



# Alaska Electrical Trust Funds

PENSION FUND – HEALTH AND WELFARE FUND – LEGAL FUND  
701 E Tudor Suite 200 • Anchorage, AK 99503  
(907) 276-1246 • (800) 478-1246 • Fax: (907) 278-7576  
www.aetf.com



April 2020

Re: Alaska Electrical Health & Welfare Fund

Dear Plan Participant:

In light of the declaration of a world-wide pandemic arising from the outbreak of novel coronavirus (COVID-19) the Trustees of the Alaska Electrical Health Fund are implementing the coverage changes described below effective immediately. These changes will stay *in effect until the COVID-19 emergency orders are lifted or until further notice*:

1. Cost-free testing for COVID-19
2. Waiver of “refill-too-soon” rules for maintenance medications

The Trustees have also increased access to telehealth services

These changes are described in further detail below

## Testing and Treatment for COVID-19 Illness

- The Plan will waive any deductible and co-insurance costs associated with *testing* for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. If you or your dependent(s) test positive, *treatment* of COVID-19 remains subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider’s status.
- The Plan will temporarily suspend prior authorization requirements for treatment or testing of COVID-19. **Note:** this does not apply to prior authorization requirements for other procedures, which remain in effect.

## Maintenance Medication Refills

Caremark is temporarily relaxing “refill-too-soon” guidelines for both pharmacies and members located in impacted states for as long as the emergency is in effect. This means that you may refill maintenance medications sooner. For those seeking to further reduce interactions, you may also take advantage of free home delivery of 90-day supplies from CVS Caremark Mail Service Pharmacy. This will assure members have an adequate supply of needed medications in advance of a potential quarantine. **NOTE:** this policy does not apply for controlled substances.

You can find more information at: <https://www.cvs.com/content/coronavirus>.

## Increased Telehealth Coverage

If you are not feeling well, contact a medical provider. Given the current strain on the healthcare system, public health officials have recommended that people consider telehealth services to get access to care if you have symptoms. There are two ways you can access telehealth as a covered benefit under the Plan.

**Telehealth Benefit via Covered Providers.** Effective immediately, a “Physician Visit” includes a telephone or online consultation with a Physician for treatment of certain medical or behavioral health conditions requiring immediate but non-emergent care such as cold or flu symptoms, allergies, urinary tract infections, bronchitis, ear infections, and certain skin conditions. To be covered, the medical consultation must be:

- Online or by telephone.
- A live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.

- Diagnostic and treatment focused.

Routine calls with your physician's office, as in the past, are not covered.

These services are subject to the Plan's usual requirements including usual customary and reasonable (UCR) charges, annual deductible, the office visit copayment and coinsurance.

**Telehealth Benefit via Teladoc™.** Through the Plan, you have access to a doctor through Teladoc, which allows you to connect with medical advice 24/7. **There is no copayment for this benefit – a Teladoc visit is available to you at no charge.**

As an eligible participant or dependent you have access to Teladoc for 24/7 care via telephone or video chat. A Teladoc doctor can discuss any symptoms you are having and help determine the right treatment or next steps, including providing a prescription if appropriate. Please see the attached flyer for more details.

Among other common health issues (for example, cold and flu, allergies and UTIs) Teladoc doctors can also provide consults for members who are suffering from symptoms of upper respiratory illness that occur with COVID-19. Included with this mailing is information from Teladoc regarding COVID-19. If you have symptoms (which includes fever, cough, and shortness of breath), we encourage you to use this option to seek medical advice.

***Extension of Plan's Teladoc benefit to include behavioral health and dermatology.*** The Trustees have recently approved an extension of the Teladoc benefit to include behavioral health services and dermatology services effective April 1, 2020. This may also be helpful to you and your family during this stressful time. Details about these benefits is also included in a separate flier with this mailing.

***Accessing your Teladoc benefit.*** Visit [www.Teladoc.com](http://www.Teladoc.com) to set up an account if you haven't already done so. Once that is done you can log in at [www.Teladoc.com](http://www.Teladoc.com) or call (800) 835-2362 to schedule a phone or video consult.

#### **Future Developments and Resources for Information on COVID-19**

The Trustees will monitor COVID-19 health emergency developments. We recommend that all participants and their families stay current on the recommendations of public health authorities with respect to best practices for keeping healthy. We recommend that you check the Plan website for the latest updates and notices: [www.aetf.com](http://www.aetf.com).

Below are resources that are continually updated:

- US Center for Disease Control: <https://www.cdc.gov/coronavirus>
- Alaska Department of Health and Social Services: <http://dhss.alaska.gov/dph/Epi/id/Pages/COVID-19/default.aspx>

You may also text ANCHEALTH to 888-777 for up to date changes regarding COVID-19 from the Municipality of Anchorage.

The Health Plan booklet is available online at: <https://www.aetf.com/hw.asp>. If you have any questions regarding the contents described in this notice, please contact the Administration Office at (907) 276-1246 or (800) 478-1246. Thank you.

Sincerely,



Gregory R. Stokes  
Administrator

GRS:lm

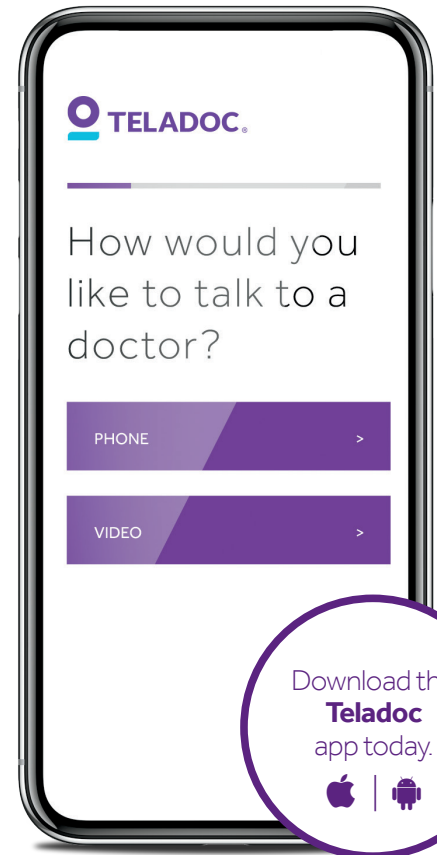
# Protect yourself and your family from COVID-19



COVID-19 is a respiratory illness caused by a coronavirus that was first identified in China. It is contagious and includes symptoms like fever, cough, and shortness of breath. U.S. health officials have advised that Americans should be prepared for significant disruption due to the COVID-19 outbreak.

- 1 Keep it clean**  
Clean your hands with soap and water for 20 seconds after being in public areas, and if you're around someone who isn't feeling well. Also, clean frequently touched objects.
- 2 Avoid contact with sick people**  
Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. And if you get sick, stay home to avoid spreading the virus to others.
- 3 Contact Teladoc**  
Teladoc doctors can answer questions about the disease, evaluate your risk, and provide support by a phone or video call to help relieve symptoms for affected patients, addressing both physical and mental health needs.

Last updated: March 4, 2020



## Talk to a doctor 24/7

Call 1-800-TELADOC (835-2362) | Visit [Teladoc.com/coronavirus](https://www.teladoc.com/coronavirus)  
Download the app



# Coronavirus (COVID-19)

## Frequently Asked Questions

Last updated: March 4, 2020

### What is coronavirus (COVID-19)?

COVID-19 is a respiratory illness caused by a coronavirus that was first identified in China.

### What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occasionally symptoms are more severe. Symptoms typically appear within two to 14 days after exposure.

### How is COVID-19 spread?

The virus is airborne and spreads from person to person through coughing and sneezing. You may be at greater risk if you have recently lived in or traveled to regions where there are current outbreaks or if you come into contact with someone who has the virus.

### How do I protect myself and my family?

Basic measures to stay healthy include washing your hands frequently, for at least 20 seconds, maintaining social distance, and avoid touching eyes, nose, and mouth. Stay at home if you begin to feel unwell, even with mild symptoms such as headache and slightly runny nose, until you recover. If you have fever, cough,

and difficulty breathing, seek medical care. Call ahead before you go to a doctor's office or emergency room.

### What is the current risk in the U.S.?

U.S. health officials have advised that Americans should be prepared for potential disruption due to the COVID-19 outbreak. While the risk of infection remains low, the number of cases identified internationally continues to grow, including in the U.S. It is likely that person-to-person spread will continue. Get the most up-to-date information from the CDC.

### How severe is it?

Many cases seem to be mild. But the elderly and those with pre-existing conditions (like heart and lung diseases or diabetes) are especially vulnerable.

### What should I do if I think I have COVID-19?

Seek medical care. You should call ahead before you go to a doctor's office or emergency room. Teladoc doctors can answer questions about the disease, evaluate your risk, and provide support by phone or video to help relieve symptoms for affected patients.

## Talk to a doctor today!

Call 1-800-TELADOC (835-2362) | Visit [Teladoc.com/coronavirus](https://www.teladoc.com/coronavirus)  
Download the app





Two new services.  
Even more convenience.

## Mental Health and Dermatology

### Mental Health

Get confidential counseling seven days a week for conditions like depression, anxiety, stress, marital or family issues, and much more by phone or video. Our licensed therapists, psychiatrists, and psychologists are here to give you the guidance and support you need from wherever you are most comfortable.

Therapist \$0

Psychiatrist \$0

### Dermatology

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

Healthier skin is only \$0

## Confidential care on your terms

 Teladoc.com   Download the app



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Alaska Electrical Health &  
Welfare Fund



# Healthy skin starts here

## Get a diagnosis and treatment of your skin condition in just two business days or less

Welcome to the new way to get dermatology care that's easier than ever before. You no longer have to wait weeks for an appointment. Simply use your Teladoc account to upload images of your skin condition and one of our U.S. board-certified dermatologists will provide a diagnosis and treatment plan customized to fit your specific needs.

### Please note

- Our Dermatology service uses images only. Communication with the dermatologist takes place through the message center.
- Although call center reps cannot schedule dermatology appointments, they can answer questions at 1-800-TELADOC (835-2362).

### Here's how it works:

- 1 Request a consult**  
Log in to your Teladoc account online or through the mobile app anytime, anywhere.
- 2 Upload images**  
Take pictures of your skin condition and upload them to your account to share with the dermatologist.
- 3 Choose your pharmacy**  
If medically necessary, a prescription can be sent to your local pharmacy.
- 4 View results online**  
Within two business days, you'll receive a response online from a licensed dermatologist.

## Get healthier skin for FREE!

 [Teladoc.com](https://www.teladoc.com)   Download the app



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Peace of mind happens here.

## Speak with a licensed therapist from anywhere

Taking care of your mental health is an important part of your overall well-being. With Teladoc's Mental Health, adults 18 and older can get care for anxiety, depression, grief, family issues, and more. Choose to see a psychiatrist, psychologist, social worker, or therapist and establish an ongoing relationship.

“As a working mom with two small children, finding 'me time' is almost impossible. So having easy access to an amazing psychologist through Teladoc has been an invaluable benefit.”  
Ade O., Teladoc member

**Why use Teladoc's Mental Health service**

- ✓ Confidential treatment
- ✓ Convenience to speak with a therapist from anywhere
- ✓ Flexible scheduling
- ✓ Quick access to the right provider for you

Teladoc doesn't offer a crisis hotline. Appointments must be scheduled.

Confidential therapy on your terms  
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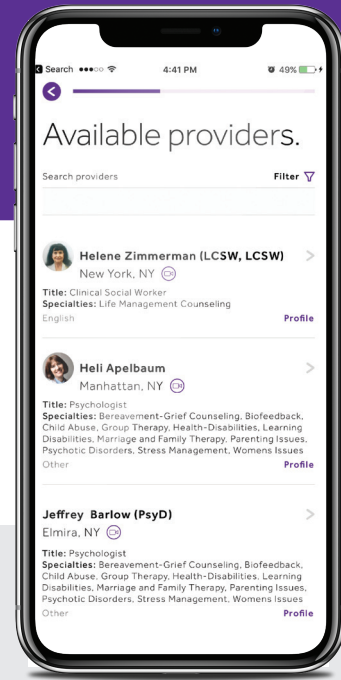
# Mental Health

## How to request a visit

Scheduling a phone or video visit with a therapist is easy and convenient. You can make an appointment seven days a week, from 7 a.m. to 9 p.m. local time. Appointments are confirmed within 72 hours.

Please schedule your appointment online or via the Teladoc app. Although call center reps cannot schedule appointments for you, they can answer your questions.

<b>Psychiatrist</b> (initial visit)	<b>N/A</b>
<b>Psychiatrist</b> (ongoing visit)	<b>N/A</b>
<b>Psychologist, licensed clinical social worker, counselor, or therapist</b>	<b>N/A</b>



### How to schedule a visit

- 1 Register your Teladoc account via web or app or log in to your account if you're already registered
- 2 Request a visit
- 3 Answer a few questions
- 4 Select your therapist
- 5 Request a time for your appointment

## Confidential therapy on your terms

Teladoc.com Download the app



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