

Fall 2024

Benefits Bulletin

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

Spend Less, Stress Less—Use These Benefits to Save Money

- **Get recommended preventive services.** Detect health issues early—before expensive treatment is needed. Your Health Plan pays 100%; no deductible required.
- **Choose PPO providers.** Providence Alaska Medical Center and Mat-Su Regional Medical Center are the Plan's PPO hospitals. They charge a discounted rate that does not exceed the Plan's allowed amount.
- **Choose providers in the Aetna network.** In-network doctors also won't charge more than the Plan's allowed amount. Search for a doctor, walk-in clinic, or urgent care center in Alaska (or anywhere in the U.S.) on [aetna.com/docfind](https://www.aetna.com/docfind); select the Aetna Choice POS II (OpenAccess) network.

The Annual Deductible

At the beginning of each Plan Year (September 1–August 31), you pay all costs for eligible healthcare services until you have paid the annual deductible (\$600 per person/\$1,800/family); then the Plan begins to pay benefits. After you have paid the annual deductible, make the most of your benefits by scheduling and receiving other covered healthcare services before the Plan Year ends on August 31. (Tip: Preventive care is covered at 100% at an in-network provider regardless of whether you have paid the deductible.)



- **Go to the Coalition Health Center.** You pay \$0 for preventive services and just a \$10 copay (no deductible required) for all other services. Schedule an appointment online at [coalitionhealthcenter.com](https://www.coalitionhealthcenter.com).
- **Use Teladoc for virtual visits.** There is no cost to you for online care from a doctor, dermatologist, or behavioral health provider. Go to [teladochealth.com](https://www.teladochealth.com), download the app, or call 1-800-TELADOC (835-2362).
- **Have prescriptions mailed to you.** You'll save on the copay and get convenient, free delivery when you use CVS Caremark® Rx Delivery by Mail. Get started at [caremark.com](https://www.caremark.com).
- **Avoid chronic kidney disease.** At no cost to you, Renalogic helps reduce your risk. Get details at [renalogic.com/members](https://www.renalogic.com/members), email mynurse@renalogic.com, or call (844) 841-5065. ★

Get to Know Your Vision and Dental Plans

Did you know your Vision Plan covers routine eye exams every 12 months?

- An annual eye exam can detect vision problems, eye diseases like glaucoma and macular degeneration, and chronic conditions like high cholesterol, high blood pressure, and diabetes.
- You pay a \$25 copay, then the Plan pays 100%, up to the allowed amount. You may choose any qualified provider, but you may save money if you choose an in-network VSP provider. To search for a provider near you, go to vsp.com or call (800) 877-7195.



APEA—AFT HEALTH AND WELFARE TRUST

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Did you know your Dental Plan covers preventive checkups and cleanings at no cost to you?

- The American Dental Association recommends a routine dental exam and cleaning every six months. Regular checkups can help prevent cavities and gum disease—common issues that, if left untreated, can lead to pain, serious oral conditions, and costly treatment.
- When you get regular preventive care, you're not only keeping your teeth and gums healthy but

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.

you're also reducing plaque buildup. Plaque can contribute to inflammation throughout the body, and increase your risk for heart disease, diabetes, and other health issues.

- Your Dental Plan pays 100% of the allowable charge for two exams per year. You may choose any dentist (there is no network for dental care), and no deductible is required.

See Vision and Dental Plan details at apea-afttrust.com; click Plan Booklet.

What's the Allowed Amount?

The Vision and Dental Plan's payment is based on the allowed amount (also called allowable charge), which is the maximum amount the Plan will pay for a covered service. If the provider charges more than the allowed amount, you pay the difference, up to the Plan's annual maximum. ★

Healthy Reminders

Got results? Send a copy of your Health Fair screening results to your primary care provider or schedule a visit to discuss any concerns.

Cut your risk in half. Get your flu shot and COVID-19 booster now (it's safe to get both at the same time) if you haven't already. You pay \$0 at an in-network CVS Caremark® pharmacy. ★