

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

Hot Topics

With Teladoc, the Doctor is Always In 1

Call in the Experts 1

Avoid Payment Delays..... 2

Stay Healthy All Winter 2

Know Your PPOs..... 2

Got Questions? We Have Answers 3

Love Yourself, Love Your Heart.... 4

Alaska Electrical Health & Welfare Fund

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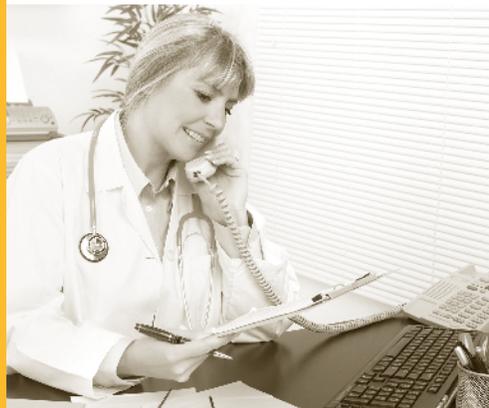
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(800) 478-1246 or (907) 276-1246
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With Teladoc, the Doctor Is ALWAYS In Convenient Doctor Virtual Visits at No Cost to You



Teladoc gives you and your covered dependents access to a doctor 24 hours/day, 365 days/year, by phone, online video or mobile app. And there is no cost to you—you don't pay a copay or a deductible!

When you have a minor illness, simply request a virtual visit with one of Teladoc's board-certified physicians who will contact you within minutes to discuss your symptoms and recommend treatment.

Here's how to use Teladoc:

- 1** Set up a secure online account **in advance** at teladoc.com. This will give the doctor your medical history: past conditions, medications, allergies, and your family's history.
- 2** Then, when you have a minor illness, log in to your account to schedule an appointment. Choose the method (web, phone or mobile app) and time that is best for you.
- 3** The doctor will contact you to discuss your concerns, diagnose your condition and recommend treatment. If medically necessary, the doctor will send a prescription to the pharmacy of your choice.
- 4** You can then send a summary of your visit to your primary care physician to keep in your file.

Teladoc is available to all non-Medicare plan participants. Get started at teladoc.com or call (800) 835-2362.

Use Teladoc for help with issues like these:

- Cold & flu symptoms
- Allergies
- Digestive issues
- Skin rashes
- Eye infections
- Headaches/migraines
- And more!

Call In the Experts

Best Doctors Expert Opinion Program

Are you wondering if the surgery your doctor recommends is your only option? Or, maybe you'd like a second opinion about a diagnosis or an ongoing health issue?

Now you have access—at no cost to you—to some of the world's leading specialists, who can review your medical diagnoses and treatment plans, then give you their expert point of view. You may request a variety of services:

- **Expert Opinion:** A physician specializing in your condition will review your medical records, diagnosis and treatment options.
- **Critical Support:** In an emergency, intensive care or extended hospital stay, an expert works with your local medical team to ensure you get the best care.

Continued on page 2

Call in the Experts

Continued from page 1

- **Decision Support:** Get information about all of your options to make sure you choose the best one for your situation.
- **Q&A:** Ask about a condition, treatment option or symptom; you'll get a personalized response.
- **Collect Records:** Collect and organize your records on a USB drive and provide a health summary.
- **Referrals:** Search for an expert in your area.
All services are confidential and provided at no cost to you, by phone or online. For more information or to get started, call (866) 904-0910 or go to members.bestdoctors.com.

Avoid Payment Delays

Annual Medical/Dental Update Form Due Every Year

Help ensure your claims are processed promptly by completing a new Annual Medical/Dental Update form for yourself and each dependent every 12 months, or when your personal information changes.

You can print the form from the Fund website at aetf.com: click *Forms*, then *Health & Welfare Forms*, then *Annual Medical/Dental Claim Form*.

Stay Healthy All Winter

What to Do If You Get a Cold or the Flu

Your best strategy to keep cold and flu viruses from spreading to you is to go on the offensive against germs. Wash your hands frequently, avoid touching shared surfaces (like stair railings or door knobs) and sanitize items you touch or put near your face (eyeglasses, phones, pens). If possible, keep your distance from sneezing, coughing people.

But, if you get the flu anyway, try these tips to help you feel better:

- Get plenty of rest, especially if you have a fever.
- Drink lots of fluids, such as water and clear soups.
- Use a humidifier or cool mist vaporizer.
- Avoid smoking, second-hand smoke and other pollutants.
- Gargle with warm salt water a few times a day to relieve a sore throat.
- Avoid alcohol.
- Over-the-counter pain relievers, decongestants and saline nasal sprays may help relieve some symptoms.

See a doctor if you have a prolonged high fever, difficulty breathing, unusual symptoms or if the cold or flu persists for more than 10 days. You have two ways to get convenient, affordable care.

1 Teladoc: Virtual visit by video chat or phone call at no cost to you. Available 24/7.

- 1 (800) TELADOC (835-2362)
- teladoc.com

2 Wellness & Minor Care Plan: \$20 copay (no deductible required); several convenient locations

Coalition Health Centers:

- Anchorage: (907) 264-1370
- Fairbanks: (907) 450-3300
- coalitionhealthcenter.com

Alaska Urgent Care:

- Anchorage (907) 341-7757

Primary Care Associates:

- Anchorage (907) 562-1234
- Eagle River (907) 694-7223
- Anchorage (907) 345-4343

Wasilla Medical Clinic:

- Wasilla (907) 373-6055

If you make an appointment and then cannot keep it, please have the courtesy to cancel it at least 24 hours in advance. The provider may charge the Fund for "no shows," which increases costs for everyone.

Know Your PPOs

You Could Save Thousands by Choosing a PPO

You save money when you choose a Preferred Provider Organization (PPO) within the Municipality of Anchorage, because the PPO charges discounted rates to its members. However, if you choose a non-PPO facility for services available at a PPO, you'll pay more, because the Fund charges out-of-network penalties and reduces the covered charges and reimbursement rate.

Here's What You Need to Know

The Fund's PPOs within the Municipality of Anchorage are:

- Alaska Regional Hospital for all inpatient and outpatient hospital

Got Questions? We Have Answers.

Your Administrative Office Is Always Happy to Help You

When you call the Fund Administrative Office, you'll talk to someone who can answer your benefit questions, like these:

- Do my benefits cover a specific service?
- How much of my deductible or out-of-pocket maximum have I paid?
- What is the status of a claim? *Tip:* You can also access claim information at abpa.com. Register, then you can view pending claims and claim history, and print your Explanation of Benefits.
- What's left of my Dental annual maximum benefit?
- Can you help me understand my Explanation of Benefits?
- How do I add coverage for a new dependent (through birth, marriage, etc.)?

Alaska Electrical Trust Funds Administrative Office

(907) 276-1246 or (800) 478-1246
Hours: 8 a.m.–5 p.m., Monday–Friday

Your Health Plan ID card also connects you to answers.

While it doesn't guarantee coverage or eligibility, be sure to provide you ID card whenever you receive health care services or purchase prescriptions. It has all the information your providers need to submit claims for you and your enrolled family members.

Get easy-to-find answers to common questions on the Fund website.

General questions about your benefits? Call the Administrative Office.

Ask before you get services, if you aren't sure what's covered.

If you have other insurance or Medicare, and your Fund coverage is secondary, be sure to tell your providers to send claims to the Administrative Office.

Search this Aetna network for care outside of Alaska, or to find a doctor in state.

How the Out-of-Network Penalty Adds Up

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

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.

services (in the Mat-Su Borough, Mat-Su Regional Medical Center is the PPO facility)

- Physical therapy providers in Anchorage:

- Chugach Physical Therapy
- Ascension Physical Therapy
- Alaska Hand Rehabilitation

If you travel to the Municipality of Anchorage for services, or your physician sends laboratory specimens to Anchorage for processing, the PPO provisions for the Municipality of Anchorage will apply.

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



Love Yourself, Love Your Heart

Take Action Now to Prevent Heart Disease Later

About 610,000 people die of heart disease in the U.S. every year—that's 1 in every 4 deaths. Heart disease includes many conditions that affect the heart itself or the blood vessels throughout your body, such as high blood pressure, high cholesterol, atherosclerosis and coronary artery disease (CAD).

Many factors can increase your risk, including what you eat, your weight, your activity level, your heredity, and your age and gender. You can't control everything, but you can take steps to significantly reduce your risk—and even prevent heart disease:

- Don't smoke or use tobacco products.
- Eat lots of fruits and vegetables, and choose low-fat, low-cholesterol, low-salt foods.

- Maintain a healthy weight.
- Get at least 30 minutes of exercise a day.
- Keep your cholesterol levels in normal ranges (have it checked regularly).
- Control your blood pressure (have it checked regularly).
- Drink alcohol in moderation, if you drink.
- If you have diabetes, control your blood sugar.

Chronic Condition Care Can Help

If you have coronary artery disease, the Fund's Chronic Condition Care program can provide valuable information and one-on-one assistance to help you improve your overall health, and give you extra



support in addition to your doctor's treatment plan. To learn more, visit the Fund website at www.aetf.com, click Health & Welfare, then Chronic Condition Care.

