

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

Hot Topics

- Get to Know Your Deductible..... 1
- Please Tell Us!..... 1
- Live Your Best Life 2
- Low Visibility in the Forecast?..... 3
- Antibiotics Aren't Always the Answer 3
- Healthy Reminders 4

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Get to Know Your Deductible

Make the Most of Your Benefits

Each calendar year (January 1–December 31), you pay an annual deductible before the Plan begins paying medical benefits. For example, if your deductible is \$500, the Plan will begin paying benefits for covered services after you've paid the first \$500 of allowable expenses.

- **Know your annual deductible amount.** See your Plan details on aetf.com: click Health & Welfare, then Medical, then Deductibles and Co-Payments. **Keep track of how much of the deductible you've paid year-to-date.** This is listed on the Explanation of Benefits (EOB) statements you receive after you get care.

- **For families,** the Plan pays benefits for each individual as soon as he or she has met the per-person deductible. When the

family deductible is met, the Plan pays benefits for all family members, even those who haven't met the per-person deductible.

- **There is a separate deductible** for hospital inpatient admissions, in addition to the annual deductible.
- **No deductible is required** for recommended preventive care services, Wellness & Minor Care program services, Coalition Health Center services, dental care, vision services or prescription drugs.



Please Tell Us!

What Do You Want on the Fund's New Website?

The Fund website (aetf.com) is intended to be a vital information resource for members and their families. Here you can learn about benefits that are available to you, find benefit coverage details, see how to make the most of your benefits, access forms, get key contact information, and so much more.

That's why we're redesigning the website to better serve you. Whether you're a frequent visitor, you've only clicked on it once or twice, or you've never seen it, we need your input, ideas, and comments. Help us design the new website, so it works best for you!

Please take a few moments to complete an 8-question survey. Your responses will give us valuable insight into how you currently use aetf.com, what you'd like to be able to do on the new website, and other features that are important to you.

You can access and complete the survey using the QR code or go to surveymonkey.com/r/AETFWebsite. Your responses will remain confidential. The survey is open until February 1, 2023.



Live Your Best Life

HealthFitness Shows You How

"Well-being," a term that gets tossed around a lot these days, is simply another way of saying, "feeling good about your life." This includes having good mental health, high life satisfaction, a sense of purpose, and the ability to handle life's challenges.

A strong sense of well-being also impacts your physical health. It can reduce your risk of developing chronic illness, improve your immunity, help you sleep better, and allow you to be more active and do the things you enjoy.

So, how do you improve your well-being? Luckily for you, the Fund has partnered with HealthFitness, to help you learn what to do and how to do it.

HealthFitness is confidential, easy to access at your convenience,

and offered at no cost to you. There are two main ways to take advantage of HealthFitness.

By learning science-based skills through HealthFitness, you'll improve your wellbeing within a few weeks... and develop strategies and tools to continue using throughout your life.

Log in today at us.mywell.site/hfit/AlaskaElectrical or call (877) 290-9992. (This benefit is available to participants and dependents 18 years and older. Medicare Prime Retirees are not eligible.)



1 Try a self-paced digital program. Choose from a variety of programs that focus on **physical well-being**. Do the program on your own time, at your own pace, and keep track of your progress online. Have a question? Chat with an expert anytime.

- **Nutrition.** Learn the basics about healthy eating, including how to cook (even for non-chefs)!
- **Movement.** Focus on improving strength or protecting your back.
- **Sleep.** Discover tips to improve the quality of your sleep.
- **Stress management.** Learn skills to control stress.
- **Avoid tobacco use.** Find out how you can cut back or quit for good.

- 2 Work with a coach one-on-one.** A dedicated coach can help you reach your goals by providing information resources and talking through strategies. You decide how to work with a coach: schedule a live phone call or online visit, talk via messages, or chat in real time. **Overall well-being** focuses on four key areas:
- **Your sense of self.** Know your value, strengthen your ability to bounce back from challenges, and learn to take time to recharge your batteries.
 - **Your support network.** Strengthening friendships is proven to improve immunity to illness, help you cope with stress, and increase productivity at work.
 - **Your money.** Get your finances in order: manage your budget, reduce credit balances, plan for the future—and eliminate one of the top sources of stress.
 - **Your environment.** Learn how to modify your surroundings to help you achieve your goals by adding cues to keep you on track.

Low Visibility in the Forecast?

Winter Conditions May Affect Your Vision

When the forecast calls for freezing temperatures, snowy days, and high winds, don't forget to protect your eyes. Here are some wintertime tips to help guard your vision in cold weather.

- **Winter sun:** Ultraviolet (UV) rays reflecting off snow can cause temporary snow blindness as well as long-term damage. Always wear sunglasses or goggles with UV protection outdoors on winter days.
- **Dry eyes:** Indoor heating can make eyes dry. Try lowering the temperature, get a humidifier, and use lubricating eye drops.
- **Watery eyes:** Many people get teary eyes in windy conditions. Wear glasses to shield your eyes, even if you don't usually wear glasses outdoors.
- **Falls:** Difficulty seeing in the dark makes icy surfaces much more dangerous. Be extra cautious, use

handrails and add lighting where needed.

- **Driving:** In the dark, pupils dilate and become larger to let in more light, which can cause blurry vision. Keeping your windshield clean, inside and out, can help you see more clearly.
Regular vision care can keep your eyes healthy all year round:
 - Adults should see an eye doctor at least every two years and once a year after age 60.
 - Children need their vision checked at six months, three years, and before first grade.
 - People with risk factors or a family history of eye problems may need more frequent exams.
- Your Vision Plan, administered by VSP, covers routine eye exams every 12



months with just a \$20 copay. Plus, the Plan pays generous allowances for frames, lenses, additional pairs, and sunglasses. See your Plan details on aetf.com: click **Health & Welfare**, then **Vision Benefits**.

For the best benefits, choose a VSP provider. Register and log in on vsp.com to search the network or call (800) 877-7195.

Antibiotics Aren't Always the Answer

Taking antibiotics only when needed keeps you healthy now, helps fight antibiotic resistance, and ensures that these life-saving drugs will be available for future generations.

To learn more about antibiotic prescribing and use, visit cdc.gov/antibiotic-use.

Source: CDC Web images and graphics



Viruses or Bacteria? What's got you sick?

| Common Respiratory Infections | Common Cause | | | Are Antibiotics Needed? |
|--|--------------|-------------------|----------|-------------------------|
| | Virus | Virus or Bacteria | Bacteria | |
| Common Cold/Runny Nose | ✓ | | | No |
| Sore Throat (except strep throat) | ✓ | | | No |
| COVID-19 | ✓ | | | No |
| Flu | ✓ | | | No |
| Bronchitis/Chest Cold (in otherwise healthy children and adults)* | | ✓ | | No* |
| Middle Ear Infection | | ✓ | | Maybe |
| Sinus Infection | | ✓ | | Maybe |
| Strep Throat | | | ✓ | Maybe |
| Whooping Cough | | | ✓ | Yes |

*Studies show that in otherwise healthy children and adults, antibiotics for bronchitis won't help the patients feel better.

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



Healthy Reminders

Avoid Claim Processing Delays

Submit a new Annual Medical/Dental Update form for yourself and each dependent every 12 months, or when your personal information changes. Go to aetf.com: click Health & Welfare, then Forms, then Annual Medical/Dental Claim Form.

The Mat-Su Valley Coalition Health Center

The Center serves Palmer, Wasilla, Big Lake, Houston, Willow, Sutton, and Talkeetna. Schedule an appointment at coalitionhealthcenter.com with a CHC in the Mat-Su Valley, Anchorage or Fairbanks.

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 increased telehealth benefits. See details at aetf.com.

Photo by Emma Simpson on Unsplash