

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

## We'll Get Through This Together

## You can depend on your benefits

Here are a few tips for using your benefits right now, for care related to COVID-19, or *any* covered health condition.



#### UNDERSTAND YOUR BENEFIT COVERAGE

- Medically necessary COVID-19 testing is covered at 100%; the deductible and copay are waived.
- Outpatient treatment for patients who test positive is covered the same as any other illness (deductible, copay and PPO requirements apply).



## KNOW ABOUT TEMPORARY CHANGES TO YOUR PLAN

- Your deductible and coinsurance are waived for inpatient treatment of COVID-19 at a preferred provider facility.
- While Alaska Regional Hospital (ARH) is still our primary in-network facility, due to the unusual circumstances of COVID-19, Providence Hospital in Anchorage is considered an in-network facility from April 1 through May 31, 2020. For services received there during this time, non-PPO penalties will not apply, and Providence will give our health plan preferred pricing.

Note: If you have a choice of provider, Alaska Regional Hospital remains the lowest cost option, in most cases, for you and for the health plan.

We thank both Providence and Alaska Regional Hospitals for their exceptional service to our community and for their willingness to work with our health plan during this difficult time.



## TAKE CARE OF YOUR MENTAL HEALTH

• Your Health Plan covers counseling when you see a licensed therapist.



# USE VIRTUAL CARE TO "SEE" A DOCTOR

- Teladoc gives you, and your covered spouse and children, 24/7 access to board-certified doctors, by phone or video. (See details on page 2.)
- If your doctor offers telemedicine, the Plan covers video and/or telephonic visits as an in-office visit.

## GO TO A CHC FOR ROUTINE CARE



• While the COVID-19 crisis is in effect, walk-in care and Saturday hours are suspended. The CHCs are open for routine care by appointment: *coalitionhealthcenter.com*.

 Patients with flu-like symptoms, upper or lower respiratory symptoms, sore throat or fever should NOT come to the CHC but may call to talk with a provider: Anchorage: 907-264-1370; Fairbanks 907-450-3300.

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### KEEP A 30-DAY SUPPLY OF MAINTENANCE MEDICATIONS

- Until further notice, you may refill early, if you have 30-day maintenance prescriptions you refill monthly.
- Use CVS's free home delivery service for convenient 90-day refills of maintenance medications. Learn more at *caremark.com* or call CVS Caremark at 1-866-818-6911.

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### USE YOUR HRA AND FSA FUNDS FOR ADDITIONAL ELIGIBLE EXPENSES

 Menstrual products and nonprescription, over-the-counter medications are now considered eligible expenses for your Health Reimbursement and Health Care Flexible Spending Accounts.

## **Open Enrollment** Is Coming Watch the Mail for Your **Information Packet**

Your Open Enrollment packet has everything you need to enroll in your PE 71 Trust Fund benefits for the 2020/2021 Plan Year. When it arrives in the mail, be sure to open it and read the materials so you don't miss the deadline to enroll and to find out what's new for the next Plan Year.

#### **ENROLL IF YOU WANT TO:**

- Change your Health Plan
- Add or drop dependents
- Have a Flexible Spending Account (FSA) in 2020/2021 (FSAs do not roll over)

#### **DO NOT ENROLL. IF YOU:**

- Want to keep your current benefits (they will roll over to the next Plan Year)
- Are not making changes to your dependents
- Don't want an FSA in 2020/2021.

Enroll online at local71trust.com. (Or, use the printed enrollment forms in your Open Enrollment packet.) If you have any questions about Open Enrollment, or don't receive your packet, please contact the Trust Administrative Office at 800-557-8701, option 2, then 2.

# YELLOW PLAN ADVANTAGES

- SAVE MONEY—Pay \$0 per paycheck
- and save \$1,000+/year compared to the Blue Plan. Families pay a little and save even more!

- GET MONEY—You get \$1,000 (\$2,000/ families) in a Health Reimbursement Account (HRA) to help pay your health care costs.
  - KEEP MONEY—Don't use it? No problem. HRA funds rollover to next vear.



#### **Public Employees** Local 71 Trust Fund

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

## See A Doctor Without Going to the Office

### Stay home. Stay safe.

With Teladoc, you can get the health care you need from a licensed, board-certified doctor—24/7/365 from the safety of your own home.

#### THERE'S NO COST TO YOU: NO COPAY AND NO DEDUCTIBLE REQUIRED

Set up your Teladoc account today, so you'll be ready when you need it:

Go to **Teladoc.com** or download the app to your smartphone or computer and set up your account.

Then, just log in to your account or call 4 1-800-TELADOC (835-2362) to request an appointment.

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.