



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

It Pays to Know Your Options

How Does the Plan Pay for Surgery?

Suppose your doctor says you need to schedule major surgery, such as a joint replacement or a cardiac procedure. Your benefit coverage and out-of-pocket costs vary widely, based on which facility you choose:

- **A Preferred Provider Organization (PPO) within the Municipality of Anchorage:** Alaska Regional Hospital and the Surgery Center of Anchorage charge negotiated reduced rates (the PPO rates) and the Plan usually reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of that amount.
- **A Non-PPO Provider within the Municipality of Anchorage:** The Plan usually reimburses at 60% (Blue Plan) or 50% (Yellow Plan) of the PPO rate, and you pay the difference between the billed amount and the PPO rate. The difference could be significant (see example below).
- **Mat-Su Regional Hospital:** Charges negotiated reduced rates (the PPO rates) and the Plan usually reimburses at 80% (Blue Plan) or 70% (Yellow Plan) of that amount.
- **An Aetna Provider:** The Plan usually reimburses 80% (Blue Plan) or 70% (Yellow Plan) of the billed amount. (If you choose a non-Aetna provider outside Alaska, the Plan's non-PPO reimbursement applies.) Find a provider at aetna.com/docfind;

More Hours in the Day

Coalition Health Centers Expand Hours

The Coalition Health Centers have expanded their hours to serve you better and are open:

Monday through Friday

- 8:30 a.m.–4:30 p.m.
Walk-ins welcome for acute care
- 7:30 a.m.–6:30 p.m.
Open extended hours for appointments

Please schedule an appointment when possible (required for wellness and preventive care).

- Online: coalitionhealthcenter.com
- Anchorage clinic: 907-264-1370
- Fairbanks clinic: 907-450-3300

select the “Aetna Choice POS II OpenAccess” network.

- **BridgeHealth:** This benefit gives you access to high-quality providers and facilities across the U.S. for planned major surgery. **The Plan pays 100% of the surgical costs for the episode of care, including travel costs for the patient and a companion.** Visit bridgehealth.com for more information.

BENEFIT COVERAGE COMPARISON—BLUE PLAN

	PPO HOSPITAL <i>In Municipality of Anchorage</i>	NON-PPO HOSPITAL <i>In Municipality of Anchorage</i>	AETNA OR MSRH <i>Outside Municipality of Anchorage</i>	BRIDGEHEALTH
Billed Amount	\$3,200	\$6,000	\$4,000	\$4,000
Allowed Amount	\$3,200	\$3,200	\$4,000	\$4,000
Deductible	\$600	\$1,200	\$600	\$0
Coinsurance <i>(the percentage you pay)</i>	\$520	\$800	\$680	\$0
Plan Pays	\$2,080	\$1,200	\$ 2,720	\$4,000
You Pay	\$1,120 <i>(deductible + coinsurance)</i>	\$4,800 <i>(difference between billed and allowed amounts + deductible + coinsurance)</i>	\$1,280 <i>(deductible + coinsurance)</i>	\$0

Health Fairs Scheduled This Fall

Preregistration Reduces Wait Time at the Fair

Beginning this year, preregistration for Health Fair services is required at all locations.

Starting August 14, you may preregister online at coalitionhealthfair.org. It's first come, first served ... so preregister early! The Health Fairs offer **free seasonal flu vaccines** and the following **free preventive care tests**:

- Chemistry/Hematology Profile (a comprehensive blood test)
- Thyroid Screen (determines how well the thyroid is working)
- Prostate Disease Screen (recommended for men as early as age 40)
- Vitamin D Screen (measures your Vitamin D levels)

2017 HEALTH FAIRS

(8 a.m. to 12 noon)

Anchorage

Saturday and Sunday, Oct. 7 & 8

Saturday and Sunday, Oct. 14 & 15

Saturday and Sunday, Nov. 4 & 5

New Location: Ted Stevens Int'l Airport—North Terminal • 5000 W. International Airport Road

Fairbanks

Saturday and Sunday, Sept. 23 & 24

Carlson Center • 2010 2nd Avenue

Juneau

Saturday, Oct. 21

Centennial Hall • 101 Egan Drive

Mat-Su Valley

Saturday, Sept. 23

Mat-Su Regional Medical Center

2500 S. Woodworth Loop (Palmer)

Soldotna

Saturday, Oct. 21

Central Peninsula Hospital

250 Hospital Place

These Health Fairs are brought to you by your Health Plan through its participation in the Health Care Cost Management Corporation of Alaska (HCCMCA).



**Public Employees
Local 71 Trust Fund**

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

Healthy Reminders

The 2017/2018 Plan Year begins July 1

- **Keep in mind** that the deductible starts over every Plan Year on July 1.
- **Yellow Plan members automatically get a Health Reimbursement Arrangement (HRA)**, and any unused HRA funds from the previous year roll over to the new Plan Year. (If you moved to the Blue Plan for the 2017/2018 Plan Year, you forfeited any unused HRA funds.)
- **If you have a Flexible Spending Account**, spend your 2016/2017 FSA funds by September 15, 2017, so you don't forfeit the unused balance.

Please call Zenith at 800-757-0071 (option 2) for help on using your HRA or FSA.

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.