



# Alaska Electrical Trust Funds

PENSION FUND – HEALTH AND WELFARE FUND – LEGAL FUND  
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www.aetf.com



March 2020

Re: Alaska Electrical Health & Welfare Fund

Dear Plan Participant:

In light of the declaration of a world-wide pandemic arising from the outbreak of novel coronavirus (COVID-19) the Trustees of the Alaska Electrical Health Fund are implementing the coverage changes described below effective immediately. These changes will stay *in effect until the COVID-19 emergency orders are lifted or until further notice*:

1. Cost-free testing for COVID-19
2. Waiver of “refill-too-soon” rules for maintenance medications

The Trustees have also increased access to telehealth services

These changes are described in further detail below

## Testing and Treatment for COVID-19 Illness

- The Plan will waive any deductible and co-insurance costs associated with *testing* for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. If you or your dependent(s) test positive, *treatment* of COVID-19 remains subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider’s status.
- The Plan will temporarily suspend prior authorization requirements for treatment or testing of COVID-19. **Note:** this does not apply to prior authorization requirements for other procedures, which remain in effect.

## Maintenance Medication Refills

Caremark is temporarily relaxing “refill-too-soon” guidelines for both pharmacies and members located in impacted states for as long as the emergency is in effect. This means that you may refill maintenance medications sooner. For those seeking to further reduce interactions, you may also take advantage of free home delivery of 90-day supplies from CVS Caremark Mail Service Pharmacy. This will assure members have an adequate supply of needed medications in advance of a potential quarantine. **NOTE:** this policy does not apply for controlled substances.

You can find more information at: <https://www.cvs.com/content/coronavirus>.

## Increased Telehealth Coverage

If you are not feeling well, contact a medical provider. Given the current strain on the healthcare system, public health officials have recommended that people consider telehealth services to get access to care if you have symptoms. There are two ways you can access telehealth as a covered benefit under the Plan.

**Telehealth Benefit via Covered Providers.** Effective immediately, a “Physician Visit” includes a telephone or online consultation with a Physician for treatment of certain medical or behavioral health conditions requiring immediate but non-emergent care such as cold or flu symptoms, allergies, urinary tract infections, bronchitis, ear infections, and certain skin conditions. To be covered, the medical consultation must be:

- Online or by telephone.
- A live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.

- Diagnostic and treatment focused.

Routine calls with your physician's office, as in the past, are not covered.

These services are subject to the Plan's usual requirements including usual customary and reasonable (UCR) charges, annual deductible, the office visit copayment and coinsurance.

**Telehealth Benefit via Teladoc™.** Through the Plan, you have access to a doctor through Teladoc, which allows you to connect with medical advice 24/7. **There is no copayment for this benefit – a Teladoc visit is available to you at no charge.**

As an eligible participant or dependent you have access to Teladoc for 24/7 care via telephone or video chat. A Teladoc doctor can discuss any symptoms you are having and help determine the right treatment or next steps, including providing a prescription if appropriate. Please see the attached flyer for more details.

Among other common health issues (for example, cold and flu, allergies and UTIs) Teladoc doctors can also provide consults for members who are suffering from symptoms of upper respiratory illness that occur with COVID-19. Included with this mailing is information from Teladoc regarding COVID-19. If you have symptoms (which includes fever, cough, and shortness of breath), we encourage you to use this option to seek medical advice.

**Extension of Plan's Teladoc benefit to include behavioral health and dermatology.** The Trustees have recently approved an extension of the Teladoc benefit to include behavioral health services and dermatology services effective April 1, 2020. This may also be helpful to you and your family during this stressful time. Details about these benefits is also included in a separate flier with this mailing.

**Accessing your Teladoc benefit.** Visit [www.Teladoc.com](http://www.Teladoc.com) to set up an account if you haven't already done so. Once that is done you can log in at [www.Teladoc.com](http://www.Teladoc.com) or call (800) 835-2362 to schedule a phone or video consult.

#### **Future Developments and Resources for Information on COVID-19**

The Trustees will monitor COVID-19 health emergency developments. We recommend that all participants and their families stay current on the recommendations of public health authorities with respect to best practices for keeping healthy. We recommend that you check the Plan website for the latest updates and notices: [www.aetf.com](http://www.aetf.com).

Below are resources that are continually updated:

- US Center for Disease Control: <https://www.cdc.gov/coronavirus>
- Alaska Department of Health and Social Services: <http://dhss.alaska.gov/dph/Epi/id/Pages/COVID-19/default.aspx>

You may also text ANCHEALTH to 888-777 for up to date changes regarding COVID-19 from the Municipality of Anchorage.

The Health Plan booklet is available online at: <https://www.aetf.com/hw.asp>. If you have any questions regarding the contents described in this notice, please contact the Administration Office at (907) 276-1246 or (800) 478-1246. Thank you.

Sincerely,



Gregory R. Stokes  
Administrator

GRS:lm