

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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WELLNESS TOOLKIT

New Wellness Website Just for You

Healthy Information Is Just a Click Away

The more health information you have at your fingertips, the more you can do to stay on track with health issues that are important to you. That's why the Plan has launched an interactive, secure website featuring tools and resources to help you stay your healthy best.

To get started, simply visit www.MyNurseOnline.com/aetf. It's a cinch to register, and then you'll have safe, secure access to the site. Each person 18 years of age or older must register separately. You'll need to enter your first name, last name, date of birth, gender, and your AETF member ID (call the Administrative office if you've forgotten your number).

Once you're there, you'll have ac-



cess to health tools, such as BMI and pregnancy-due-date calculators, Condition Centers to help you manage a chronic condition or learn more about specific health topics, online journals and health trackers, links to educational articles and much more.

The website is available to all Plan

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HEALTHY REMINDERS

Don't Get Stuck With the Flu

Get Vaccinated This Fall

Vaccination is the best protection against getting sick during flu season, which lasts from late fall through early spring. You need two vaccines to be fully protected this year. The seasonal flu vaccine is different from the H₁N₁ (swine) flu vaccine. The CDC is encouraging people to get both vaccinations, as soon as each is available.

The seasonal flu vaccine is recommended for anyone who wants to reduce the risk of becoming ill with flu. It is particularly important for persons at increased risk of severe illness or for spreading the infection to persons who are at high risk. These people include:

- Pregnant women
- People aged 6 months through 18 years or age 50 years or older
- People with underlying medical conditions
- Health care providers
- People who live with or care for infants younger than 6 months of age
- Residents of long-term care facilities

The 2009 H₁N₁ flu vaccine is recommended for the groups of people who will be in greatest need of protection when the vaccine first becomes available:

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BENEFIT Q & A

Using Preferred Providers in Anchorage

You Save Money When You Use the PPO

Q What is the PPO?

A A Preferred Provider Organization (PPO) is a network of providers that agree to charge discounted rates for the services they provide to PPO members. The Plan contracts with Alaska Regional Hospital and Chugach Physical Therapy in Anchorage.

Q What services are included in the PPO?

A Within the Municipality of Anchorage, the PPO provision applies to inpatient and outpatient hospital services, including X-rays and lab tests, and all physical and occupational therapy. It does not apply to physician services or services performed in your physician's office, using the doctor's staff and equipment.

Q Do I have to use the PPO in Anchorage?

A No. You may choose any licensed provider, but remember that when you choose a non-preferred provider for services available at a PPO, your benefits will be lower and you will probably pay more in out-of-pocket costs. In addition, you are responsible for any billed amount beyond what the Plan pays.

You'll Save Money When You Use the PPO

Here is an example of how the Plan pays benefits for an inpatient hospital stay. (This example is for a participant in Plan 500; the Plan's payment will differ for participants in other plans. The example assumes the deductible has been met and the procedure has been preauthorized.)

| | PPO | NON-PPO |
|--|--|---|
| Billed Amount | \$10,000 | \$10,000 |
| Plan's Covered Charges (the PPO's contract rate) | \$4,500 | \$4,500 |
| Penalty for Not Using the PPO | N/A | \$1,000 |
| Remaining Covered Charges | \$4,500 | \$3,500 |
| Plan Pays | \$3,600 (80% of the covered charges) | \$2,100 (60% of the remaining covered charges) |
| You Pay | \$900 (20% of the covered charges) | \$7,900 (40% of the remaining covered charges, plus the PPO penalty and noncovered charges) |

New Wellness Website

Continued from page 1

participants and their families and is a valuable resource to help you manage your overall health.

Extra Support for Chronic Condition Care Program

Participants in the Chronic Condition Care program will be able to access additional materials to help them manage their condition, including program materials and reminders about their next appointments.

The Plan's Chronic Condition Care program can help people learn to manage their chronic conditions; in turn, that helps them better control their health, recover faster when sick and feel better longer.

Chronic Condition Care is free, voluntary and confidential. It is designed for all non-Medicare-eligible participants and dependents that have been diagnosed with asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes or have a history of heart failure.

If you are eligible to participate in the program, HMC, the company that manages the program for the Plan, will contact you. For more information, please visit the Plan website at www.aetf.com, click Health & Welfare, then choose Chronic Condition Care.

Confidentiality is a key component of the Chronic Condition Care program and website. You can be assured that your health information will not be shared. The website is secure and only you will have confidential access to personal items within the site.

USING YOUR BENEFITS WISELY

Take Charge of Your Own Good Health

Preventive Care Benefits Help You Stay Healthy

Preventive care—which includes physical exams, routine tests and cancer screening—can detect serious health issues early, when treatment is usually most effective. To encourage everyone to stay up-to-date with preventive care, the Plan provides benefits that meet or exceed generally accepted guidelines, as listed below.

| | PREVENTIVE CARE GUIDELINES | YOUR MEDICAL PLAN BENEFITS |
|-----------------------|---|---|
| GENERAL HEALTH | Physical exams based on age: <ul style="list-style-type: none"> • Under age 40, once every 5 years • Age 40-49, once every 2 years • Age 50 and older, once a year Cholesterol test, every 5 years beginning at age 35 for men and age 45 for women Test for colorectal cancer, periodically (depending on test) beginning at age 50 Checks for illnesses or conditions, as needed | Physical exams* Lab and X-rays associated with physical exams* Screening tests appropriate for your age |
| | Immunizations and flu shots, as needed | Immunizations appropriate for your age |
| Men | PSA test for prostate cancer, every year after age 50 | Annual PSA testing* |
| Women | Mammogram, every 1-2 years beginning at age 40 | Annual mammogram, age 35 and older* |
| | Pap test for cervical cancer, every 1-3 years, ages 18-65 | Annual pap test* |
| Children | Newborn screenings and well-baby care at 2, 4, 6, 9, 12, 15 and 18 months | Wellness care for babies up to age 2 |
| | Well-child checkups, as recommended by your doctor, usually at 2, 3, 4, 5, 6, 8, 10, 12, 14, 16 and 18 years | Physical exams for children age 2 and over, including sports physicals* |
| | Immunizations, as needed | Immunizations, as needed* |
| DENTAL | Checkup and cleaning, 1 or 2 times per year | For eligible active employees and families only: Oral exam up to twice per calendar year |
| VISION | Vision exams, as needed up to age 65 and regularly after that | For eligible active employees and families only: 1 vision exam every 12 months |

*These services are also available through the Wellness and Minor Care Program; program providers are available in Anchorage, Eagle River, Fairbanks and Wasilla. Benefits through the indemnity program are limited to \$500 per person per year.

Benefits for active employees are shown above; retiree benefits may differ. This is intended to be a summary. Benefits are subject to all Plan provisions and limitations. Copays, coinsurance and other out-of-pocket costs may apply. Please see your Summary Plan Description or contact the Administrative Office for more information.

Source for Preventive Care Guidelines: Agency for Healthcare Research and Quality

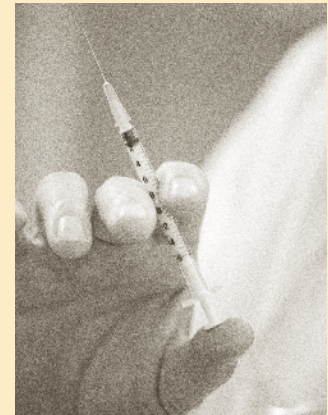
Don't Get Stuck With the Flu

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- Pregnant women
- All people aged 6 months to 24 years
- People aged 25 through 64 years with chronic health conditions
- Health care providers
- People who live with or care for infants younger than 6 months of age

When the demand for these groups is met, people aged 25-64 should also be vaccinated.

For up-to-date, reliable information about the flu, please visit www.flu.gov.



Flu Shots: What Your Benefits Cover

The Plan covers vaccines as part of the Physical Exam benefit, which provides an annual coverage amount based on your age (see your Summary Plan Description for details).

- Seasonal flu vaccines are available at no cost for eligible participants age 9 and over at the Health Fairs, which continue in certain locations through November 14.
- You may also receive flu vaccines through the Wellness and Minor Care Plan.
- If you obtain flu vaccines elsewhere, simply submit a claim for reimbursement. The Plan will pay up to \$25.

