilities include benefit decisions, claims oversight, regulatory compliance, and management of Trust assets.

Thank you for taking the time to review your benefits and for being an engaged participant in the plan.

Board of Trustees
ASEA Health Benefits Trust

* There is NO COST to you for this service—no deductible or copay.