

ALASKA TEAMSTER-EMPLOYER WELFARE TRUST

SPECIAL INTEREST INFORMATION:

- Alaska Regional Physician Referral Line: **(907) 264-1722**
- Mat-Su Regional Physician Referral Line: **(907) 861-6788**
- Preferred Providers include Alaska Regional Hospital, Chugach Physical Therapy, Alaska Hand Rehabilitation & Ascension Physical Therapy
- Questions? Please call the Trust Customer Service Office at **(907) 751-9700** or **(800) 478-4450** (toll free). You may also email us at: **benefits@959trusts.com**
- To find additional in-network providers, you may go online to **www.959trusts.com**



ALASKA REGIONAL HOSPITAL

2801 Debarr Road • Anchorage, AK
www.alaskaregional.com
(907) 276-1131

MAT-SU REGIONAL HOSPITAL

2500 S Woodworth Loop • Palmer, AK
www.matsuregional.com
(907) 861-6000

Your Preferred Provider Hospital Facilities

Alaska Regional Hospital and **Mat-Su Regional Hospital** are the Plan's preferred hospitals for Anchorage and Palmer participants and participants traveling to Anchorage and Palmer for their care.

The Alaska Teamster-Employer Welfare Trust has entered into a contract with **Alaska Regional Hospital** in Anchorage, and **Mat-Su Regional Hospital** in Palmer to provide facility services to participants at preferred rates, which reduces a participant's out-of-pocket expenses and reduce the overall cost to the Plan.

Your co-insurance (the amount you pay out-of-pocket) normally applies to your Annual Out-of-Pocket Limit. However, any co-insurance due for a hospital or outpatient facility charge in the Anchorage and Palmer area not performed at **Alaska Regional** and **Mat-Su Regional**, when services were available at **Alaska Regional** and **Mat-Su Regional**, will not apply to your Annual Out-of-Pocket Limit. This applies to both inpatient and outpatient services and it includes the \$1,000 deductible.

Preferred Provider Program

The Preferred Provider Program applies to hospital emergency room, inpatient hospital services, outpatient hospital services, maternity care and surgical services. *The program applies only in Anchorage and Palmer.*

- Covered Expenses at Anchorage's **Alaska Regional Hospital** and Palmer's **Mat-Su Regional Hospital**, the **Preferred** Provider hospital are payable at 80%.
- If a participant goes to a hospital within a 75-mile radius of **Alaska Regional Hospital** and **Mat-Su Regional Hospital** for **inpatient services**, the reimbursement rate will be 70% of the rate negotiated with **Alaska Regional Hospital** and **Mat-Su Regional Hospital**, and an additional \$1,000 deductible, will apply to each scheduled non-preferred hospital admission.
- If a participant goes to a hospital or outpatient facility within a 75-mile radius of **Alaska Regional Hospital** and **Mat-Su Regional Hospital**, for **outpatient services**, the reimbursement rate will be 70%, after a 50% penalty reduction is applied. Outpatient services include, but are not limited to, diagnostic laboratory examinations, chemotherapy, diagnostic x-rays, radium or radioactive isotope therapy, outpatient hemodialysis, radiation therapy and chemotherapy.

Remember that any co-insurance will not apply towards your annual Out-of-Pocket Limit.





ALASKA TEAMSTER-EMPLOYER WELFARE TRUST

“Look to your health; and if you have it, praise God, and value it next to a good conscience; for health is the second blessing that we mortals are capable of, a blessing that money can not buy.”

– Izaak Walton



Frequently Asked Questions (FAQs)

Q: What facilities are considered non-preferred provider facilities?

A: There are several that are non-preferred provider facilities in the Anchorage area, including but not limited to Providence Hospital, Alaska Heart Institute, Alaska Surgery Center, Alaska Imaging, Alaska Digestive Center, Health South Surgery Center, and Health South Diagnostic Center to name a few. For more information, please call **(907) 751-9700**.

Q: My doctors are all in the Providence campus. Do I now have to find new doctors?

A: No. Most doctors have privileges at both hospitals so you should continue seeing your current doctor or doctors. If you need inpatient or outpatient care at a hospital, make sure your doctor schedules your stay at **Alaska Regional Hospital** or **Mat-Su Regional Hospital**.

Q: What about lab work, MRI or other diagnostics when I visit my doctor?

A: Tell your doctor that they should send your lab work to the laboratory at **Alaska Regional Hospital** or **Mat-Su Regional Hospital**, to give you the highest reimbursement possible.

Q: If I go to Providence Hospital, when I could have gone to Alaska Regional Hospital or Mat-Su Regional Hospital, at what point will the Plan begin to pay 100%?

A: Never. If you go to Providence, when

you could have gone to **Alaska Regional Hospital** or **Mat-Su Regional Hospital**, then any amount you pay out-of-pocket, will not apply to your Annual Out-of-Pocket Limit and you will pay 30% of all charges, plus 100% of any amount over the contracted amounts.

For example, if Alaska Regional would have charged \$30,000 for the services and Providence charges \$50,000 for your stay, the Plan will pay 70% of \$28,600 (remember your \$400 annual deductible plus the \$1,000 penalty deductible) or \$20,020 and you would pay \$29,980. Note: The annual deductible for non-Medicare retirees is \$2,000.

*If you had elected to go to Alaska Regional, your total out-of-pocket expense would be \$3,000, after the \$400 annual deductible has been met, and the Plan would pay the rest.**

Q: What about outside of Anchorage or services are unavailable at Alaska Regional and Mat-Su Regional Hospital?

A: If the services are not available at **Alaska Regional Hospital** or **Mat-Su Regional Hospital** or if a participant goes to a hospital that is located more than 75 miles from **Alaska Regional Hospital** or **Mat-Su Regional Hospital**, the reduced reimbursement rates and the additional \$1,000 deductible will not apply. Covered expenses, in such cases, are payable at 70%; the Plan's normal reimbursement rate.

**Subject to the Plan's allowable UCR rates.*