



HEALTH TRUST NEWS

SERVING THE PARTICIPANTS OF
THE ASEA/AFSCME LOCAL 52
HEALTH BENEFITS TRUST

Open Enrollment Is May 19–June 6 MAKE THE MOST OF THIS ONCE-PER-YEAR EVENT

LEARN. Read the materials in the 2025/2026 Open Enrollment packet that will arrive in your mail by May 19.

CHOOSE. Compare Plans and select the one that is best for you (see chart on page 2).

ENROLL. If you want to change your Plan or update your dependents, are enrolling your spouse in Plan A, or want a Health Care Reimbursement Account (HCRA) for the 2025/2026 Plan Year, you must enroll online at aseahealth.org beginning May 19 through June 6.

ROLL OVER. If you decide to keep your current Health Plan, do not need to update your dependents, and do not want a HCRA, you do not need to enroll. (Note: HCRA's do not roll over to the next Plan Year. You must enroll each year.)

If you have any questions, or don't receive your packet by May 19, contact the Trust Administrative Office by phone at (866) 553-8206 or through Contact Us on aseahealth.org.

INSIDE THIS ISSUE

Open Enrollment Is May 19–June 6.....	1
Test Your Benefit Smarts.....	1
Take Time for a Benefit Checkup.....	2
Feeling Overwhelmed?.....	2
As Easy As 1-2-3.....	3
Healthy Reminders.....	4
Married and Enrolled in Plan A?.....	4

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Test Your Benefit Smarts

QUESTION: What should you do if you get sick or injured when you're traveling? Check all that apply:

- Use Aetna in-network providers to keep my costs down. Log in on aetna.com/docfind; select "Aetna Choice POS II (OpenAccess)" to find providers, urgent care clinics, and hospitals throughout the U.S.
- Have a virtual visit anywhere in the U.S. at no cost to me! Use the Teladoc app, teladochealth.com or call 1-800-TELADOC (835-2362).
- Call my doctor's office for a telehealth visit (if available). I'll pay the usual office visit copay.
- Call 9-1-1 or go to the nearest hospital emergency room if I'm in a life-threatening emergency. Then call the number on my Health Plan ID card if I'm admitted.
- If I'm out of the country, get emergency care from any qualified provider, get a detailed receipt, then submit a claim for reimbursement when I get home.

ANSWER: All of the above! These options help you get care quickly and keep your costs down. Tip: Always show your Health Plan ID card (access it on aseahealth.org) for the best coverage.

Take Time for a Benefit Checkup

THIS IS YOUR OPPORTUNITY TO CHANGE PLANS

Review the Plans to ensure your Plan meets your estimated health care needs for the 2025/2026 Plan Year.

PLAN A: FULL PLAN FOR FAMILIES	PLAN B: FULL PLAN FOR EMPLOYEES ONLY	PLAN C: SUPPLEMENTAL PLAN	PLAN D: LOW OPTION (MEDICAL ONLY) PLAN WITH HRA
<p>Consider Plan A if you want to have full coverage for your family.</p>	<p>Choose Plan B if you want full coverage only for yourself.</p>	<p>Plan C is ideal if you have other coverage. Call the Trust Administrative Office to find out how it will work with the ASEA Health Plan.</p>	<p>Plan D is an option for employees and families who want medical-only coverage in case of a serious emergency and anticipate less than \$1,000 this year in routine care.</p>
<p>You pay more per month but have a low (\$300/individual, \$600/family) annual deductible.</p> <p>You'll pay a \$125 monthly surcharge if your spouse opts out of other employer sponsored coverage.</p>	<p>Tip: If you are enrolled in Plan A, switching to Plan B will save you \$2,000+ this year.</p>	<p>Combines with other coverage to pay up to 100% of health care costs. You pay a low monthly contribution and no deductible.</p>	<p>The high annual deductible (\$5,000/individual, \$10,000/family) is offset by the low monthly cost and \$1,000 Health Reimbursement Arrangement every year.</p>

For more information about each Plan, refer to your Open Enrollment packet and the "Your Benefits" section on aseahealth.org.

Feeling Overwhelmed?

YOU CAN MANAGE INFORMATION OVERLOAD

Does it feel like your brain is drowning in a sea of news alerts, social media updates, emails, and ads? You're not alone. Information overload is real, and it's exhausting. This constant flood of content can lead to stress, anxiety, and decision fatigue.

Being intentional with your attention may help you feel less overwhelmed and more in control. Try these tips to find a healthy digital balance:

- **Be picky about where you get your information.** Choose a few reliable news sources and check them at set times.
- **Turn off notifications that aren't necessary.** No one needs to be interrupted every few minutes.

- **Consider a social media break.** If you find yourself endlessly scrolling, it might be time to unfollow, mute, or delete.
- **Set "no-screen" times.** Put your devices down before bedtime, during meals, or while engaging in another activity.

If a "digital detox" doesn't help, a few sessions with a counselor can help you identify coping strategies to reduce anxiety and stress.

- **Teladoc** offers confidential, convenient access to professional counselors, online or by phone, to participants aged 13 years and older. There is no cost to you. To schedule an appointment, go to teladochealth.com, download the app, or call (800) TELADOC (835-2362).



- **The Employee Assistance Program (EAP)** offers up to six free counseling sessions per person, per issue, per year. Contact Resources for Life at (888) 238-6232, or go to rfl.com (User ID = ASEA, Password = eap).
- **Your Health Plan** covers outpatient mental health services the same as any other health care service. (A provider in the Aetna network may save you money. Search for one at aetna.com; choose Aetna Choice® POS II Open Access.)

As Easy As 1-2-3

THE HRA AND HCRA ARE SIMPLE TO USE

When you enroll in Plan D, the Trust provides a \$1,000 Health Reimbursement Arrangement (HRA) that you can use to pay for the first \$1,000 of eligible expenses the Plan does not cover.

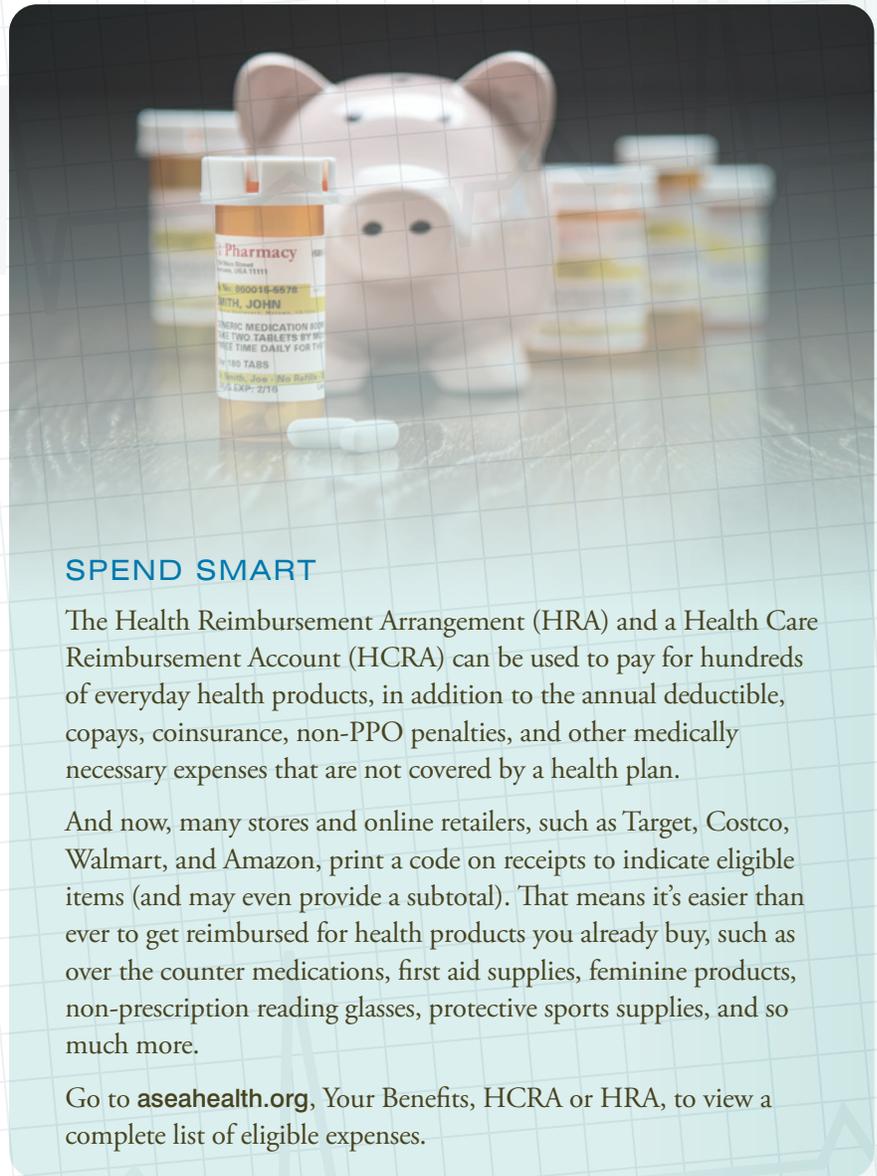
That's like getting free money! Here's how it works:

- You went to the doctor and have a sinus infection. (Ugh.) You paid the provider, then stopped at the pharmacy to pick up a prescription. While you're there, you bought ibuprofen and throat lozenges.
- When you get home, you open the Zenith Flex app on your mobile device and upload a photo of each receipt to submit a claim for reimbursement.
- Since you signed up for direct deposit, before you know it, you get reimbursed from your HRA directly into your bank account.

A HCRA COULD SAVE YOU MONEY

By enrolling in a Health Care Reimbursement Account (HCRA), you set aside a portion of your pre-tax salary to help cover out-of-pocket healthcare expenses, which could save you hundreds of dollars each year. Here's how:

- You spend about \$3,000 a year on healthcare office visits, prescriptions, over-the-counter products, like pain relievers medications and other eligible health care items.
- If you put \$3,000 of your gross pay (before taxes or supplemental benefits are withheld) into a HCRA account



SPEND SMART

The Health Reimbursement Arrangement (HRA) and a Health Care Reimbursement Account (HCRA) can be used to pay for hundreds of everyday health products, in addition to the annual deductible, copays, coinsurance, non-PPO penalties, and other medically necessary expenses that are not covered by a health plan.

And now, many stores and online retailers, such as Target, Costco, Walmart, and Amazon, print a code on receipts to indicate eligible items (and may even provide a subtotal). That means it's easier than ever to get reimbursed for health products you already buy, such as over the counter medications, first aid supplies, feminine products, non-prescription reading glasses, protective sports supplies, and so much more.

Go to aseahealth.org, Your Benefits, HCRA or HRA, to view a complete list of eligible expenses.

to help pay for those expenses, you decrease your taxable income and take home more net pay!

Like the HRA, you can manage your HCRA online in your account on aseahealth.org or through the Zenith Flex app. You estimate how much pre-tax money to put into your HCRA, from

\$20 to \$275 per month. If you don't use it all during the Plan Year, up to \$660 of unused funds can carry over to the next Plan Year. Estimate your expected health care expenses on the HCRA worksheet on aseahealth.org, Your Benefits, HCRA.

Where to Go for Answers

GET KEY CONTACT INFORMATION ONLINE

The Health Trust website puts benefit information at your fingertips. And if you're looking for the phone number or website of a service provider (like Zenith or Aetna), it has that, too. Go to the Health Trust website at www.aseahealth.org under **More**, select **More Support**, then **Key Provider Contacts**.

Note: Not everyone has access to email, so the Health Trust mails this newsletter to ensure that all participants receive it.

Health Trust News provides general information about the ASEA/AFSCME Local 52 Health Benefits Trust. For more information, please refer to the Benefits Plan Booklet available on the Health Trust website or call Zenith. In the event of conflicting information, Plan documents and Plan Booklet will govern.



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Health Benefits Trust
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Healthy Reminders

MET YOUR DEDUCTIBLE?

Schedule any needed health services before the next Plan Year begins on July 1.

FIND CANCER EARLY

50 years or better? Get an annual Galleri test at no cost to you. Learn more at Galleri.com/ASEA.

NEED TO SEE A DOCTOR?

The Coalition Health Centers provide in-person, no-cost-to-you visits. Call for an appointment: Anchorage (907) 264-1370; Fairbanks (907) 450-3300; Mat-Su (907) 206-4601.

Married and Enrolled in Plan A?

CONFIRM YOUR SPOUSE'S ELIGIBILITY FOR EMPLOYER-SPONSORED COVERAGE!

Remember, if you enroll your spouse in Plan A, you must confirm every year whether they are eligible for medical coverage through their employer.

YOU WILL PAY A \$125 MONTHLY SURCHARGE IF:

- You do not confirm your spouse's eligibility for other employer-sponsored coverage every year during Open Enrollment.
- Your spouse declines coverage in their employer-sponsored plan and is enrolled in the ASEA Health Trust Plan A.

YOU WILL **NOT** PAY A MONTHLY SURCHARGE IF:

- Your spouse is covered through their own employer-sponsored plan or is not employed.
- Your spouse's employer doesn't offer medical coverage.
- Your spouse is retired and not actively working but is eligible for retiree coverage through another employer.

To keep costs down and contribution rates low for everyone, the Trust encourages members' spouses to use their own employer-sponsored medical plan.