

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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WELLNESS TOOLKIT

Live Tobacco Free

Help for Alaskans Who Want to Quit Tobacco

Tobacco is the single largest killer of Alaskans—tobacco-related deaths claim nearly 500 lives per year directly, and an additional 120 lives through secondhand smoke.

According to the State of Alaska's Department of Health and Social Services:

Tobacco use is Alaska's number-one public health problem. In terms of deaths, chronic illness and disability, no other underlying cause comes close. Tobacco cuts short the lives of more Alaskans than all infectious diseases combined. It leads to more deaths than all environmental toxins combined, more deaths than all other drug and alcohol use, and more deaths than all injuries—intentional or non-intentional—combined.

The single best thing that Alaskans who use tobacco can do to improve their health is to quit smoking or chewing tobacco products. The single best thing that young people can do to improve their odds for a long and healthy life is never to use tobacco.

Within 20 minutes of smoking your last cigarette, your body begins to restore itself. Within one day, your chance of a heart attack decreases. In three months, your circulation improves and your lung function increases up to 30 percent. After one year, coughing, sinus congestion, fatigue, and shortness of breath decrease; your lungs are markedly healthier and your risk of developing heart disease is half that of a smoker's.

These are all good reasons to quit using tobacco. To help you succeed, the Plan covers smoking-cessation medications such as Chantix and Wellbutrin. The Plan does not cover nicotine replacement therapy.

Free Resources Can Help You Quit Smoking

Smokers who have quit smoking permanently now outnumber smoking adults in Alaska. Studies show that smokers are twice as likely to successfully stop smoking when they work with a counselor. Take advantage of these free resources that can help you get free from tobacco.



Alaska Tobacco Quit Line: 888-842-QUIT (7848)

The Quit Line offers free, confidential, one-on-one telephone counseling. When you call the Quit Line, you'll talk with a supportive, caring, smoking-cessation counselor who can:

- Help you develop your own quit plan
- Send you a free Tobacco Quit Kit with helpful how-to guides and resources

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DEFINING BENEFIT TERMS

Understanding “Out-of-Network” Stay “In Network” and Get Better Benefits

In-network providers and facilities are those that are included in the Plan’s Preferred Provider Organizations (PPOs). You always have the option to choose an out-of-network provider or facility, but you’ll usually pay more for your care—and your benefits may be reduced.

Keep in mind that you’ll pay less and sometimes get better benefits when you choose an in-network provider. Follow these tips to help you stay in-network:

1 Know what services are available at each PPO (see sidebar at right).

2 Tell your doctors about your Plan’s PPOs and ask them to arrange for your services to be performed by a PPO provider.

3 If your doctor’s office performs lab or X-ray services in the office and the doctor’s office bills for those services, you may have those same services performed at your physician’s office without a penalty.

4 However, if your doctor’s office contracts with a lab within the Municipality of Anchorage to perform the services or bill for those services, an out-of-network penalty will apply.

5 If you use a non-PPO facility within the Municipality of Anchorage because your doctor does not practice at Alaska Regional Hospital, you will be subject to the out-of-network penalties for any inpatient or outpatient hospital services.

6 If you are receiving health care services outside the State of Alaska, be sure to find out if a Beech Street provider or facility is available.

Services Available at the PPOs

Alaska Regional Hospital

- Inpatient hospital stays
- Outpatient X-ray services (including MRIs, CAT scans, mammograms, sonograms, etc.)
- Outpatient laboratory services
- Outpatient surgery
- Emergency room (when possible)
- Sleep study tests

Chugach Physical Therapy, Alaska Hand Rehab and Ascension Physical Therapy

- Physical therapy services
- Occupational therapy services

Beech Street (Outside the State of Alaska)

- Providers (doctors, specialists, etc.)
- Facilities (hospitals, labs, urgent care, etc.)

Live Tobacco Free

Continued from page 1

- Help you get up to eight weeks of free nicotine replacement patches (for qualified participants only)
- Offer problem-solving advice to help you get started
- Help you stay on track with optional follow-up calls

Freedom From Smoking: 800-586-4872 or www.aklung.org

The American Lung Association in Alaska offers adults a free on-line program called **Freedom From Smoking**. It’s a proven method that has helped thousands of people quit smoking.

The program does not begin with quitting. Instead, you’ll complete several lessons first, helping to ensure success on your Quit Day. Best of all, you can access this online program day or night, seven days a week, on the schedule that works best for you.

Other Resources: www.smokefree.gov

Different people need different resources as they try to quit. Smokefree.gov allows you to choose the help that best fits your needs. This information-rich website enables you to:

- Get started quitting using an online step-by-step guide
- Talk with a stop-smoking expert via phone or text messaging
- Use online tools, like quizzes, calculators and journals
- Download, print or order information resources

These resources can help you become—and remain—a nonsmoker.

BENEFIT Q & A

Spotlight on the Plan's PPOs

PPOs Help You Make the Most of Your Benefits

To help keep costs down for you and for the Fund, the Plan uses several Preferred Provider Organizations (PPOs) that agree to charge a discounted rate for Plan participants.

Q What are the Health Plan's PPOs?

Within the Municipality of Anchorage:

- Alaska Regional Hospital
- Chugach Physical Therapy
- New! Alaska Hand Rehab
- New! Ascension Physical Therapy

In Alaska, outside the Municipality of Anchorage:

- The Plan does not have PPOs outside the Municipality of Anchorage.
- If you travel to the Municipality of Anchorage for services, or your physician sends specimens there for processing, the PPOs within the Municipality of Anchorage apply.

Outside the State of Alaska:

- Beech Street PPO (please see details below)

Q What is considered the Municipality of Anchorage?

This is defined as the area between Girdwood and the Knik River bridge, including the greater Anchorage bowl area.

Q What services are available from the PPOs?

Alaska Regional Hospital provides inpatient and outpatient hospital services, including X-rays and lab tests. Chugach Physical Therapy, Alaska Hand Rehab and Ascension Physical Therapy provide physical and occupational therapy.

Q Do I have to choose my doctor from a PPO?

No, doctors are not included in the PPOs. You may choose any licensed physician.

Q Am I required to use a PPO Provider within the Municipality of Anchorage?

No. You may choose any licensed provider for health care services. However, when you choose a non-PPO Provider for services available at a PPO, you will be subject to out-of-network penalties. As shown in the example below, these out-of-network penalties mean that the Plan will:

- Base your reimbursement on the PPO discounted rate
- Reduce your reimbursement percentage by 20% for the first \$50,000 in covered charges

- Apply a \$1,000 penalty for each inpatient admission to a non-PPO Provider.

Outside of Alaska, Choose Beech Street and Save

Beech Street is a nationwide PPO that offers discounted rates to Plan participants. When you select a doctor or facility from the Beech Street network, you and the Plan will save money.

- If you choose a Beech Street PPO facility, benefits will be paid according to your Plan's normal deductibles, coinsurance rates and out-of-pocket limits.
- If you choose a non-Beech Street PPO facility, and it is within 25 miles of a Beech Street facility, the Plan will reduce its reimbursement rate by 20% for the first \$50,000 of allowable expenses. This 20% reduction will not apply to your out-of-pocket limits.

Go to www.beechstreet.com or call 1-877-478-1246, option 5, to find a Beech Street provider or facility.

You'll Save Money When You Use the PPO

This example shows how the Plan pays benefits for an inpatient hospital stay. The example assumes the deductible has been met and the procedure has been preauthorized.

| | PPO | Non-PPO |
|--|--|--|
| Billed Amount | \$3,200 | \$6,000 |
| Plan's Covered Charges (the PPO's contract rate) | \$3,200 | \$3,200 |
| Penalty for Not Using the PPO | N/A | \$1,000 |
| Remaining Covered Charges | \$3,200 | \$2,200 |
| Plan Pays | \$2,720 (85% of the covered charges) | \$1,430 (65% of the remaining covered charges) |
| You Pay | \$480 (15% of the covered charges) | \$4,570 (35% of the remaining covered charges plus the PPO penalty and noncovered charges) |

Healthy CONNECTIONS



Healthy Connections provides general information about the Alaska Electrical Health & Welfare Fund. For more information, please refer to the Summary Plan Description book available by calling the Administrative Office. In the event of conflicting information, Plan documents and Plan booklets will govern.



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ADDRESS SERVICE REQUESTED



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ONLINE TOOLS

Go Online to Make the Most of Your Benefits

Get Clear Answers to Your Coverage Questions

The Fund's website, www.aetf.com, makes it easy for you and your family to get information about your Plan benefits. Here's a quick overview:

- **Forms**—Download forms for claims, enrollment and other events
- **Life Events**—Find out how to update your benefits when you have a significant life change, such as birth, marriage, divorce, etc.
- **FAQs**—Get fast answers to the most commonly asked benefit questions
- **Health & Welfare**—Find out how to use your Plan benefits wisely:
 - View your Plan's Summary of Benefits
 - Get information about the Wellness and Minor Care Program
 - Get details on filling prescriptions, both retail and mail order
 - Review your dental and orthodontia benefits
 - Check your vision benefits and how to use VSP providers
- **Useful Sites**—Link to Caremark, Beech Street, Vision Services Providers (VSP), Alaska Regional Hospital and more

