

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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Alaska Electrical Health & Welfare Fund

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(800) 478-1246 or (907) 276-1246
www.aetf.com

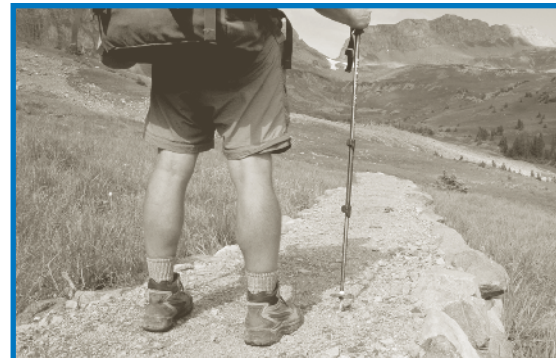
WELLNESS TOOLKIT

Become a Healthier You

Seven Smart Things You Can Do for Your Own Good

Did you know that the most common health problems are also the most preventable? You can take steps to help prevent all of the major causes of death—cancer, heart disease, stroke, lung disease and injury—with healthy lifestyle habits. Not only will you improve your well-being, but you'll also help to keep costs down—for yourself and the Trust Fund.

- 1. Eat a balanced, high-fiber, low-fat diet.** Start by eating your vegetables!
 - Get creative ideas for adding fruits and vegetables into your daily diet at www.fruitsandveggiesmatter.gov, offered by the Centers for Disease Control (CDC).
- 2. Exercise 30–60 minutes, 4 to 6 times a week.** Resolve to take a 15-minute walk every morning and evening.
 - The National Library of Medicine (NLM) can help you start and then stick with an exercise plan at www.nlm.nih.gov/medlineplus/exerciseandphysicalfitness.html.
- 3. Maintain a healthy weight,** or if you're overweight, lose weight. The key is to eat right and be physically active.
 - Put it all together in a personalized plan using the USDA's Food Pyramid at www.mypyramid.gov.
- 4. Don't smoke or chew tobacco.** If you've tried to quit before, get help and quit for good this time.
 - Call Alaska's Quit Line at 888-842-7848 (toll-free) for information and resources, including free nicotine replacement patches for qualified participants.



Tips for Reaching Your Health Goals

- These tried-and-true strategies can help you succeed:
- **Focus on one goal.** After you establish good habits in that area, tackle another goal.
 - **Start small.** For example, instead of "run a marathon," set a goal of walking 30 minutes every day.
 - **Tap into helpful resources.** Use the resources listed on the left, or ask your doctor for information and community resources that can help you succeed.
 - **Get a buddy.** Schedule a time to work out with a friend, or invite a few people to begin a healthy diet together.
 - **Stick with it.** It only takes three weeks to make a new habit.
 - **Celebrate successes.** When you reach a milestone, like walking every day for two weeks, treat yourself to a movie or a new book.

- 5. Reduce stress.** Find healthy ways to blow off steam, like meditation or exercise.
 - Visit the National Library of Medicine (NLM) at www.nlm.nih.gov/medlineplus/stress.html to learn about stress and how you can reduce it.

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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. In Anchorage, the Plan's PPO contract is with Alaska Regional Hospital and Chugach Physical Therapy.

Q: Why does the Trust Fund use PPOs?

A: By charging discounted rates for services, PPOs help the Fund keep costs down. The Fund saved over \$12.5 million last year by using PPOs.

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 inpatient services available at a PPO, the Plan will apply a \$1,000 penalty, the covered charges will be reduced to the PPO

contracted rate, and the amount the Plan pays will be reduced by 20% (see example below). For outpatient services (labs, X-rays, day surgery, etc.) the covered charges will be reduced by 50%, and the amount the Plan pays will be reduced by 20%; consequently the benefits will be lower, and you will be responsible for any billed amount beyond what the Plan pays.

Q: What if I need a service that the PPO doesn't offer?

A: For services that are not available at a PPO, you may go to any approved provider and receive your Plan's standard benefits. (Please contact the Administrative Office to confirm that a service is not available at a PPO before receiving treatment.)

MultiPlan PPO (Outside of Alaska)

Outside of Alaska, the Plan contracts with MultiPlan as our PPO network. By using one of the preferred doctors or hospitals in the MultiPlan network, you'll save money because the percentage you pay is based on the covered charges after the discount has been applied.

Contact MultiPlan to locate a provider or facility:

- Go to www.multiplan.com and choose Search for a Doctor or Facility
- Call 877-478-1246 (toll-free) and select option 5

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; payment will differ for participants in other plans. The example assumes the participant paid the deductible and obtained preauthorization.)

	PPO	NON-PPO
Billed Amount	\$6,000	\$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 non-covered charges)

USING YOUR BENEFITS WISELY

Understanding Your Explanation of Benefits (EOB)

Whenever you or your provider submits a claim for yourself or a family member, the Trust Fund will mail you an EOB that describes how the Health Plan paid benefits (see highlights in the example on the right).

Follow these tips to understand your EOB and make sure the information is correct:

- Verify that the services were provided.
- Make sure your provider's bill matches the Patient Balance on the EOB. (Call your provider with any questions.)
- If you are due a reimbursement, the check will be attached to the EOB—don't accidentally throw it away!
- Save your EOBs for tax purposes and as a health care record.

Healthier You, *Continued from page 1*

6. Get preventive health care. Stay up to date with cancer screening and routine health tests.

- The Agency for Healthcare Research and Quality (AHRQ) offers a free calendar that shows recommended tests and when you should have them. Go to www.ahrq.gov/ppip/timelinead.pdf to print yours.

7. Be a wise health care consumer.

- Learn all about your health conditions and talk with your doctor about what's best for you.
- The Agency for Healthcare Research and Quality (AHRQ) offers tools that can help you be your best advocate. Go to www.ahrq.gov, click Consumers and Patients, and then choose Be an Active Health Care Consumer.

12/14/07

Alaska Electrical Health & Welfare Fund
2600 Denali Suite 200 • Anchorage, AK 99503-2782
(907) 278-1246 • (800) 478-1246 • Fax: (907) 278-7576

ALASKA REGIONAL HOSPITAL
Routine physical 12-03-07 12-03-07 280.00 140.00
The plan paid 75% of the amount allowed, after PPO discount applied

ALASKA IMAGING ASSOCIATES LL
X-rays & other diagnostic test 12-03-07 12-03-07 305.00 305.00
The plan paid 75% of the amount allowed

* \$333.75 Paid directly to providers on 12-14-07

Deductible 2007 Patient: 700.00 2007 Family: 810.00 2006 Patient: 300.00 2006 Family: 600.00
Out of Pocket 2007 Patient: 370.31 2007 Family: 1080.31 2006 Patient: 477.20 2006 Family: 794.80

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

Alaska Electrical Health & Welfare Fund
2600 Denali Suite 200
Anchorage, AK 99503-2782

ADDRESS SERVICE REQUESTED

JOHN DOE
2600 DENALI STREET
ANCHORAGE AK 99503-2782

- 1 Member Name/Patient Name:** Who the claim is for (one patient per EOB).
- 2 Provider of Service:** The provider who performed the service (there may be more than one provider).
- 3 Dates of Service:** The date the service was provided.
- 4 Amount Charged:** The amount the provider billed for the service.
- 5 Amount Allowed:** The allowable expense that the Plan covers—generally the Usual, Customary and Reasonable (UCR) amount for the service and area, or the PPO contract rate.
- 6 Deduct:** The amount you must pay toward your deductible.
- 7 Other Cov:** The amount your primary insurance paid (if applicable).
- 8 Benefit:** The amount the Plan paid for this claim.
- 9 Patient Balance:** The amount for which you are responsible.
- 10 Description of Plan Payment:** For each service, how payment was calculated.
- 11 EOB Totals:** The total payment and patient balance for all provider claims listed on that EOB.
- 12 Deductible:** The amount of patient and family deductible that have been paid for the current and previous year.
- 13 Out-of-Pocket:** Your total out-of-pocket costs for the current and previous year.

If you have a question about your EOB, call the Administrative Office—the phone number is printed at the top of the EOB.

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.



Alaska Electrical Trust Funds
2600 Denali, Suite 200
Anchorage, AK 99503-2782

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www.aetf.com



DEFINING BENEFIT TERMS

Annual Medical/Dental Update Form

All members must complete the Annual Medical/Dental Update Form once a year. This form provides the Trust Fund with current coverage information for you and your dependents. Everyone must have a current form on file before the Plan pays benefits.

- Complete a separate form for yourself, your spouse and each covered family member.
- Update the form once every 12 months. This can be done when it expires for each person or at the beginning of the year.
- Update the form whenever information changes. For example, submit an updated form if your spouse's medical insurance changes through his or her employer.

Here's how:

- Go to the Trust Fund website, www.aetf.com, click Forms and choose Annual Medical/Dental Update Form. Print the form (print or make enough copies for each covered family member), fill it out and fax or mail it to the Administrative Office (the fax number and mailing address are printed on the form).
- You may also call the Administrative Office at 907-276-1246 or 800-478-1246 (toll-free) and ask to have the form mailed to you.

