

Alaska Electrical Health & Welfare Fund
2600 Denali Street, Suite 200
Anchorage, AK 99503
(907) 276-1246 • (800) 478-1246 • FAX (907) 278-7576

October 2002

To: Participants of the Alaska Electrical Health & Welfare Fund

Re: Wellness and Minor Care Program

New Wellness and Minor Care Provider!

As part of your health benefit plan, the Fund offers a Wellness and Minor Care Program. ***Effective November 1, 2002, Medical Park Family Care will no longer provide Wellness and Minor Care Services to Fund participants. Effective November 1, 2002, the new Wellness and Minor Care provider will be Primary Care Associates.***

If you prefer to continue to use Medical Park Family Care, you may do so, but the claims will be processed under the major medical health plan, subject to deductibles, and other plan provisions.

Primary Care Associates has clinics in Anchorage and Eagle River:

For scheduled appointments:

4100 Lake Otis Parkway Suite 322 Anchorage, AK 562-1234	10928 Eagle River Road Suite 150 (in the Key Bank Building) Eagle River, AK 694-7223
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For walk-in services:

4100 Lake Otis Parkway Suite 100 Anchorage, AK 563-4006	12350 Industry Way Suite 160 Anchorage, AK (on the corner of Huffman & Old Seward) 345-4343	10928 Eagle River Road Suite 150 Eagle River, AK (in the Key Bank Building) 694-7223
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We understand that HealthSouth Surgery Center, HealthSouth Diagnostic Center, and HealthSouth Physical Therapy have offices in the same building as Primary Care Associates, *but they are non-preferred providers for outpatient hospital services.* Primary Care Associates recognizes Alaska Regional Hospital, Chugach Physical Therapy, and North Star Behavior Health are the Preferred Providers for inpatient and outpatient hospital services for our Plan. Primary Care Associates has agreed not to utilize non-preferred providers including HealthSouth Surgery Center, HealthSouth Diagnostic Center or HealthSouth Physical Therapy for services on behalf of Plan participants.

In addition to Primary Care Associates, current Wellness and Minor Care providers include:

Dimond Medical Clinic in Anchorage
Wasilla Medical Clinic in the Valley
Fairbanks Urgent Care Center in Fairbanks

Other Services Available Through Primary Care Associates

In addition to becoming the Wellness and Minor Care provider for the Trust, Primary Care Associates has agreed to provide discounts on other services available at their clinics. For example, if you seek treatment at Primary Care Associates for chronic services covered under the major medical plan,

- you will save money because your out-of-pocket costs will be lower in most cases,
- and you will not have to deal with any usual and customary cutbacks.

We encourage you to use Primary Care Associates in order to help control costs for both you and the Trust.

Transfer of Records

In order to maintain continuity of care, you may wish to transfer your medical records from Medical Park Family Care to Primary Care Associates. Your medical records will be made available given a 7-day advance notice to Medical Park Family Care. It will be necessary for you to coordinate with Primary Care Associates to obtain the required releases and secure transportation of copied files to their offices.

What is covered under the Wellness and Minor Care Program?

Through this program, you and your eligible dependents can obtain the following services:

- Routine and Minor Care: including treatment for colds, flu, minor illness or accident, general minor medical care and x-rays or lab tests.
- Preventive Care For Adults: including physical exams, mammograms and prostate-specific antigen testing, annual pap smears and associated lab and x-rays.
- Preventive Care for Children age 2 and over: including physical exams, sports physicals and immunizations.

The cost for service is \$10 per person per visit, or \$25 if 3 or more family members visit the clinic at the same time for services. Charges for services will not apply to your annual deductibles, reimbursement percentages, or out-of-pocket limits.

Remember, if you obtain services outside the scope of services available through the Wellness and Minor Care Program, deductibles, and other plan provisions of the major medical health plan will apply.

Reminder on PPO Hospitals and Other Providers

Alaska Regional Hospital, Chugach Physical Therapy and North Star Behavioral Health are the preferred provider facilities in the Municipality of Anchorage for all other inpatient and outpatient services. *The Healthsouth Surgery Center, HealthSouth Physical Therapy, and HealthSouth Diagnostic Center are not Preferred Providers.* If you use a non-preferred provider in the Municipality of Anchorage, the allowable charge for inpatient services will be limited to the contracted rate with the Preferred Provider facility. For outpatient services, the allowable charge will be the case rate for services at Alaska Regional Hospital, if any, or 50% of the billed charges at the non-PPO facility. Your plan's coinsurance rate will be assessed a 20% reduction for the first \$50,000 of allowable expenses. In addition to these penalties, a \$1,000 penalty will be imposed for inpatient care.

Outside Alaska, the Fund contracts with the Multiplan network of providers. If you use a physician, hospital, or service provider outside Alaska and that provider is not in the Multiplan network, your plan's reimbursement rate will be reduced by 20% for the first \$50,000 of allowable expenses.

If you have any questions about your benefits, please call a Health and Welfare representative at 276-1246- or 1-800-478-1246.

Sincerely,
/S/ Gregory R. Stokes
Gregory R. Stokes
Administrator