

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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When Two Heads Are Better Than One

Get a Second Opinion and Avoid Unnecessary Procedures

In 2020, about one unnecessary medical procedure was performed every four minutes, according to a **Lown Institute** study that looked at hospital procedures covered by Medicare that year.

These procedures included coronary stents for stable heart disease, spinal fusion for low-back pain, and hysterectomy for benign disease. Not only may these procedures offer little to no benefit, but they may also often do more harm than good.

The takeaway? Get a second opinion.

A second opinion means that you choose to see another doctor after you've received an initial diagnosis or treatment plan for a medical condition. The second doctor reviews your medical history and gives you their view on your diagnosis or treatment plan. A second opinion can help you learn about other treatment options, understand the risks of each, and feel more confident about your health care decisions.

Your Benefits Cover a Second Opinion

Teladoc gives you access to expert medical opinions from leading specialists at no cost to you. When you're unsure about a diagnosis, surgery, or treatment options, Teladoc connects you with a team of doctors who collaboratively review your health records and develop a clear diagnosis and treatment plan that's right for you. To get started, call (800) TELADOC (835-2362), go to Teladoc.com/MedicalExperts, or download the Teladoc app.

22% of prescriptions

25% of medical tests

11% of procedures

21% of overall medical care

are unnecessary according to a 2021 survey of physicians.

Source: Johns Hopkins Medicine

Transcarent Surgery Care (formerly BridgeHealth) gives non-Medicare eligible participants access to major surgery performed at one of the nation's top-ranked hospitals (all at no cost to you). Your care begins with a review by a top national expert to confirm that you have the right diagnosis and treatment plan. To learn more, call Transcarent at (855) 423-1299, email surgerycare@transcarent.com, or register for an account on transcarent.com/surgery-care.

Any qualified doctor or specialist may provide a second opinion. Your Health Plan covers a second opinion for non-emergency procedures; a third opinion is also covered, if the first two opinions do not agree.

Stress Less

Get Your Mind in Shape for the Season

The holidays are coming. For many of us, this is a happy time of year...but just thinking about the days to come increases our stress levels. Soon we will have family dynamics to manage, events to plan, gifts to buy, decorating to do, parties to attend, and budgets to keep.

Good news: You can take it all in stride by strengthening your resilience now.

Building mental resilience is like working out to develop physical endurance. When you start doing resilience-building “exercises” regularly, you’ll be better able to deal with stressful situations.

Beat the Winter Blues

Do you get moody or depressed in the winter? It might be Seasonal Affective Disorder (SAD), a condition related to the long, dark days of winter. Try these preventive steps before symptoms begin:

- 1 Spend time outdoors every day, even when it’s cloudy.
- 2 Eat a well-balanced diet and resist sugar and carb cravings.
- 3 Exercise 30 minutes a day, 3 times a week.
- 4 Stay involved with your social circle and regular activities.
- 5 Use a light box for 15-30 minutes every morning.

If you feel down for days at a time and you can’t get motivated to do activities you normally enjoy, talk to a doctor or mental health professional. There are many effective treatments that can help you feel better.

Get Started with These Ideas to Reduce Stress

- **Look to the future, not the past.** Do something that gives you a sense of accomplishment every day. Set short- and long-term goals that matter to you—and then take steps to achieve them.

- **Recharge your batteries.** Make time for the activities and hobbies you enjoy. Find ways to relax, whether that’s taking the dog for a walk, playing with your kids, or doing a crossword puzzle.

Here’s How Your Benefits Help

Work with a Health Fitness coach. Get started by choosing a digital program, then talk with a coach by phone or video. Log in at us.mywell.site/hfit/AlaskaElectrical or call (877) 290-9992. There is no cost to you. (Available to participants and dependents 18 years and older. Medicare Prime Retirees are not eligible.)

Talk to a professional. If just getting through the day is a struggle, a counselor can help you find practical ways to deal with life’s challenges.

- Your Health Plan covers any qualified behavioral health provider, such as a psychiatrist, psychologist, or licensed therapist.
- Teladoc gives you the option to talk to a professional counselor from the privacy of your own home at no cost to you. Schedule an appointment at teladoc.com, download the app, or call (800) TELADOC (835-2362). (Not available to Medicare Prime Retirees.)



Three Coalition Health Centers Serving You

Convenient Care Where You Live

■ **Connect with people.**

Make a habit of getting together with those you enjoy spending time with. Building friendships now means you have people in your corner when life gets tough.

Participants in Houston, Palmer, Wasilla, and towns throughout the Mat-Su Valley now have easy access to health care at the new Coalition Health Center (CHC) in Wasilla. Participants in Anchorage and Fairbanks may also get care at a CHC in and around those cities.

Besides the convenience, enjoy the low cost—you only pay a \$20 copay with no deductible—for services available at the CHCs:

- **Primary Care:** Care for illness or any health concern (sore throat, earache, headache, cough, sinus problems, pain, rash, allergies, etc.)
- **Urgent Care:** Treatment for unexpected illness or injury (cuts, sprains, minor burns)
- **Preventive Care:** Wellness exams, physicals for children over 2 years old, immunizations and more
- **Chronic Illness Care:** Disease screening, treatment, and management

■ **Take care of your body.**

Stress is just as much physical as it is emotional. Make small healthy choices every day. Skip the fast-food drive through and make dinner at home. Do sit-ups during commercials on TV. And do your best to get 6-8 hours of sleep every night.

- **Minor Surgical Procedures:** Such as simple biopsies, IUD placement/removal, and wart removal
- **Lab Tests Performed On-site:** Common screening and disease tests
- **Radiology Services:** X-ray and ultrasound imaging for diagnosis and treatment
- **Prescription Medication Dispensary:** Generic prescriptions may be available at no cost to you

What Makes The CHCs Convenient

■ **Three Locations:**

- **Anchorage:** (907) 264-1370
701 East Tudor Road, Suite 120
- **Fairbanks:** (907) 450-3300
570 Riverstone Way #3
(Ridgeview Business Park)
- **Wasilla:** (907) 206-4601
1700 East Bogard Road #A-103
(N. Fork Prof Bldg.)

- **Walk-In Care:** No appointment needed for urgent care from 8:30 a.m. to 4:30 p.m. Monday–Friday
- **Same-Day Appointments:** Usually available for primary care
- **Easy Scheduling:** Call the CHC to make appointments for primary or preventive care
- **Regular Hours:** Anchorage and Fairbanks: Monday–Friday 7:30 a.m.–6:30 p.m.; Wasilla: Monday–Friday 8 a.m.–5 p.m.

Go to coalitionhealthcenter.com to learn more.

3 in 5 Americans feel their mental health is negatively impacted by the holidays...and **56%** wish the holidays were canceled, due to the stress of the season.

Source: Sesame Care

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.

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ADDRESS SERVICE REQUESTED

No Time for the Flu Stay Well this Fall

Peak flu season is in full swing, and the best way to reduce your risk of getting sick is to get a flu shot by the end of October. Your Health Plan covers flu shots at 100%, and you can get one at your doctor's office, one of the Fund's Wellness & Minor Care Plan clinics, or a CVS network pharmacy.

Good health habits, like avoiding people who are sick, covering your cough, and washing your hands often, can help stop the spread of germs and prevent many seasonal illnesses like colds, coughs, sore throats, earaches, bronchitis, sinusitis, and more.

If you do get sick, get care through the Wellness & Minor Care Plan. You'll pay just \$20 (no deductible required) for routine care. Find a participating clinic on aetf.com: click on **Health & Welfare**, then **Medical Benefits**, then **Wellness & Minor Care**.

Healthy Reminders

Got Health Fair Lab Test Results?

Be sure to send a copy to your regular provider for review and follow-up, if necessary, and to update your health records.

BridgeHealth Is Now Transcarent Surgery Care

Only the name has changed; your benefits are the same, giving you outstanding surgical care at no cost to you. For more information, contact a Transcarent Care Coordinator at (855) 423-1299 or by email at surgerycare@transcarent.com.

COVID-19 and Your Benefits

Cost-free COVID-19 vaccines and testing continue to be in effect, as well as extended maintenance medication refill limits and increased telehealth benefits. See details at aetf.com.