



Helping You Make the Most of Your PE Local 71 Trust Fund Benefits

It Pays to Know Your Options

Lab Tests and Imaging Services

Depending on which facility performs lab tests (blood/urine tests, tissue cultures, etc.) and imaging services (X-rays, MRIs, CAT scans, etc.), your benefit coverage and out-of-pocket costs can vary widely. Always ask your doctor to use PPO facilities.

Preferred Provider Organization (PPO) within the Municipality of Anchorage or Mat-Su Borough

- **Alaska Regional Hospital, the Surgery Center of Anchorage and Geneva Woods Birth Center** charge negotiated reduced rates (the PPO rate) and the Plan usually reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of the PPO rate.
- **Mat-Su Regional Hospital** charges discounted rates and the Plan reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of the PPO rate. (You'll pay the difference between the billed amount and the PPO rate, if any.)

Non-PPO Facility Provider within the Municipality of Anchorage

- The Plan will reduce the Plan's reimbursement rate by 20% and increase your deductible and out-of-pocket limit. This applies to all facilities (including Aetna network providers) except Alaska Regional Hospital, the Surgery Center of Anchorage, or Geneva Woods Birth Center.

Your Doctor's Office within the Municipality of Anchorage

- If your doctor's office performs and bills for the services, the Plan usually reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of the billed amount.
- If another provider (even in the same clinic) performs or bills for the services, the Plan reimburses at the Non-PPO Provider rate. You are responsible for any amount above the Usual, Customary, and Reasonable allowance.

Outside the Municipality of Anchorage and within Alaska

- You may use any provider and the Plan usually reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of the billed amount. Tip: Providers in Aetna's Choice POS II Open Access Network (search aetna.com) save you money with discounted rates.

NEW OPTION FOR IMAGING SERVICES

Alaska Regional Hospital now has a dedicated space for imaging services. From annual mammograms to complex radiology procedures, Alaska Regional Imaging Alliance (ARIA) provides state-of-the-art care in a private setting. As part of Alaska Regional Hospital, ARIA is a PPO Provider in the Municipality of Anchorage.

BENEFIT COMPARISON FOR OUTPATIENT HOSPITAL SERVICES (BLUE PLAN)

	PPO HOSPITAL (Within Anchorage)	NON-PPO FACILITY (Within Anchorage)	AETNA (Outside Anchorage)
Billed Amount	\$1,000 (PPO rate)	\$2,000	\$1,500
Allowed Amount	\$1,000	\$1,000 (PPO rate)	\$1,500
Plan Pays	\$800 (\$1,000 x 80%)	\$600 (\$1,000 x 60%)	\$1,200 (\$1,500 x 80%)
Total Amount You Pay Coinsurance + billed amount that exceeds the allowed amount	\$200 (\$1,000 x 20%)	\$1,400 (\$1,000 x 40%) + \$1,000	\$300 (\$1,500 x 20%)

This example assumes you have met the annual deductible. Please refer to your Benefit Guide for specific reimbursement rates and other provisions.

Antibiotics Aren't Always the Answer

They Can't Cure Most Common Winter Illnesses



**Public Employees
Local 71 Trust Fund**

111 West Cataldo Ave., #220
Spokane, WA 99201



If you get sick from a cold, flu or sore throat—even bronchitis, or a sinus or ear infection—a health care professional is likely only to prescribe bed rest, plenty of fluids and over-the-counter medications.

A prescription antibiotic will not help, because the majority of common winter illnesses are caused by viruses. Antibiotics are only effective in treating infections caused by bacteria (see chart below).

If you do get sick, call your doctor's office, Teladoc, or the Coalition Health Center. Ask to talk to a nurse, who can tell you whether you should see a doctor and give you advice on treating your symptoms at home.

IS IT A VIRUS OR BACTERIA?

ILLNESS	USUAL CAUSE		ANTIBIOTIC NEEDED?
	VIRUS	BACTERIA	
Cold/Runny Nose	✓		No
Bronchitis/Chest Cold (in otherwise healthy person)	✓		No
Flu	✓		No
Strep Throat		✓	Yes
Sore Throat (except strep throat)	✓		No
Ear Infection	✓	✓	Maybe
Fluid in Middle Ear (otitis media with effusion)	✓		No
Sinus Infection	✓	✓	Maybe

Get Your FREE Blood Pressure Monitor!

Did you know that blood pressure guidelines have changed and now even more US adults (nearly half) are considered to have high blood pressure? It's important to know your numbers and be proactive in managing your risk. So, the PE-71 Trust Fund is giving every eligible member a FREE blood pressure monitor.

To get your FREE blood pressure monitor, you must call or email the Trust by May 1, 2018:

In Anchorage: 276-7611

Outside Anchorage: 800-446-3671

Email: trust@local71trust.org

LiveWell provides general information about PE Local 71 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.