

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

Hot Topics

Alaskans Save With Generics..... 1
 Beware of the Silent Killer 2
 Teladoc 2
 Back Pain? Don't Give Up!..... 3
 Feels Like the Flu? 3
 The Surprising Truth About Prediabetes..... 3
 Get to Know an Aetna Doctor 4

Alaska Electrical Health & Welfare Fund

Employer Trustees

Larry Bell
 Jesse Hale
 Paul Lantz
 Chuck Platt
 Diedre Williams

Labor Trustees

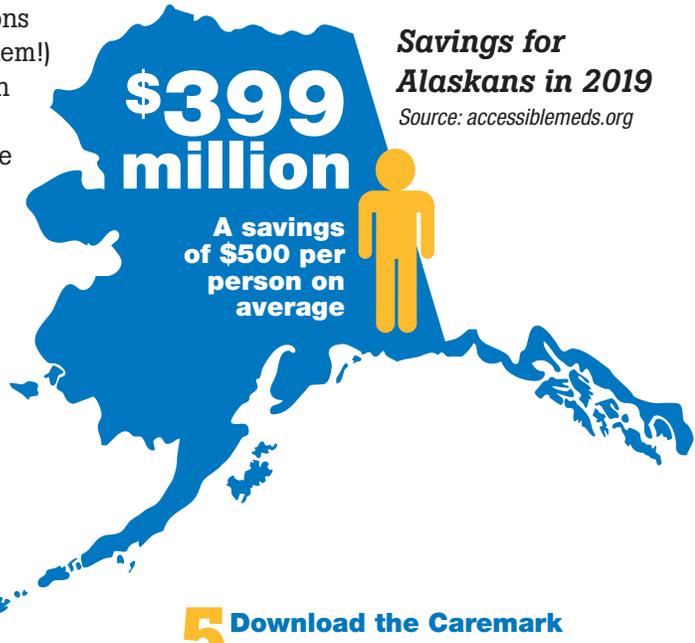
Knute Anderson
 Pamela Cline
 Dave Reaves
 Diana Ruhl
 Doug Tansy

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

Alaskans Save With Generics

How much you save is up to you.

While 90% of prescriptions (a whopping 4 billion of them!) were filled with generics in the US in 2018, generics account for only 25% of the total amount spent on drugs. Yep, you guessed it: brand-name drugs account for the remaining 10% of prescriptions—and 75% of the dollars we spend.



Choose generics and save:

1 If you regularly take a brand-name drug, ask your pharmacist or doctor if a generic alternative is available.

And keep asking, because when the brand-name patent expires, a generic will probably become available.

2 Find out if you could fill your preventive medication at no cost. The Plan pays 100% for many generic drugs for ongoing conditions like high-blood pressure, asthma, diabetes and heart disease.

3 Ask your doctor to authorize a generic substitution.

Generics cost 80% less than brand-name drugs, and your copay is lower, too, so you always save money when you choose generics.

4 Save even more by using mail-order to buy generics.

You'll get a 90-day supply for the 60-day retail price. Plus, you'll enjoy home delivery, free shipping and automatic refills.

5 Download the Caremark app or register on caremark.com.

Manage prescription refills, check order status, know your costs and coverage, and see how you can save with generics.

Remember, if you choose a brand-name drug when a generic equivalent substitute is available, you pay 100% of the cost of your prescription.

To learn more, please refer to your Plan's prescription drug benefit coverage on the Fund's website at aetf.com.

Going on Vacation?

If you are travelling and need an extra supply of medicine, you can call Caremark or the Administrative Office and request a vacation override.

This lets you get a 60-day supply (instead of the usual 30-day supply). You can use one vacation override per calendar year.

Have questions? Contact Caremark Customer Care at (877) 478-1246, option 3; or call the Administrative Office at (907) 276-1246 or (800) 478-1246.

Beware of the Silent Killer

Millions have high blood pressure and don't know it.

More than 1,000 deaths occur in the U.S. every day that are caused—at least in part—by high blood pressure. This “silent killer” has absolutely no warning signs or symptoms.

It stealthily increases the risk for heart disease and stroke—the 2nd and 6th leading causes of death in Alaska—as well as coronary artery disease, arteriosclerosis (hardening of the arteries) and kidney failure.

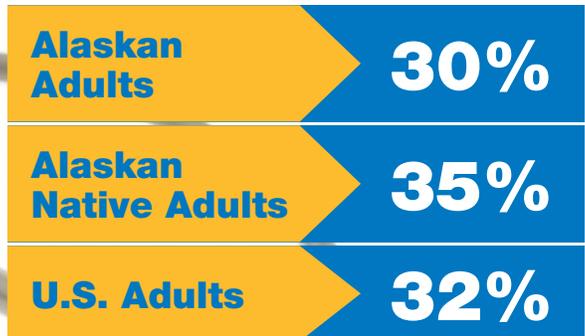
There's only one way to know if you have high blood pressure: get it checked with a simple blood pressure cuff, available in most pharmacies and every doctor's office.

Anyone can have high blood pressure, but the risk is greater for adults over age 65 and American Indian/Alaska Native and African American adults.

The bottom line: 1 in 3 adults have high blood pressure; only about half are taking action to lower it; but everyone can take steps to control it. Here's how:

- **Know your numbers.** Normal is 120/80 or lower; high blood pressure is 140/90 or higher. Anything in between is “prehypertension,” which signals an increased risk for developing high blood pressure.
- **Get screened regularly.** Check your blood pressure at least every 2 years—it usually increases with age.
- **Talk to your doctor.** You may need a medication, if lifestyle changes aren't enough.
- **Eat healthy.** A low-fat, high fiber diet (like the DASH diet) can lower blood pressure.
- **Eat less salt.** Cut back to 1 teaspoon (2,400 mg) a day, and you could prevent high blood pressure in the first place!
- **Be active.** Get at least 30 minutes of brisk activity (like walking) most days of the week.
- **Quit smoking.** In as little as 1 day after quitting, blood pressure begins to drop.
- **Limit alcohol.** If you do drink, women should limit it to one drink a day; men to two drinks.
- **Lose extra weight.** Dropping 5 to 10 pounds will noticeably lower blood pressure.

Adults with high blood pressure:



Data source: <http://ibis.dhss.alaska.gov/indicator/view/HypAwa.HA.html>

Teladoc

Ready Whenever You Are

Crying baby at midnight? Upset stomach at 2 AM? Flu when it's time for work?

There's never a good time to get sick. But Teladoc makes anytime a good time to talk to a doctor.

You have 24/7 access to doctors by phone or video—all at no cost to you—from wherever you are.

Now's a good time to set up your account (use the phone app or website), so you're ready when the time comes.

Teladoc.com • (800) 835-2362



Back Pain? Don't Give Up!

Best Doctors can help.

Eighty-five percent of people suffer from back pain some time in their lives. If you have a musculoskeletal disorder—anything that affects the muscles, nerves, joints, ligaments, tendons and bones—help is here.

Your Best Doctors benefit gives you access to world-leading physicians who can:

- Give you a second opinion on a planned surgery or diagnosis
- Review your current treatment plan and options
- Answer your questions about your care

All at no cost to you. Learn more: (866) 904-0910 or members.bestdoctors.com

Feels Like the Flu?

Don't wait to call a doctor.

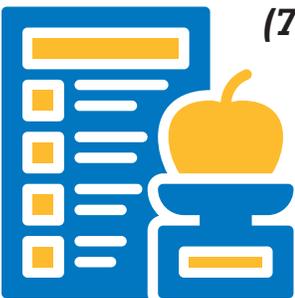
The flu starts suddenly, usually with fever, body aches, headaches and cold symptoms. You can take an antiviral medication to reduce the severity and length of illness...but you must start within 48 hours of getting sick. To get an antiviral prescription:

- Request a Teladoc virtual doctor visit
Teladoc.com • (800) 835-2362
- Go to the Coalition Health Center
Coalitionhealthcenter.com
(907) 264-1370 (Anchorage)
(907) 450-3300 (Fairbanks)
- Call a Wellness and Minor Care provider or your primary care physician for an appointment

PS: Flu season continues through May, so consider getting a flu shot, if you haven't had one yet this season.

The Surprising Truth About Prediabetes: It's Reversible!

Reduce the risk by up to 58% (71% for people over 60 years old) in two simple steps:



Lose 5-7% of your body weight

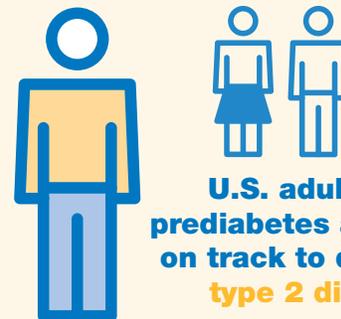
(Just 10 pounds, if you weigh 175 pounds)



Add 150 minutes of exercise per week

(30 minutes 5 days a week)

More than **1 out of 3**



U.S. adults have prediabetes and are on track to develop type 2 diabetes.

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
701 E. Tudor, Suite 200
Anchorage, AK 99503

ADDRESS SERVICE REQUESTED



Remember...

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



Get to Know an Aetna Doctor

Search for one near you and save money.

Your Health Plan gives you the flexibility to choose any doctor. But if you choose a doctor in the Aetna network, you could save money. That's because Aetna doctors charge a discounted rate, which reduces the amount you pay.

Here's what you need to know:

- **Within the Municipality of Anchorage:** An Aetna doctor can save you money; however, be sure to tell any doctor you choose to use the Plan's PPOs for labs, X-rays, imaging services, outpatient surgery, physical and occupational therapy, and any other services available at the PPOs.
- **Outside the Municipality of Anchorage, in Alaska:** Where available, Aetna doctors, facilities and providers give you a money-saving option.
- **Outside Alaska:** Choose Aetna network doctors, facilities and providers for the best benefit coverage. (If an Aetna provider is available within 25 miles from where you receive care, but you go to a non-Aetna provider, your reimbursement rate will be reduced 20%.)

Check to see if there's an Aetna network doctor near you:

- 1** Go to aetf.com, click on *Health & Welfare, Medical Benefit, Using Preferred Providers, Outside Alaska or All of Alaska*.
- 2** Register to see your specific benefit information (or continue as a guest).
- 3** Enter your location and choose Aetna Choice[®] POS II under Aetna Open Access Plans.
- 4** Choose from primary care physicians, specialists, naturopaths and more.