



HEALTH TRUST NEWS

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

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New Blood Pressure Guidelines KNOW YOUR NUMBERS, KNOW YOUR RISK

New guidelines from the American College of Cardiology and American Heart Association now put high blood pressure at 130/80 rather than 140/90. That means a staggering number of American adults—nearly half—have high blood pressure.

Every adult should know his or her numbers. You can check them yourself at most pharmacies. If they're high, make it a priority to reduce them with healthy lifestyle habits:

- Maintain a normal weight
- Exercise regularly
- Eat healthy, fresh foods
- Cut back on salt
- Reduce stress
- Limit alcohol use
- Quit smoking

Your doctor may prescribe medication, in combination with healthy habits, to help reduce high blood pressure.

WHAT IS BLOOD PRESSURE?

Blood pressure is the force of blood pushing against the walls of arteries. It is at its highest when the heart beats, pumping the blood. This is called “systolic pressure.” When the heart is at rest, between beats, your blood pressure falls. This is called “diastolic pressure.”

High blood pressure is dangerous because it overworks your heart and hardens your arteries, causing damage that increases

your risk for serious health issues, like heart disease and kidney failure.

Blood pressure is always shown as these two numbers, measured per millimeter of mercury (mm/Hg). The top number is the systolic and the bottom number is the diastolic. Blood pressure categories in the new guidelines are:

- **Normal:** Less than 120/80
- **Elevated:** Systolic between 120–129 and diastolic less than 80
- **Stage 1:** Systolic between 130–139 or diastolic between 80–89
- **Stage 2:** Systolic 140+ or diastolic 90+

REGISTER NOW TO USE TELADOC LATER

When you have a minor illness, like bronchitis or strep throat, or cold or flu symptoms, you can have a doctor's visit within minutes, wherever you are.

Teladoc gives you and your covered dependents access to a doctor 24 hours a day, 365 days a year, by phone, online live video or mobile app. Not only is it convenient, it's free to you: you don't pay a copay or the deductible.

Take a few minutes today to set up your account at Teladoc.com with your contact information and health history. Once your account is set up, you'll be ready to use Teladoc immediately, whenever you need to.

IT PAYS TO KNOW YOUR OPTIONS

How Does the Plan Pay for Surgery?

Suppose your doctor says you need to schedule surgery, such as a joint replacement or a cardiac procedure. Did you know your Health Plan gives you several options? Your benefit coverage and your out-of-pocket costs for covered services vary widely, so it pays to know the difference, based on which facility you choose.

A Preferred Provider Organization (PPO) within the Municipality of Anchorage

- Alaska Regional Hospital and Surgery Center of Anchorage charge negotiated, reduced rates (the PPO rate) and the Plan usually reimburses 80% of that amount if you are in Plan A or Plan B.

A Non-PPO Provider within the Municipality of Anchorage

- You pay out-of-network penalties if you use a non-PPO provider for services that could have been delivered by one of the PPO providers. These penalties could increase your out-of-pocket expenses for surgery by thousands of dollars.

Mat-Su Regional Hospital

- Charges a discounted rate and there are no out-of-network penalties, and the Plan usually reimburses 80% of that amount if you are in Plan A or Plan B.

A Facility in the Aetna Network

- Outside the Municipality of Anchorage, you may use any health care facility with no out-of-network penalty. However, you'll usually save money when you choose a facility in Aetna's Choice POS II Network (search for one on aetna.com), because they charge a discounted rate.

OPTIONS FOR SURGERY IN ANCHORAGE

| | BENEFIT COVERAGE COMPARISON (PLAN A OR B) | |
|------------------------|---|---|
| | PPO FACILITY | NON-PPO FACILITY |
| Billed Amount | \$30,000 | \$30,000 |
| Discount Amount | \$15,000 | \$0 (no PPO discount) |
| Allowed Amount | \$15,000 | \$15,000 (Non-PPO penalty reduces the allowed amount to the PPO allowed amount) |
| Plan Pays | \$13,800 (80% of the allowed amount until the \$1,200 out-of-pocket is reached; 100% thereafter) | \$12,600 (60% of the allowed amount until the \$2,400 out-of-pocket limit is reached; 100% thereafter) |
| You Pay | \$1,200 (Allowed amount minus Plan payment) | \$17,400 (Billed amount minus Plan payment) |

This example assumes you have met the annual deductible. Please refer to the Plan Booklet on aseahealth.org for your Plan's specific reimbursement rates and other provisions.

BridgeHealth

- This benefit gives you access to high-quality providers and facilities across the U.S. for planned non-urgent surgery. The Plan pays 100% of surgery-related

expenses, including travel costs for the patient and a companion. (Visit bridgehealthmedical.com and enter company code **ASEAL** for more information.)

News You Can Use

NEW OPTION FOR IMAGING SERVICES

Alaska Regional Hospital now has a brand new and dedicated space for imaging services. Whether a routine, annual mammogram or a complex radiology procedure, 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 within the Municipality of Anchorage, so you won't pay any out-of-network penalties for receiving outpatient hospital services there.

SPECIAL RURAL TRUSTEE ELECTION THIS SPRING

The Rural Trustee candidate who was elected in the fall was not able to serve. Therefore, there will be a special election, just for Rural/Bush members, to fill that position. Please watch your mail in February for details.

Choose from Top-Rated Surgeons

BRIDGEHEALTH GIVES YOU ACCESS TO THE BEST OF THE BEST

In July 2017, the Health Trust added a supplemental surgery benefit through BridgeHealth. BridgeHealth extends your choice of providers to top-rated hospitals, surgery centers and doctors outside of Alaska for planned, non-emergency procedures. When you chose a BridgeHealth provider, the Trust waives your deductible and coinsurance, and pays for first class travel, lodging and a meal allowance for you and a companion.

When a doctor recommended that employee Bjorn Wolter have surgery, he immediately began exploring his options.

Coincidentally, just a couple weeks before, Bjorn had received a flyer in the mail about the BridgeHealth surgery program. Because shopping for surgery wasn't something he did every day, Bjorn showed the flyer to his family care provider and asked for his advice.

"He said, 'It definitely makes more sense to go outside the state for surgery than doing it here in Alaska. It'll be much, much cheaper,'" Bjorn recalls.

After hearing his physician's opinion, Bjorn gave BridgeHealth a call.

Personalized interactions, flexibility, and a top-notch surgeon—all added up to an easy choice

From the first moments of that call, it became obvious that with BridgeHealth he'd be in very good hands.

"My Care Coordinator was so accommodating and helpful," Bjorn says. "It was clear that a BridgeHealth

surgery was going to be a very doable, easy, and streamlined thing to do."

In addition, BridgeHealth offered some significant benefits. He could not only have the surgery at a top-ranked facility but also have it performed by a highly experienced surgeon, lowering his risk for complications.

Bjorn explains, "While my surgery was available in Alaska, BridgeHealth's surgeons were more experienced with my particular procedure."

Having a choice of top-rated surgery centers to pick from was also key.

"I had assumed they would send me to Seattle. It's the closest major area," he explains. "But I had options and wasn't limited to one surgery center."

Bjorn needed no more convincing that BridgeHealth was the right choice and scheduled his surgery at a California facility. He explains, "It was the top-rated center in the state. It's hard to go wrong with that. The surgery couldn't have gone better."

Looking back on his BridgeHealth experience Bjorn says, "I'm not easily impressed, but I'm thoroughly impressed with the quality of care and how helpful everybody was."



Member Bjorn Wolter on the BridgeHealth surgery program: "The quality of care and service was great. I was super impressed."

CONSIDERING SURGERY?

If your doctor has recommended surgery, call BridgeHealth to learn about the benefit. BridgeHealth is available to employees enrolled in the ASEA/AFSCME medical plans A, B and D. If you have Plan C or ASEA is the patient's secondary health plan, contact ASEA Health Trust Administrator for eligibility and coordination of benefits. Contact BridgeHealth by phone at (844) 249-8108 or on the web at BridgeHealth.com (register with company code ASEAL).

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 and under Support, click 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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Antibiotics Aren't Always the Answer

THEY CAN'T CURE MOST COMMON WINTER ILLNESSES

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 at right).

Taking an antibiotic for a viral infection will not help you feel better, and may do more harm than good. It increases your risk of getting an antibiotic-resistant infection later, kills healthy bacteria in your digestive system, and could cause a serious reaction, ranging from vomiting to diarrhea to anaphylactic shock.

If you do get sick, call your doctor's office 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 adult or child) | ✓ | | 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 |