

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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BENEFIT FOCUS

Using the Wellness and Minor Care Plan

Getting the Care You Need Is Affordable

Working with your doctor to stay healthy is as important as getting the right treatment when you're sick. That's why the Wellness and Minor Care Plan lets you get the care you need, at a price that's easy on your wallet.

You pay just \$10 per person per visit, or \$25 if three or more family members receive services at the same time. Charges for services will not apply to your annual deductibles, reimbursement percentages or out-of-pocket limits.

Covered Services

- **Routine and minor care:** Treatment for colds, flu, minor illness or accident, general minor medical care and X-rays or lab tests
- **Preventive care for adults:** Physical exams, mammograms, prostate-specific antigen (PSA) testing, annual women's exams and associated lab tests and X-rays
- **Preventive care for children two years and older:** Physical exams, sports physicals and immunizations

Services Not Covered

The Wellness and Minor Care Plan does not include treatment for chronic conditions, which are any health issues that are long term and require ongoing care (like diabetes or asthma). However, the providers in the Wellness and Minor Care clinics can treat you for a chronic condition, and your claims will be processed under the Medical Plan, which means deductibles and other Plan provisions will apply.

For Medicare-eligible participants, expenses normally covered by Medicare are not covered under the Wellness and Minor Care Plan.

Wellness and Minor Care Plan Providers

You may choose from these providers for Wellness and Minor Care Plan services:

- Primary Care Associates in Anchorage and Eagle River
- Dimond Medical Clinic in Anchorage

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WELLNESS TOOLKIT

Understanding Congestive Heart Failure

When Your Heart Slows Down Before You Do

Your heart is a powerful muscle that beats without stopping throughout your lifetime. In just one day, your heart beats about 100,000 times and pumps the equivalent of 2,000 gallons of blood!

If the heart muscle weakens and becomes unable to pump as much blood as the body needs, congestive heart failure occurs. "Failure" doesn't mean the heart has stopped; it means that it is not pumping as well as it should.

There is no cure for congestive heart failure; it is usually a serious, long-term condition that doesn't go away. Around five million people in the US have this condition, but many of them have learned to live a full life

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Using the Wellness and Minor Care Plan

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- Wasilla Medical Clinic in the Valley
- Fairbanks Urgent Care Center in Fairbanks

For more information, please visit the Trust Fund website at www.aetf.com, choose "Health & Welfare," then "Medical," then "Wellness and Minor Care."

Money Saving Tip

Primary Care Associates has agreed to reduce rates on services available at its Anchorage and Eagle River clinics. If you seek treatment at Primary Care Associates for services covered under the Medical Plan (including care for chronic conditions) you will usually save money!

Understanding Congestive Heart Failure

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with the right treatment and healthy lifestyle habits.

Anything that damages your heart or affects how well it pumps can lead to congestive heart failure. The most common causes are coronary artery disease, a previous heart attack or high blood pressure.

The Chronic Condition Care Program Can Help

Talk with your doctor about your risk of developing congestive heart failure and, if necessary, how to reduce it. If you have this condition, lifestyle changes—like eating right, losing weight and getting regular exercise—can help slow down the heart's weakening. The Chronic Condition Care program can help you learn to manage your symptoms and make important lifestyle changes so that you feel better more often.

Chronic Condition Care is free, voluntary and confidential. It is specially designed for all non-Medicare eligible participants and dependents who have been diagnosed with:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure
- Coronary artery disease (CAD)
- Diabetes

Chronic Condition Care provides valuable information and one-on-one assistance to help people improve their overall health, giving them extra support in addition to their doctor's treatment plan. HealthFitness, the company that manages the program for the Fund, reviews health care claims to identify participants who have been diagnosed with any of the conditions listed above. A representative will contact them to explain the program and invite them to participate.

DEFINING BENEFIT TERMS

Understanding Usual, Customary & Reasonable

The Plan Payment Is Based on the UCR

The usual, customary and reasonable (UCR) charge is the average amount (determined by the Claims Administrator) charged for similar services in the same or a similar cost area.

A doctor may bill more than the UCR **amount**, but the percentage the Plan pays is based on the UCR, not the billed amount (unless the billed amount is less than the UCR **amount**). See example below.

UCR Plan Payment Example

| Description | Billed Amount Exceeds the UCR Charge | Billed Amount Equals the UCR Charge |
|---|--------------------------------------|-------------------------------------|
| The Doctor's Billed Amount | \$250 | \$200 |
| The Plan's UCR Charge | \$200 | \$200 |
| Plan Payment 85% of the UCR, in this example; the percentage varies by Plan | \$170 | \$170 |
| You Pay You pay the difference between the Billed Amount and the Plan Payment | \$80 | \$30 |

Remember, in most cases you must meet the annual deductible before the Plan pays benefits.

Money Saving Tip

You may choose any doctor, however, you will probably save money when you choose a doctor from the Beech Street network. That's because Beech Street providers agree to charge a discounted rate for services. To find a Beech Street doctor near you, search online at www.BeechStreet.com or call 1-877-478-1246, option 5.

HEALTHY REMINDER

'My Focused Health' Is Your Portal to Wellness

Online Tools Help Chronic Condition Care Participants

Taking stock of your health, setting goals and tracking progress are key steps to improving your well-being. And now, online tools make these three tasks easy and fun to do.

Participants in the Chronic Condition Care program have access to the My Focused Health portal, a web-based health information center. You log in with your own username and password, which keeps your personal information confidential and available only to you.

From the home page, click on one of the online tools that can help you reach your health goals:

Health Assessments:

Online questionnaires are easy and fun to complete and provide valuable information. Choose from:

- **Profiles:** Get an overall view of your health and learn where you can improve with general health, preventive care, cancer prevention and other assessments.
- **Health Risks:** Evaluate your risk for various conditions, such as cancer, heart attack, stroke and more.
- **Life/Work Style:** Discover how your lifestyle affects your health by looking at your stress, fitness, sleep, work and other habits.
- **Conditions/Symptoms:** Learn more about conditions like depression, insomnia or chronic pain, among others.



Here's how to log in to the My Focused Health portal:

1. Go to: <https://AEHWF.myfocusedhealth.com>
2. Enter your username:
 - Employees: AKE + 6 digit EEID (for example, AKE000000)
 - Spouses: AKE + 6 digit EEID+ S (for example, AKE000000S)
 - Your 6 digit EEID can be found on your benefit ID card
3. Enter your password: The last 4 digits of the user's social security number

Health Trackers:

These help you analyze what you are doing well and where you need to improve.

- **Food Tracker:** Improve your eating habits by gaining a better understanding of why, where and when you eat.
- **Exercise Tracker:** Enter your weight, activity and the length of time you are active, and the tracker automatically calculates how many calories you burn.
- **Custom Tracker:** Set up a tracker to match your own goals, such as stopping smoking or choosing healthier foods.

Daily Journal:

Making a lifestyle change is challenging for most people. Recording your responses can help you understand the issues behind your health choices and use that information to improve your success.



In addition to these valuable tools, My Focused Health gives you total access to an entire health information center. Use the symptom checker to get suggestions on how to treat health issues. Or view the library of health information by general topic (or Health Center) or search for a specific condition. It's all at your fingertips!

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



Remember...

If you are Medicare eligible, you must enroll in both Part A & Part B



Health Fairs Draw Crowds

Free Labs, Flu Shots and Healthy Ideas



More than 600 Alaska Electrical Health and Welfare Fund members and their families attended the annual Health Fairs last year. Every year there are more good reasons to attend:

- **It's free for you and your family.** The Health Fairs are sponsored by HCCMA.
- **You get great ideas.** Pick up recipes, exercise tips, benefit information and more.
- **Flu shots and tests are free.** Your Health Plan covers 100% of the cost.
- **You receive test results confidentially by mail.** Be sure to give a copy to your doctor.

Preventive care is all about staying healthy by reducing your health risks and getting checked to detect health issues early. This year, **625 AETF participants got free seasonal flu shots**. In addition, about **600 had lab tests done** (chemistry/hematology profiles, thyroid screens and/or vitamin D tests) and **202 men had a prostate disease screen**.

The health fairs are brought to you by your Health Plan through its participation in the Health Care Cost Management Corporation of Alaska (the "Coalition"). Remember, pre-registration is available which reduces your lab line waiting time for health screening tests. If you did not pre-register last year, plan on doing so this year!

