



Alaska Electrical Trust Funds

PENSION FUND – HEALTH AND WELFARE FUND – LEGAL FUND
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May 2023

Re: **Alaska Electrical Health & Welfare Fund**
Summary of Material Modifications

Dear Plan Participant:

The Board of Trustees has made the following revisions to the Alaska Electrical Health and Welfare Fund (“Fund”) benefits as of the dates listed below.

END OF COVID-19 EMERGENCY ON MAY 11, 2023 MEANS CHANGES TO PLAN COVERAGE

Changes Effective May 12, 2023

The Fund has provided coverage for COVID-19 tests and vaccines since March 2020 pursuant to federal law. The federal government has indicated that effective May 11, 2023 the COVID-19 National Emergency will end. This means that health plans like ours are no longer required to cover COVID-19 tests, vaccines and related services without cost sharing.

As of May 12, 2023 the Fund will provide the following benefits for COVID-19 vaccines and testing.

- Vaccines will continue to be covered at no cost to you.
- COVID-19 testing performed by in-network and out-of-network providers will be covered subject to the medical plan’s normal deductibles, copayment and co-insurance requirements.
- Over-the-Counter COVID-19 tests will be covered subject to the medical plan’s normal deductibles, copayment and co-insurance requirements.

Changes Effective July 11, 2023

During the COVID-19 national emergency, a number of time periods for taking Trust-related actions were extended during the COVID-19 National Emergency. Time periods were “tolled” or suspended for a full calendar year or until 60 days after the end of the National Emergency – whichever occurs first.

As of July 11, 2023, the following time periods will revert to their normal lengths:

- The 30-day period or 60-day period to request HIPAA special enrollment for you or your dependents.

- The 60-day period for electing COBRA continuation coverage after a qualifying event.
- The 60-day period to notify the Fund of COBRA qualifying events involving divorce, legal separation, a child’s loss of dependent status or disability determinations.
- The period for making COBRA premium payments (45 days after election for first payment or the end of the month for which coverage is sought for subsequent payments).
- The date by which individuals must file an appeal under the Fund’s claims and appeals procedures (180 days after denial).
- The deadline for requesting external review for adverse benefits determinations involving medical judgment (4 months after denial of an appeal).

The following provides examples of how the end of the COVID-19 National Emergency will impact these timelines.

Appeal Example. Pat was notified that charges for orthodontia were denied by the Fund on March 30, 2023. A participant would normally have 180 days to appeal the denial under the Plan (i.e., by September 26, 2023).

Because of the COVID-19 relief, this deadline didn’t begin to run until the earlier of July 11, 2023 or one year after the claim denial (March 30, 2024). With the end of the COVID-19 relief on July 11, 2023, the 180-day time limit will begin running at that time. Pat must submit an appeal by January 7, 2024.

COBRA Election Example. Sam, a qualified beneficiary, was provided a COBRA election notice on June 1, 2022. The qualified beneficiary would normally have 60 days from the date of the COBRA election notice to make an election to receive COBRA continuation coverage (i.e., until July 31, 2022).

Because of the COVID-19 relief, this period was suspended until the earlier of the end of the outbreak period (July 10, 2023) or for one year (June 1, 2023). With the end of the COVID-19 relief, the 60-day COBRA time limit begins to run after one year on June 1, 2023, so the qualified beneficiary must make the COBRA election no later than July 31, 2023.

TELADOC MENTAL/BEHAVIORAL HEALTH SERVICES EXPANDED

In early 2020, the Trust introduced access to virtual care (video or phone) through Teladoc. Initially this was available only for simple medical related issues, such as cold or flu symptoms, rashes. In April 2020, Dermatology and behavioral health services were added. Beginning May 1, 2023, the Fund has expanded Teladoc’s offerings to significantly increase access to mental/behavioral health services. Using the Teladoc app, you and your family members can:

- Access digitally based content on issues relevant to your life,
- Get live virtual coaching,

- Set an appointment with a licensed Teladoc therapist of your choice from the comfort of your home, or wherever you are,
- Have immediate access to therapist if in crisis

This change is intended to provide more immediate access to services/care for mental/behavioral health issues impacting you. There are three ways you can access Teladoc:

- Online with your computer or tablet @ TeladocHealth.com or
- With your mobile device by downloading the Teladoc App or
- By phone @ (800) TELADOC

DETERMINATION OF USUAL CUSTOMARY AND REASONABLE (UCR) FOR NON-PREFERRED PROVIDER SERVICES

As provided in a previous summary of material modifications dated November 2018, for non-Preferred Provider charges, the Plan establishes a “usual customary and reasonable” charge which is the Covered Charge for purposes of reimbursement by the Plan. The Board of Trustees retained a third party, Zelis, to assist in establishing a negotiated rate that, if accepted by the service provider, will result in no balance billing to the Participant of costs other than the applicable Plan deductible or co-payment.

Prior to April 1, 2023, the threshold for such reviews was \$5,000 for professional services and \$10,000 for facility charges. Beginning April 1, 2023, neither threshold applies; all non-Preferred Provider charges will be reviewed by Zelis.

CHANGES TO BOARD OF TRUSTEES

Marcie Obremski and Diedre Williams are no longer members of the Board of Trustees.

Questions

If you have questions or need further information, please contact the Administrative Office at 907-276-1246 or email info@aetf.com. Thank you.

Sincerely,



Robert Garcia
Administrator

Please read this notice carefully and keep it with your benefit booklet or insurance records for future reference.