

Spring 2024

Benefits Bulletin

ALASKA PUBLIC EMPLOYEES ASSOCIATION (APEA)—
ALASKA FEDERATION OF TEACHERS (AFT) HEALTH AND WELFARE TRUST

Need a Doctor? You Have Options.

Here are some tips to help you make the best choice in any situation.

- **Have a 24/7 virtual visit** for non-urgent issues, such as cold and flu symptoms. Go to [teladoc.com](https://www.teladoc.com), download the Teladoc app, or call (800) TELADOC (835-2362). You pay \$0 per visit (no deductible required).
- **Go to the Coalition Health Center** when a physical exam or test is necessary, or to get urgent care for things like cuts, sprains, high fever, or vomiting. Schedule an appointment if possible: Anchorage (907) 264-1370; Fairbanks (907) 450-3300; Mat-Su (907) 206-4601. You pay \$10 per visit (no deductible required).
- **Find an in-network Aetna provider.** Search for a doctor, walk-in clinic, or urgent care center on [aetna.com/docfind](https://www.aetna.com/docfind); select the Aetna Choice POS II (OpenAccess) network. You pay the Plan's copay.
- **See your regular doctor** in person (or virtually, if available), if you prefer a provider who already knows your health history. You pay the office visit copay, plus anything over the Plan's allowed amount (if your doctor isn't in the Aetna network).
- **Go to the nearest emergency room** for life- or limb-threatening conditions ONLY, such as heart attack or stroke symptoms. The Plan does NOT pay for non-emergency care received in an emergency room. You'll pay a \$50 deductible (waived if admitted to the hospital).
- **Traveling in the lower 48?** You can use Teladoc from anywhere. Or, for an in-person visit, search for an Aetna provider (see details above).



If you receive out-of-network services when there is an Aetna provider within 25 miles, the Plan's payment will be based on the UCR (usual, customary and reasonable) rate, and you must pay all excess charges. ★

Be Kidney Strong with Renalogic

Do you have diabetes, high blood pressure, heart disease, high cholesterol, obesity, a family history of chronic kidney disease, or smoke tobacco? If your answer is yes to any of the above, you have an increased risk of developing chronic kidney disease (CKD).

Renalogic can help you take steps to prevent or slow the disease's progression. Through this confidential, no-cost-to-you program, participants meet with a nurse by phone to get information and support to reduce their CKD risk.

Get started today. Contact Renalogic online: [renalogic.com/members](https://www.renalogic.com/members); by email: mynurse@renalogic.com; or by phone: (844) 841-5065. ★

Three Tips to Save on Prescriptions

Whether you take prescription medications daily or only when you're sick, here are three ways to keep your costs down.

1 Use a participating CVS Caremark retail pharmacy for the Plan's in-network discount.

Out-of-network pharmacies may charge more, and the Plan only reimburses you for the amount up to the in-network discounted rate.

2 Ask for a generic. Your copay will be \$15-\$35 less than it is for a brand-name drug.

3 Get maintenance drugs through the CVS Caremark mail service. Your copay for a 90-day supply is 33% less than what you'd pay at a retail pharmacy, plus you get the convenience of home delivery.

Tip: Visit Caremark.com or download the CVS Caremark app to view your benefits, find a participating pharmacy, begin mail service, order refills, and more. ★

Your Benefits Travel with You

Whether you're taking to the air or hitting the road, travel with peace of mind knowing that if you get sick, injured, or need a prescription refill, your Plan benefits are there for you.

- You can have a virtual visit anywhere (at no cost to you!) through the Teladoc app, online at teladoc.com, or by phone at (800) TELADOC (835-2362). Set up your account online and download the app on your mobile device before you go so you have quick access if you need it.
- If you need to see a provider in person for care that needs a hands-on approach, like checking a sprained ankle or listening to your lungs, you can find an in-network provider or clinic throughout the U.S. Search aetna.com. Click on "Find a



Benefits Bulletin provides general information about the APEA-AFT Health and Welfare Trust Fund benefits. For more information, please refer to your Plan Booklet. In the event of conflicting information, the Plan documents and insurance contracts will govern.

doctor" and select the "Aetna Choice POS II (Open Access)" network.

- Need a prescription refill? For the best coverage, go to a CVS/Caremark participating retail pharmacy and present your Plan ID card. To find one near your location, to go cvs.com. ★



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