

Spring 2025

Benefits Bulletin

ALASKA PUBLIC EMPLOYEES ASSOCIATION (APEA)—

ALASKA FEDERATION OF TEACHERS (AFT) HEALTH AND WELFARE TRUST

Know Your PPOs

You'll enjoy discounted rates at the Plan's Preferred Provider Organizations (PPOs) for your covered healthcare services.

- **Aetna PPO:** If you are outside of the Municipality of Anchorage or the Mat-Su Borough, Aetna is the Plan's PPO. Aetna is a nationwide network of facilities and providers with a full range of services including care management, mental health support, a 24/7 Nurse Line and digital resources to help members find providers and estimate costs. To find a provider, go to aetna.com/docfind and select Aetna Choice® POS II (Open Access).
- **Providence Alaska Medical Center:** When you're within the Municipality of Anchorage, Providence Alaska Medical Center is the Plan's PPO. As a nationally recognized adult and pediatric trauma center, it provides comprehensive care across various specialties and has the state's largest emergency department. It offers full diagnostic, rehabilitation, and surgical services, and both inpatient and outpatient mental health and substance abuse recovery services. To learn more or find a provider, go to providence.org/locations/ak/alaska-medical-center.
- **Mat-Su Regional Medical Center:** In the Mat-Su Borough, Mat-Su Regional is the Plan's PPO. It offers a wide range of inpatient and outpatient services, including advanced surgical procedures like robotic-assisted knee and hip replacements, cardiac care, emergency services, sleep studies, and advanced wound care. It features a Family Birthing Center and three off-site urgent care facilities. To learn more or find a provider, go to matsuregional.com. ★



Healthy Reminders

The Coalition Health Centers are a great option for convenient, low-cost care. You pay just \$10 per visit. Call for an appointment: Anchorage (907) 264-1370; Fairbanks (907) 450-3300; Mat-Su (907) 206-4601.

Teladoc for Seasonal Allergies. Schedule a virtual visit if your symptoms are persistent or severe. Untreated allergies can turn into a sinus infection, trigger an asthma attack, or worse. Go to teladochealth.com, download the app, or call (800) TELADOC (835-2362).

Use CVS Caremark Rx Delivery by Mail for ongoing medications. You'll pay just \$50 for a 90-day supply of brand-name medication, compared to \$75 at a retail pharmacy. Get details at cvshealth.com. ★

Mind Over Mayhem—Finding Balance in a Chaotic World

Just as you eat right, exercise and get preventive care to protect your physical health, it's important to take steps to stay mentally well. Practicing mindfulness—or being aware of your thoughts, emotions, and reactions—is like preventive care for your mind.

However, if your mental state affects your work, relationships, or health, talking to a professional can help you get back in balance. Start with your primary care doctor, who can rule out any physical causes and prescribe medication, if appropriate. Then schedule a session with a behavioral health provider:

- **Try virtual therapy.** Go to teladochealth.com, download the Teladoc app, or call (800) TELADOC (835-2362). You pay \$0 per visit (no deductible required).
- **See a behavioral health provider** in-person or via telehealth. You'll save with a provider in one of the Plan's PPOs: Providence Alaska Medical Center, Mat-Su Regional Medical Center, or Aetna (outside of the Municipality of Anchorage or Mat-Su Borough). ★



APEA—AFT HEALTH AND
WELFARE TRUST

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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.

Compare Your Costs and Save Thousands When You Go To a PPO

To help you save money, and to keep our Health Plan financially strong, the Plan has partnered with Providence Alaska Medical Center and Mat-Su Regional Medical Center as our Preferred Provider Organizations (PPOs) to provide high-quality healthcare services at discounted rates within the Municipality of Anchorage and Mat-Su Borough.

Here's how you'll save money on covered healthcare expenses when you receive care at a PPO within the Municipality of Anchorage and Mat-Su Borough:

PPOs	Non-PPOs
\$ PPO's charge discounted rates which won't exceed what the Plan allows.	\$\$\$ Non-PPO's may charge amounts which far exceed what the Plan allows.
– You won't be billed for anything over the discounted rate (the Plan's allowed amount).	\$\$\$ You'll pay the difference between what the non-PPO provider charges and what the Plan allows (the Usual, Customary and Reasonable, or UCR, rate).
\$ You'll pay a 20% coinsurance (the Plan pays 80%) after you've paid the deductible.	\$\$\$ You'll pay a 40% coinsurance (the Plan pays 60%) after you've paid the deductible.

(Note: If you are in a life-threatening emergency, these PPO provisions do not apply.)

Please refer to the Plan's Summary Plan Description for specific reimbursement rates and other provisions. ★