

**ASEA/AFSCME LOCAL 52 HEALTH BENEFITS TRUST**  
**SUMMARY OF BENEFIT PLAN CHANGES**  
**Updated July 1, 2023**

**The Board of Trustees for the ASEA/AFSCME Local 52 Health Benefits Trust adopted the following Plan changes. *Please keep this summary with your Plan booklet until the current booklet is updated.***

**Plan Change Effective March 1, 2020**

✓ **Telemedicine**

Participants may use audio, video or both for their telemedicine visits with providers. This benefit is separate from the services provided through Teladoc.

**Plan Change Effective March 26, 2020 (Temporary)  
(Expires 5/12/2023)**

✓ **COVID-19 related testing**

COVID-19 testing will be covered with no participant cost share, pursuant to Federal Law. After the federal COVID-19 public health emergency ends, testing and treatment will be covered like any other condition

**Plan Change Effective July 1, 2020**

✓ **Dental Services Not Covered**

Services for dentures, bridges, crowns or other devices started before the effective date of coverage. This exclusion does not apply to employees of the State of Alaska moving from a non-participating bargaining unit who were continuously employed with no break in coverage between their prior health plan and the ASEA/AFSCME Local 52 Health Benefits Trust.

**Plan Change Effective July 1, 2020**

✓ **Travel Benefit**

Food and lodging expenses will not be subject to the deductible and will be reimbursed at 100% of the Allowable Expense for participants in Plans A, B, and

Food and lodging will be reimbursed at 20% of the Allowable Expense for participants in Plan C. The maximum Allowable Expense for food and lodging is \$90 per day or \$55 per day if overnight lodging is not needed. If a parent or legal guardian accompanies an incapacitated adult, the Plan pays up to an additional \$55 per day. Benefit Clarification: No more than 7 days of food and lodging will be covered per trip.

**Plan Change Effective July 1, 2020**

✓ **Employees in Short-term Nonpermanent Appointments Extended Beyond 120 days:**

An employee who is in a short-term nonpermanent appointment which is extended beyond 120 days shall be treated as a long-term nonpermanent employee. The employee has the option to elect coverage retroactively to the date of the short-term nonpermanent appointment, in which case coverage is effective on the 1<sup>st</sup> of the month following thirty (30) days in paid status. If the employee does not elect coverage retroactively, coverage will start on the 1<sup>st</sup> of the month following the date upon which the job classification was changed from short-term nonpermanent to long-term nonpermanent (the 121<sup>st</sup> day).

Retroactive benefit coverage will be subject to payment in full of all health benefit contributions. No prior Plan Year HCRA elections will be allowed in the case of retroactive election of benefits.

**Plan Change Effective January 1, 2021**

✓ **Change in deadline for making initial enrollment elections.**

Due to delays in receiving notice of new hires and employees with a change in status, the Trust is changing the deadline for making initial Plan elections when you become newly eligible for coverage under the Trust. You must make a Plan election within 30 days from the date the enrollment packet is sent to you. The 30-day period will begin on the date of the letter in the enrollment packet.

**Plan Change Effective July 1, 2022**

✓ **SWORD Virtual Physical Therapy**

Virtual Physical Therapy services in the comfort of your home are available through Transcarent, SWORD Virtual Physical Therapy. There is no cost to you. SWORD provides virtual physical therapy for all the major musculoskeletal issues, at any point in the journey: prevention, acute conditions, chronic pain, and post-surgical recovery.

**Plan Change Effective July 1, 2023**

✓ **Chiropractic, Massage and Acupuncture**

The maximum benefit will increase from 20 combined visits per person per Plan Year to 24 combined visits per person per Plan Year.

**Plan Change Effective July 1, 2023**

✓ **Dental Plan Administration and Network**

Beginning July 1, 2023, the Trust's Dental Plan benefits will be provided through and administered by Delta Dental of Alaska (DDAK). You can receive services from any dentist, but out-of-pocket expenses may be lower if you choose a dentist who belongs to the Delta Dental PPO Network or Delta Dental Premier Network.

**Plan Change Effective July 1, 2023**

✓ **Orthodontic Treatment**

Orthodontic treatment for adults and covered children will be covered at 50% up to a lifetime maximum of \$1,500 per covered person. This maximum is not included in the Dental Plan maximum.

## **ASEA/AFSCME LOCAL 52 HEALTH BENEFITS TRUST**

**Updated July 1, 2023**

### **Health Care Reform Notice**

The Trust believes this Plan is a “grandfathered health plan” under the Affordable Care Act. As permitted by the Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on essential benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the ASEA Health Trust Administrator at 866-553-8206. You may also contact the U.S. Department of Health and Human services at <https://www.healthcare.gov/>