

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

Hot Topics

- Mitigate and Vaccinate 1
- Stay Safe This Winter..... 2
- Take Time for Preventive Care.... 2
- Know the PPOs in Anchorage..... 3
- Healthy Reminders 3
- Keep Your Eyes on the Scale..... 4

Alaska Electrical Health & Welfare Fund

Employer Trustees

Larry Bell
 Jesse Hale
 Paul Lantz
 Chuck Platt
 Diedre Williams

Labor Trustees

Vince Beltrami
 Pamela Cline
 Marcie Obremski
 Diana Ruhl
 Doug Tansy

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

Mitigate and Vaccinate

Protect Yourself from Serious Illness

As the COVID-19 pandemic continues to evolve, there are specific actions you should take to protect yourself and those around you from serious illness due to COVID-19.

Mitigate the Spread

- **Wear a mask** (anyone over age 2) in indoor public places if you are not fully vaccinated, or are fully vaccinated in an area with substantial or high transmission, or if you have a weakened immune system.
- **Get tested immediately if you have any symptoms:** fever (100.4 F or above), cough, shortness of breath, chills, headache, muscle pain, decreased appetite, sore throat, fatigue, congestion or runny nose, loss of taste or smell, and occasionally gastrointestinal symptoms like nausea, vomiting, or diarrhea.
- **Isolate for 5 days** if you are sick or test positive, even if you do not have symptoms. This will reduce the likelihood that you'll spread the disease to others. Contact your doctor for advice. Get immediate medical attention if you have difficulty breathing. Wear a mask around others for 5 additional days.
- **Notify your close contacts if you test positive.** A close contact is anyone who was less than 6 feet away from you for at least 15 minutes while you may have been infectious.
- **If you've been in close contact with someone who has COVID-19,** quarantine for 5 days if you are unvaccinated OR are not up to date

on your vaccinations. Get tested as soon as possible. Watch for symptoms and wear a mask around others for at least 10 days.

For more information:

- Alaska Department of Health and Human Services: dhss.alaska.gov
- Centers for Disease Control: cdc.gov/coronavirus

Vaccination is Your Best Protection

If you have been waiting to see if it is safe before getting vaccinated, now is the time to reconsider. More than 500 million doses and 10 months of data show that the COVID-19 vaccines are safe and effective at preventing serious disease and death:

More than 800,000 deaths have been attributed to COVID-19 in the U.S. since the start of the pandemic.

Source: CDC

- Being vaccinated reduces your risk of COVID-19 infection by up to 95%.
 - If you do get a breakthrough infection, your symptoms are highly likely to be much less severe.
 - Vaccination reduces your risk of being hospitalized (or requiring ICU treatment) by 80% or more.
- COVID-19 variants continue to circulate with a high level of transmission. Please get vaccinated to protect yourself, your family, and your community.

Stay Safe This Winter

Beware of Cold Weather Dangers

Shoveling snow? Slipping on the ice? That downhill run on the expert slope? Winter activities bring all kinds of opportunities for muscle injuries, strains, and sprains.

In colder temperatures, muscles and joints tighten up. That's why it's important to warm up for longer than usual before beginning any strenuous activities. Do a 10-minute warmup when the temperature is 35-45°F; extend it 5 minutes for every 10-degree drop in temperature.

Tips to help you stay safe this winter:

- **Dress for the weather.** Wear loose, warm layers that trap insulating air, windproof and waterproof outer garments, and a warm hat, gloves, and heavy socks.
- **Don't drink alcohol** if you plan to be outdoors in cold weather. Alcoholic beverages cause the body to lose heat faster.
- **Prevent frostbite.** Limit time outdoors in cold, wet, or windy weather. Change out of wet clothing as soon as possible. Seek warm shelter if you notice changes in skin color, prickling and numbness.
- **Watch for hypothermia** (when the body's temperature drops to dangerously low levels). Signs include shivering, exhaustion, confusion, fumbling hands, and slurred speech.

Get medical attention if needed:

- For minor aches and pains, choose a virtual visit with Teladoc. Go to [Teladoc.com](https://www.teladoc.com), download the app, or call 1 (800) TELADOC (835-2362). There is no cost to you. (Teladoc is not available to Medicare Prime Retirees). Or call your regular doctor's office for a virtual visit, if available. Your usual office visit copay will apply.
- Back, joint or muscle pain? Teladoc offers virtual physical therapy, as well as medical experts who can provide a second opinion on chronic pain treatment. There is no cost to you. Your Health Plan also covers in-person physical therapy. Be sure to use a PPO provider to save money. Go to [aetf.com](https://www.aetf.com), **Health & Welfare, Medical Benefits—Using Preferred Providers** to learn more.
- Severe sprains, frostbite, cuts that need stitches or broken bones? Go to an urgent care center or make an appointment at a clinic in the Wellbeing & Minor Care Program. You'll pay a \$20 copay; no deductible required. Go to [aetf.com](https://www.aetf.com), **Health & Welfare, Medical Benefits—Wellness and Minor Care** for more information.
- Life threatening illness or injuries. Call 9-1-1 or go to the nearest emergency room.

Take Time for Preventive Care

Don't Put It Off Any Longer

It's important to get preventive care in 2022, especially if you put off routine checkups during the pandemic. Recommended tests and screenings help you maintain your good health and catch serious issues early, when they can be most effectively treated.

Getting preventive care is easy to do. Just schedule an annual wellness exam, then talk with your doctor about the screenings that are right for you, based on your age, gender, and health history. All recommended preventive services (including the annual wellness exam) are covered at 100%.

41% of Americans say they have delayed or avoided medical care or preventive screening because of the pandemic.

Source: CDC

For starters, here are five screenings everyone should get done:

- **Blood Pressure:** Every 1-2 years.
- **Cholesterol:** Every 4-6 years, starting at age 20.
- **Colorectal Cancer:** Starting at age 45 through age 75.
- **Diabetes:** Starting at age 45, once every three years.
- **Vision:** All ages, every 1-2 years.

Women should also have regular screenings for breast cancer and cervical cancer. Men should talk with their doctor about screening for prostate cancer, starting at age 50. Your doctor may recommend earlier and/or more frequent screenings based on your health condition or history.

Know the PPOs in Anchorage

Avoid Out-of-Network Penalties

Within the Municipality of Anchorage, you'll save money when you receive care from a Preferred Provider Organization (PPO).

What You Need to Know

- Be aware of the services that are provided by the Fund's PPOs (see below).
- Tell your doctor you want to use the Fund's PPOs for those services.
- It's your responsibility to verify that a PPO is selected when your doctor schedules surgery, imaging/diagnostic tests or refers you to a physical therapist.
- If you get care outside of Anchorage and your doctor sends lab specimens to Anchorage for processing, confirm that your doctor uses the PPO.

PPO Services

Save money by choosing a PPO within the Municipality of Anchorage for these services.

EXAMPLE: Inpatient Hospital Stay within the Municipality of Anchorage

	Alaska Regional Hospital (PPO)	Providence Hospital (Non-PPO)
Billed Amount	\$3,200	\$6,000
PPO Rate	\$3,200	\$3,200 <i>(Marked down to the PPO Rate)</i>
Non-PPO Penalty	\$0	-\$1,000
Plan Payment	\$2,720 <i>(85% of the PPO Rate)</i>	\$1,430 <i>(65% of the PPO Rate, less the \$1,000 penalty)</i>
Amount You Pay	\$480 <i>(PPO Rate minus Plan payment)</i>	\$4,570 <i>(Billed amount minus Plan payment)</i>

This example assumes you have met the annual deductible. Please refer to your Plan's documents on aetf.com for specific reimbursement rates and other provisions.

Alaska Regional Hospital

- Inpatient hospital stays
- Outpatient imaging services (MRI, CAT scan, mammogram, sonogram, X-ray, etc.)
- Laboratory tests (blood and urine tests, tissue samples, cultures, etc.)
- Emergency room (when possible)

Alaska Regional Hospital and Surgery Center of Anchorage

- Outpatient surgery

Chugach Physical Therapy, Ascension Physical Therapy and Alaska Hand Rehabilitation

- Physical and occupational therapy services:
As of Jan. 1, 2022, PPO penalties do not apply to physical or occupational therapy services provided by Aetna-contracted providers outside of the Anchorage metropolitan area (zip codes 99567, 99577, 99540 and 99587).

Healthy Reminders

COVID-19 and Your Benefits

Telehealth benefits and cost-free COVID-19 vaccines and testing continue to be available. Effective January 15, 2022, COVID-19 over the counter at-home test kits are covered at 100%. See details at aetf.com under *Health & Welfare*.

Healthy Ideas You Can Use

The Fund has partnered with HealthFitness to offer confidential, one-on-one health coaching sessions (digital or by phone)—at no cost to you. Plus, you can view 10-minute monthly webinars that cover a variety of topics. Enroll today at us.mywell.site/hfit/AlaskaElectrical.

Upcoming webinars:

- Quick & Healthy Meals: Thursday, February 17, 4:00 p.m.
- Strength Training Essentials: Thursday, March 10, 5:00 p.m.

How the out-of-network penalty adds up

If you receive services from a non-PPO facility for services that are available at a PPO, you'll pay more. The Fund has negotiated reduced rates with the PPO providers. And, if you use a non-PPO facility you will be subject to the out-of-network penalties (except in the case of a bona fide emergency).

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



Keep Your Eyes on the Scale

Even Moderate Weight Gain Affects Health



It seems like a rite of passage to put on a few pounds over the years. But gaining just 20 pounds from young adulthood into your 50s increases your risk for chronic diseases and premature death. Here are a few reasons why those pounds creep up on us:

Processed foods. Sugary cereals, fast food, and microwave dinners are packed with calories, added sugars, preservatives, salt, and unhealthy fat.

Too much sugar. The largest source of added sugar in the U.S. are sugary beverages—soda, sports drinks, and sweetened coffee drinks.

A sedentary lifestyle. Not getting enough exercise (150 minutes of moderate physical activity per week) literally adds up when you step on the scale.

Not enough sleep. People who get less than 7 hours sleep per night have a higher body mass index (BMI), store more body fat, and lose more muscle mass.

Chronic stress. High levels of the stress hormone cortisol have been shown to increase carb cravings.

Your benefits can help. Here's how:

- **Rule out medical issues.** At your annual wellness exam, ask your doctor to check for conditions and medications that are associated with weight gain.
- **Work with a HealthFitness coach.** Make healthier food choices, increase physical activity, manage stress, and more, with the help of a Health Coach through the HealthFitness benefit. There's no cost to you and you can connect via live chat, one-on-one, or both. Go to us.mywell.site/hfit/AlaskaElectrical or call 1 (877) 290-9992. (Available to participants and dependents 18 years and older; Medicare Prime Retirees are not eligible.)