Alaska Electrical Health and Welfare Fund: Plan 552

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, Administrative Office at 800-478-1246. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.aetf.com</u> or call 800-478-1246 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500/individual or \$1,000/family.	Generally, you must pay all costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$300 / confinement in in-network provider hospitals and \$600 / confinement in out-of-network provider hospitals. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Medical charges up to the <u>allowed</u> <u>amount</u> are paid at 85% up to \$2,600/ family, then 90% up to \$5,200/ family; then at 100% thereafter. For prescription drugs, \$750/person and \$1,500/family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Coinsurance for certain services, premiums, balance billing charges, out-of-network coinsurance, copayments and penalties, penalties for failure to obtain preauthorization, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetf.com or call 800-478-1246 for a list of in-network providers	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay		
	Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	15% coinsurance of the allowed amount		Chiropractic – maximum of 24 visits/ calendar year. Mechanized spinal
	If you visit a health care provider's office or clinic	Specialist visit	15% coinsurance of the allowed amount		distraction therapy – lifetime maximum of 20 visits, \$175/ session. Promotion of conception treatments – lifetime maximum \$12,000. Teladoc consultations are covered at 100%.
	Preventive care/screening/ immunization	No charge		Routine physical exams - once every 5 years up to age 40. Once every 2 years from 40-49. Once a year age 50 and over. Full coverage if required by federal law.	
	If you have a toot	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, otherwise 15% of the allowed amount.	Full coverage if required by federal law.
If you have a test	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, otherwise 15% of the allowed amount.	None	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.aetf.com.</u>

		What You	Will Pay	Limitations Evacutions 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Formulary Generic drugs	Retail: \$15 <u>copayment</u> Mail Order: \$30 <u>copayment</u>		
If you need drugs to treat your illness or condition	Formulary Preferred brand drugs	If generic is not available: Retail: \$35 copayment Mail order: \$70 copayment Not covered if generic is available	Same copayment as	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Name-brand drugs not covered if generic is available.
More information about prescription drug coverage is available at	Non-Formulary, Non- preferred brand drugs	If generic is not available: Retail: \$50 copayment Mail order: \$100 copayment	network provider, plus any amount in excess of the network provider price	Formulary exclusions not covered. For prescription drugs, \$750/person and \$1,500/family per calendar year out-of-pocket maximum. Nonspecialty drugs exceeding \$1,500 will be reviewed by Consultant Pharmacist.
www.aetf.com	Specialty drugs	Generic: \$15 copayment; Formulary Preferred brand drugs: \$35 copayment; Nonformulary, Nonpreferred brand drugs: \$50 copayment		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, otherwise 15% of the allowed amount.	Preauthorization required for some procedures. 50% reduction in facility charges for an out-of-network provider. In some instances, services provided by an out-of-network provider at an innetwork facility may be payable at 15% coinsurance.
	Physician/surgeon fees	15% coinsurance of	the <u>allowed amount</u>	None
If you need immediate medical attention	Emergency room care	\$100 <u>copayment</u>	\$100 copayment	Copayment is waived if directly admitted to hospital from ER
	Emergency medical transportation	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed amount</u>	None
	<u>Urgent care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u> of the <u>allowed amount</u>	None

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		What You Will Pay		Limitations Evacutions 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount	Preauthorization required. In some instances, services provided by an outof-network provider at an in-network facility may be payable at the innetwork coinsurance.
	Physician/surgeon fees	15% coinsurar	nce of the allowed amount	
	Outpatient services	15% coinsurar	nce of the allowed amount	<u>Preauthorization</u> required for some services.
If you need mental health, behavioral	Inpatient services	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	Preauthorization required. In some instances, services provided by an outof-network provider at an in-network facility may be payable at the innetwork coinsurance.
health, or substance abuse services	Substance use disorder outpatient services	15% coinsurance of the allowed amount		None
	Substance use disorder inpatient services	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	Preauthorization required. In some instances, services provided by an outof-network provider at an in-network facility may be payable at the innetwork coinsurance.
If you are pregnant	Office visits	15% <u>coinsurar</u>	nce of the <u>allowed amount</u> .	Cost sharing does not apply to certain preventive services. Coinsurance may apply for some services. Maternity care may include tests and services described in the SBC (i.e. ultrasound).

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		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery professional services	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed</u> <u>amount</u> .	Preauthorization required for stays beyond 48 hours (vaginal delivery), 96 hours (Cesarean). In some instances, services provided by an out-of-network provider at an in-network facility may be payable at the in-network coinsurance.
If you are pregnant	Childhirth/delivery facility	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	Preauthorization required for stays beyond 48 hours (vaginal delivery), 96 hours (Cesarean). In some instances, services provided by an out-of-network provider at an in-network facility may be payable at the in-network coinsurance.
	Home health care	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed</u> <u>amount</u>	130 visits/calendar year. Preauthorization required.
If you need help recovering or have other special health needs	Rehabilitation services Habilitation services	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed</u> <u>amount</u> .	Limited to services necessary to improve function or to maintain function where significant deterioration in function would result without the therapy. 25 visits per 12-month period.
	Skilled nursing care	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed</u> <u>amount</u> .	Maximum 120 days/year for same or related illness or injury. <u>Preauthorization</u> required.
	<u>Durable medical equipment</u>	15	5% <u>coinsurance</u>	None.
	Hospice services	15	5% <u>coinsurance</u>	Up to maximums of \$150/day, \$10,000/lifetime.
If your shild poods	Children's eye exam	Not covered.	Not covered.	See SBC for vision plans.
If your child needs dental or eye care	Children's glasses	Not covered.	Not covered.	See SBC for vision plans.
activation by court	Children's dental check-up	Not covered.	Not covered.	See SBC for dental plans.

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Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Long-term care

- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture.
- Bariatric surgery with preauthorization. Lifetime maximum of \$50,000
- Chiropractic care
- Teledoc visits
- Chronic condition care program

- Dental care (Adult)
- Hearing aids (\$2,500/ear every 36 months)
- Promotion of conception treatment (Up to a lifetime maximum of \$12,000)
- Minor care clinics

- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (Adult)
- Medical travel

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Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 800-478-1246.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-478-1246.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

Ine <u>plan's</u> overall <u>deductible</u>	\$ 200
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other cost sharing	15%

The plante evenell deductible

Total Example Cost

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$500		
<u>Copayments</u>	\$310		
Coinsurance	\$1,800		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$2,670		

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$500
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other <u>cost sharing</u>	15%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

\$12,700

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$100	
Coinsurance	\$600	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,220	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$500
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other cost sharing	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

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<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$110	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$910	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

\$2,800

ADDENDUM - Notice of Nondiscrimination

The Alaska Electrical Health & Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
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 - Information written in other languages

If you need these services, contact Patti Janusiewicz.

If you believe that the Alaska Electrical Health & Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Patti Janusiewicz, Health & Welfare Supervisor, 701 E. Tudor, Suite 200, Anchorage, AK 99503 907-276-1246, Fax: 907-278-7576. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Patti Janusiewicz is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at:

Administrative Office 701 E Tudor Suite 200 Anchorage, AK 99503

Coverage for: Eligible Actives/Dependents | Plan Type: PPO

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Important Questions	Answers					Why This Matters:			
Plan Name	601	602	603	604	605	606			
What is the overall deductible?	\$ 0	\$25/p	erson & \$75/	family	\$50/person & \$150/ family	\$0	See the chart starting on page 2 for your costs for services this plan covers.		
Are there services covered before you meet your deductible?			1	No			You will have to meet the deductible before the <u>plan</u> pays for any services.		
Are there other <u>deductibles</u> for specific services?			N	No.			You don't have to meet <u>deductibles</u> for specific services.		
What is not included in the out-of-pocket limit?			Not Ap	plicable			This plan does not have an out-of-pocket limit on your expenses.		
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?			Not Ap	plicable			This plan does not have an out-of-pocket limit on your expenses.		
Is there an overall annual	\$2,000	\$2,000	\$1,500	\$1,50	0 \$1,000	\$1,500	This plan will pay for covered services only up to this limit		
limit on what the <u>plan</u> pays?	These	e limits do	not apply to de	ependent	children under a	during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit.			
Will you pay less if you use a <u>network provider</u> ?			Not Ap	plicable			This <u>plan</u> does not use a <u>provider network</u> .		
Do you need a <u>referral</u> to see a <u>specialist</u> ?			1	No			You can see the specialist you choose without a referral.		

	Services You May Need	'	What Yoเ	ı Will Pa	y (Coins	surance)		
Common Medical Event		601	602	603	604	605	606	Limitations, Exceptions, & Other Important Information
If your child needs dental care	Dental checkup	10%	None	30%	30%	40%	60%	Annual maximums applicable to dependents age 19 & older: Plans 601, 602 – \$2,000 Plans 603, 604 and 606 – \$1,500 Plan 605 – \$1,000

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Important Questions	Answers			Why This Matters:				
Plan Name	701	702	703	704				
What is the overall deductible?	\$0				See the chart starting on page 2 for your costs for services this plan covers.			
Are there services covered before you meet your deductible?	Not Applicable				You do not have to meet the deductible before the <u>plan</u> pays for any services. but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.			
Are there other <u>deductibles</u> for specific services?	No				You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.			
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not Applicable				This plan does not have an <u>out–of–pocket limit</u> on your expenses.			
What is not included in the out-of-pocket limit?	Not Applicable				This plan does not have an out-of-pocket limit on your expenses.			
Will you pay less if you use a network provider? Yes. See https://www.vsp.com/ or call 1-800-877-7195 for a list of network providers.			for a list of		This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.			
Do you need a referral to see a specialist?	No				You can see the specialist you choose without a referral.			

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		Services You May Need			Limitations, Exceptions,			
	Common Medical Event		701 (VSP)	702 (VSP)	703 (VSP)	704 (VSP)	Out-of-Network Provider (You will pay the most)	& Other Important Information
		Eye exam	\$10/person copayment	\$20	/person <u>cc</u>	payment	Charges over \$45/person	Benefits for Plans 701, 702 and 703 are per each 12-month period. Plan 704 is per each 24-month period.
		Glasses: copayment	\$20	\$30	\$40	\$40	All <u>co-payments</u> outlined apply to VSP and Non-VSP provider claims.	
	If your child needs eye care	Lenses		\$	60		Single Charges over \$45 Lined bifocal Charges over \$65 Lined trifocal Charges over \$85 Lenticular Charges over \$125	
		Frames	80%	% of charg	jes over \$	120	Charges over \$47	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Contact lenses

• Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: DOL Regional Office 206-757-6781 Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Health Plan Supervisor at 800-478-1246.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 800-478-1246.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-478-1246.

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ADDENDUM – Notice of Nondiscrimination

The Alaska Electrical Health & Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Patti Janusiewicz.

If you believe that the Alaska Electrical Health & Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Patti Janusiewicz, Health & Welfare Supervisor, 701 E. Tudor, Suite 200, Anchorage, AK 99503 (907) 276-1246, Fax: (907) 278-7576. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Patti Janusiewicz is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at:

Administrative Office 701 E Tudor Suite 200 Anchorage, AK 99503