

Spring 2026

Benefits Bulletin

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

Precertification Made Simple

Before you receive certain medical services, the Medical Plan requires precertification (also called preauthorization or prior authorization). This means that before the service is provided, the Plan will review and decide if the service is approved based on medical necessity. Sometimes, other options are suggested that cost less but work just as well. If approved, the Plan provisions then determine how much the Plan pays for the service.

The Plan requires precertification for:

- Hospital stays (and extra inpatient days)
- Outpatient surgery
- CT, MRI, MRA, and PET scans
- Travel for medical care
- Hyperbaric oxygen therapy
- Organ transplants
- Skilled nursing facility care
- Home health care (including physical or occupational therapy)



Healthy Reminders

Low-Cost, High-Quality Care. You only pay a \$10 copay (\$0 for recommended preventive services)—no deductible required—for convenient in-person care at the Coalition Health Centers in Anchorage, Fairbanks, and the Mat-Su Valley (Wasilla). Learn more and schedule an appointment at coalitionhealthcenter.org.

Save the Date for Open Enrollment. This is your once-per-year opportunity to review your benefits and update your dependents (unless you have a mid-year qualifying event) so you and your family have the best coverage. Watch for an Open Enrollment packet in your mailbox in mid-July. It will have everything you need to know about your benefits for the 2026/2027 Plan Year. Enroll or make changes by August 21. ★

To request precertification, call Medical Rehabilitation Consultants (MRC) at 800-827-5058 at least 10 days before your service. In an emergency, get needed care first, then call MRC within two days.

Your provider may request it for you, but it's your responsibility to verify precertification is obtained. Without it, your benefits could be reduced or denied.

The Prescription Plan also requires preauthorization for specialty drugs and compound medications over \$500; your provider can call CVS Caremark at 866-818-6911 to request it. The Dental Plan recommends a predetermination of benefits for services over \$450; your dentist may call the Trust's Claim's Administrator (WPAS) at 800-331-6158 to request it. ★

Meet Sword: Digital Physical Therapy at No Cost to You

Now you can get convenient virtual physical therapy through Sword Digital Physical Therapy—at no cost to you. Connect with a licensed physical therapist through video visits on your phone, tablet, or computer.

Back, joint, or muscle pain? SWORD THRIVE provides a personalized program designed by a licensed physical therapist. You'll receive a tablet that tracks your exercises and gives real-time feedback. Get started at sword.health/thrive/apea/go.

Is strengthening your goal? SWORD MOVE provides a weekly plan tailored to your needs for improving mobility and preventing aches and pains. Start moving at sword.health/move/apea/join3.

Bladder leaks or pelvic pain? SWORD BLOOM is designed for women and offers one-on-one support to help restore pelvic strength, function, and confidence at every stage of life. Enroll at sword.health/bloom/apea/go.

These programs are available to employees and enrolled dependents ages 18 and older. ★



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.

Let Teladoc Help This Allergy Season

Seasonal allergies are more than just a nuisance. When left untreated, they can lead to sinus infections or even trigger asthma attacks, making allergy season nothing to sneeze at.

Here are a few simple steps you can take to breathe a little easier.

- 1 Limit outdoor time** on high pollen-count days.
- 2 Keep windows closed** and clean regularly to reduce indoor allergens.
- 3 Shower after being outside** to wash away pollen from skin and hair.

4 Use over-the-counter allergy medications as directed.

If these steps aren't enough, Teladoc is just a click away. You can connect with a U.S.-licensed provider anytime—24/7, 365 days a year, at no cost to you—who can assess your symptoms, recommend treatment, and prescribe medication when medically necessary.

Get started at teladochealth.com, download the app, or call 1-800-TELADOC (835-2362). ★

