



Open Enrollment is May 19–June 6

Here's your checklist:

1. Read the Benefit Guide in your Open Enrollment packet.

- Know your Health Plan options.
- Consider a HCRA to help you save money.

2. YOU MUST COMPLETE OPEN ENROLLMENT by June 6 if:

- You want to change your current Plan choice.
- **You are enrolled in Plan A and have enrolled your spouse.** (You must confirm if your spouse is eligible for other employer-sponsored coverage each year.)
- You want to contribute to a HCRA for the 2025/2026 Plan Year. HCRA elections do not carry over to the 2025/2026 Plan Year.

If you want to keep your current Health Plan choice, are not covering your spouse in Plan A, and do not want to have a HCRA, no action is required (your current coverage will roll over to the 2025/2026 Plan Year).

3. Have questions? Get answers.

- Call the Health Benefits Trust Administrator (Zenith American Solutions) at (866) 553-8206.

To all ASEA Health Benefits Trust participants:

Welcome to Open Enrollment for benefits for the 2025/2026 Plan Year. The Health Trust has been able to keep your costs down through careful financial management, cost-savings strategies—and by absorbing the majority of the cost increase, instead of passing it on to you. In fact, **employee contributions have not increased in the last eight years.**

To absorb increased healthcare costs, the Trust has drawn upon reserves to cover the shortfall. However, in order to slow the rate of reserve spending and to maintain sufficient reserves going forward, the Trust must increase monthly employee contribution rates for the 2025/2026 Plan Year to the following:

PLAN A: \$345
(increase of \$50/month)

PLAN C: \$40
(increase of \$5/month)

PLAN B: \$165
(increase of \$25/month)

PLAN D: \$45
(increase of \$5/month)

Be sure to review the Open Enrollment checklist and take any necessary action before June 6 at 5:00 p.m. AKDT to ensure that you have the best coverage for you and your family.

Please continue to use your benefits wisely to help keep our Health Benefits Trust financially strong (and keep your own costs down). Here's how:

- Choose PPO providers; use the Coalition Health Centers.*
- Get preventive care and screenings.*
- Ask for generic prescriptions and use home delivery for 90-day maintenance medication refills.
- Try Teladoc for non-urgent “virtual” medical and behavioral health visits.*
- Consider Transcarent’s Virtual Physical Therapy* and Surgery Care* programs.
- Use the Renalogic Chronic Kidney Disease Management and Case Management programs, if applicable.*

Your choices make a difference because our Health Plan is self-funded, which means our claims are paid with only the money that you and the State contribute. There is no “insurance company.” With all of us working together, we can continue to keep our Health Plan financially strong for all our participants.

Yours in solidarity,

Your Board of Trustees

* There is NO COST to you for this service—no deductible or copay.