

December 2024

**Re: Alaska Electrical Health & Welfare Fund
Summary of Material Modifications**

The Board of Trustees has made the following revisions to the Alaska Electrical Health and Welfare Fund (“Fund”) benefits effective January 1, 2025.

Infertility Treatment

The Plan currently provides a lifetime maximum benefit of up to \$12,000 for the active participant and the participant’s spouse for the treatment of infertility, including diagnostic testing to determine infertility and treatment or service related to the restoration of fertility or the promotion of conception.

Effective January 1, 2025, the Board of Trustees is expanding this benefit to include promotion of conception even in the absence of infertility.

Conception benefit shall include:

- Inpatient and outpatient treatment or service related to the promotion of conception, including artificial insemination, in-vitro fertilization, embryo transplantation, reversal tubal ligation, and reversal vasectomy procedures, and
- Prescription medications used to promote pregnancy with some limitations.

This conception benefit shall continue to be covered the same as any other condition, up to a lifetime maximum benefit of \$12,000 for the participant and the participant’s spouse. This benefit is not available to dependent children. This benefit does not include expenses for embryo storage or donor charges, which are excluded from this benefit.

This replaces the text on pages 39 – 40 of the Plan Booklet.

Change in Preferred Provider Provisions

On page 26 of the Plan Booklet, certain outpatient therapy providers in the Anchorage Metropolitan area are designated as Preferred Providers. Effective January 1, 2025, the following are **no longer** Preferred Providers:

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

As a result, on or after January 1, 2025, the penalty (described beginning on page 29 of the Plan booklet) associated with going to a provider within the Anchorage Metropolitan area *other than* these three for physical and occupational therapy will not apply for services. **NOTE:** The penalty associated with inpatient and certain outpatient services at the remaining providers listed on page 26 continues to apply.

If you go to a physical or occupational therapy provider that is contracted with Aetna (a PPO Provider) for physical or occupational therapy, both you and the Plan benefit from the contracted rate for such services. If you choose to go to a provider that is not contracted with Aetna (a non-PPO Provider) for such services, your reimbursement will be limited to the U&C charges, as described in the section titled “Usual, Customary and Reasonable Charge” that begins on page 99 of the Plan Booklet. This may result in the non-PPO Provider balance billing you for any billed charges not paid by the Plan.

Massage Therapy (Clarification)

On page 46, the Plan Booklet erroneously states that massage therapy is not a covered benefit. Massage Therapy is covered as part of the Plan’s Physical Therapy benefit, subject to a prescribed treatment program and medical necessity.


Changes to Board of Trustees

Naomi Hewitt has been appointed as a labor trustee. She replaces Vince Beltrami, who has resigned from the Board of Trustees. The following amends the table on page 112 of the booklet

Questions

If you have questions or need further information, please contact the Administrative Office at (907) 276-1246 or email info@aetf.com. Thank you.

Sincerely,



Laurie Butcher
Executive Administrator

Please read this notice carefully and keep it with your benefit booklet or insurance records for future reference.