

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

Coronavirus and You

You can depend on your benefits to keep you covered

Here are a few tips for using your benefits right now, whether you need care related to Coronavirus, or any covered health condition.

Please refer to the Trust Fund website at aetf.com for Coronavirus announcements and benefit coverage details.

Understand your benefit coverage

- Medically necessary testing for COVID-19 is covered at 100%; no copay or deductible required.
- Treatment for patients who test positive is covered the same as any other illness (copay, deductible and PPO requirements apply).

Use virtual doctor visits if you need health care

- If you feel sick or have any health issue, avoid germ exposure and transmittal by having a virtual visit (online or by phone). You'll talk with a doctor about your symptoms, get a prescription (if necessary) or advice for further treatment or tests.
- **Teladoc:** Visit a doctor at no cost to you by phone at (800) 835-2362, online at Teladoc.com or download the mobile app in the App Store or Google Play.
- **Your doctor:** Effective immediately, an online or phone consultation for immediate but non-emergency issues is covered as a physician visit (copay, coinsurance, deductible and UCR requirements apply).

Make an appointment at the CHC for routine care

- While the COVID-19 emergency is in effect, walk-in care and Saturday hours are suspended.

- Patients with flu-like symptoms, upper or lower respiratory symptoms, sore throat or fever should NOT come to the CHC. Call to speak with a health care provider: Anchorage: (907) 264-1370; Fairbanks (907) 450-3300.
- The CHC will continue to provide in-person routine medical care, physicals, follow-up care, chronic disease management, in-office procedures and treat minor injuries. Schedule an appointment online at coalitionhealthcenter.com.

Keep a sufficient supply of medications on-hand

- You may temporarily refill prescriptions sooner, while the COVID-19 emergency is in effect. See details at cvs.com/content/coronavirus.
- Use the CVS free home delivery service for 90-day refills of maintenance medications. Get started at cvs.com.

Take care of your mental health

- The Coronavirus crisis may cause mental health issues, like anxiety, depression and stress. Please get help if your daily activities, relationships or physical health are impacted. Sometimes just a few counseling sessions can get you back to feeling like yourself again.
- Your Health Plan covers counseling when you see a licensed therapist (copay, coinsurance, deductible and UCR requirements apply).
- Teladoc services are expanded to include virtual counseling visits at no cost to you (see details on page 2).

New Teladoc Services Available

Mental health and dermatology visits added as of April 1

Teladoc gives you access to health care online or by phone from the convenience of your home, 24 hours a day, seven days a week. There's no cost to you: no copay and no deductible required.

Talk to a therapist from your own couch

Get confidential counseling for conditions like depression, anxiety, stress, or family issues, and much more, by phone or video. Licensed therapists, psychiatrists and psychologists are available to give you the guidance and support you need from wherever you are most comfortable.

Faster dermatologist care

You no longer have to wait weeks for an in-person dermatologist appointment. Simply use your Teladoc account to upload images of your skin condition and a U.S. board-certified dermatologist will provide a diagnosis and treatment plan, personalized for your skin type.

How to access Teladoc

- 1 Go to [Teladoc.com](https://www.teladoc.com) or download the app to your smartphone or tablet.
- 2 Set up your account so you are ready when you need care.
- 3 Log in to your account or call (800) TELADOC (835-2362) to request an appointment.

Are You Alcohol Aware?

Take a minute to stop and think about your drinking habits

There's nothing wrong with having a drink now and then, but if you drink frequently, make sure you aren't harming your health or risking your future for a short-lived pleasure.

The Dietary Guidelines for Americans defines moderate drinking as up to 1 drink per day for women and up to 2 drinks per day for men. A standard drink is 12 ounces of beer, 5 ounces of wine or 1.5 ounces of liquor.

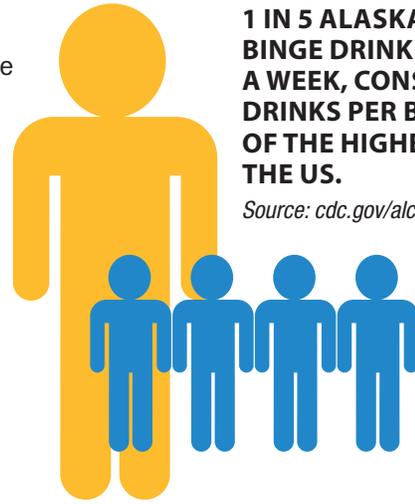
Anything beyond that is considered excessive, which increases a person's immediate risk for injuries, motor vehicle crashes, violence and alcohol poisoning.

Over time, excessive alcohol use can lead to high blood pressure, heart disease, stroke, liver disease, digestive problems and several types of cancer. It can also result in depression, anxiety, relationship issues, work problems and alcohol dependence.

Binge drinking—consuming 4–5 or more drinks within 2 hours—is the

EXCESSIVE DRINKING IS RESPONSIBLE FOR 1 in 10 deaths every year among U.S. adults.

Source: [cdc.gov/alcohol/fact-sheets](https://www.cdc.gov/alcohol/fact-sheets)



1 IN 5 ALASKAN ADULTS BINGE DRINK ABOUT ONCE A WEEK, CONSUMING 7.8 DRINKS PER BINGE, ONE OF THE HIGHEST RATES IN THE US.

Source: [cdc.gov/alcohol/fact-sheets](https://www.cdc.gov/alcohol/fact-sheets)

most common form of excessive drinking and happens when a person's blood alcohol concentration dangerously reaches 0.08 or above.

Most people who drink excessively or binge drink are *not* alcoholics or alcohol dependent—and can reduce these short- and long-term health risks, simply by not drinking too much.

Here's how you can be alcohol aware:

- 1 Choose not to drink excessively—and encourage others to drink responsibly, too.
- 2 Take a closer look at drinking and your health at [RethinkingDrinking.niaaa.nih.gov](https://www.RethinkingDrinking.niaaa.nih.gov)
- 3 Discuss your typical drinking patterns with your doctor.
- 4 Talk to a professional counselor, if you find it difficult to control how much you drink. Effective April 1, you have access to licensed therapists, psychiatrists, and psychologists from anywhere at any time through Teladoc—at no cost to you.

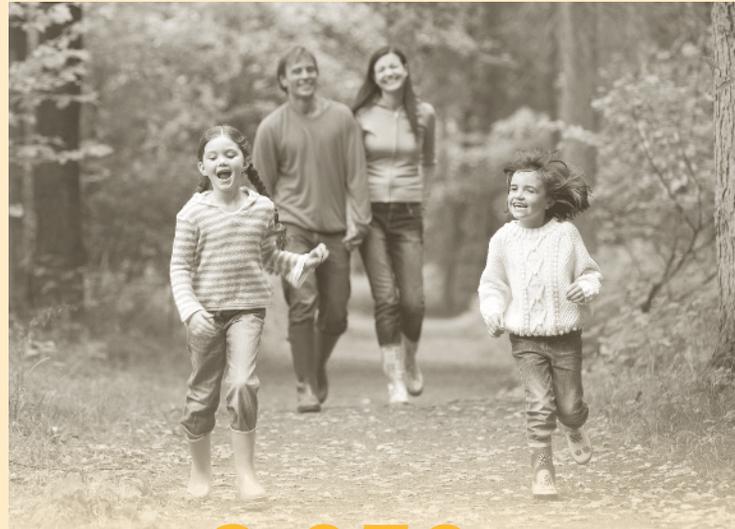
The Fund Exists to Serve You

Being self-insured benefits every member

Did you know the Alaska Electrical H&W Fund is self-insured? That means the Fund provides your benefits, instead of paying premiums for an insurance company to do so. This gives the Fund the ability to keep costs down while providing quality benefits for you.

The advantages of being self-insured ultimately benefits its members (that's you) through:

- **Nonprofit status.** Any excess money (when claims are lower than expected) goes back into the Fund to pay for future claims. (An insurance company exists to make and keep profits.)
- **Tax savings.** The Fund is exempt from taxes, which results in more money to pay your claims. (An insurance company must pay taxes...and passes that expense on to you.)
- **Investments.** The Fund can earn interest on money until it is needed to pay claims. Then, it can use those earnings to help offset the rising cost of health care for its members and maintain strong benefits with minimal cost increases. (An insurance company does not leverage its income for your benefit.)
- **Benefit Plan flexibility.** The Fund has more flexibility to change its benefit plan, based on member needs. (An insurance company offers a "one size fits all" plan and any policy change is generally subject to approval by an insurance commissioner.)



9,050 lives
are covered
by the Alaska
Electrical
Health and
Welfare Fund.

Your Health Trust vs. an Insurance Company: How it Works



Health Trust



Insurance Company

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



Healthy reminders

Get expert medical advice you can trust with Best Doctors

Just diagnosed with a serious or chronic condition? Get answers from world-renowned medical specialists through the Fund's partnership with Best Doctors.

You may have your records reviewed by a medical doctor, get

treatment decision support, find an expert in a certain specialty, or have your medical records collected and summarized, and much more.

All services are confidential and free for you and your dependents. Get more info on aetf.com or contact Best Doctors at (866) 904-0910 (toll-free) or members.bestdoctors.com.

Get instant access to your personal benefit information

Now it's easy to view the status of your claims, see your enrolled dependents, and more. Simply register and log in to Participant Edge (edge.zenith-american.com) or click the link on the Fund's home page at aetf.com.

Looking for a 1095-B form?

Due to a change in federal law, the Fund will not automatically issue this form, which reports your months of health care coverage in 2019 to the IRS. You can print out your form from Participant Edge (see above), or request one by contacting the Administrative Office at (800) 478-1246.

