

Alaska Electrical Health & Welfare Fund
Summary of Retiree Medical Plans
(Medical ONLY, No Dental or Vision)
Effective 01/01/2017

This is intended to be a summary only. In case of a difference, Plan provisions will apply. Please see Summary Plan Description for details

Plan Types						
Plan Number	521	522	523	524	525	526
Coverage	Retiree Only	Retiree Only	Retiree & Spouse	Retiree & Spouse	Retiree & Spouse	Retiree & Spouse
Medicare Eligible?	No	Yes	No (Retiree) No (Spouse)	Yes (Retiree) Yes (Spouse)	No (Retiree) Yes (Spouse)	Yes (Retiree) No (Spouse)

Plan Coverage		
Plan Number	Plan 521-526	
Annual Deductible	\$700/Individual \$1,400/Family	
Reimbursement Percentage (Percent payable by the Plan)	75% at PPO 75% when PPO is not available 55% Non-PPO (when PPO is available)**	
Annual Out-of-Pocket Limit	\$3,200	
Prescription Drug Benefits	<u>Retail</u>	<u>Mail Order</u>
Maximum Quantity Dispensed	30-day supply	90-day supply
Generic	\$15	\$30
Brand (generic not available)	\$35	\$70
Brand (generic available)	Not covered	Not covered
Annual out-of-pocket limit	\$750/Individual, \$1,500/Family	
Chiropractic Services (per person, per calendar year)	Maximum of 24 visits One set of x-rays (Benefits paid at normal plan %)	
Mental or Nervous Disorders (subject to Plan PPO and Medical Management provisions)	Inpatient and outpatient treatment paid at normal plan %	
Substance Abuse Treatment (subject to Plan PPO and Medical Management provisions)	Inpatient and outpatient treatment paid at normal plan %	
Audio	\$500 per ear within a three year period	
Dental	None	
Vision	None	
Maximum Medical Benefit	Unlimited	

*Effective January 1, 2016 eligible retirees with other group health coverage, excluding Medicare may be able to defer their health and welfare coverage. See SPD for eligibility requirements.

**The 20% reduction in reimbursement rates is applied on the first \$50,000 in covered charges. The reduction is not applied to the out-of-pocket limit. For the Anchorage hospital PPO, the covered charges will not exceed the contracted rate at the PPO facility.