

ALASKA TEAMSTER-EMPLOYER WELFARE TRUST

2018 SUMMARY ANNUAL REPORT

This report reflects the financial health of your medical fund.

If you have any questions about this report, please call 907-751-9700 or (800) 478-4450, or email at denniec@959trusts.com

www.959trusts.com

SUMMARY ANNUAL REPORT FOR THE ALASKA TEAMSTER-EMPLOYER WELFARE TRUST

This is a summary of the annual report of the Alaska Teamster – Employer Welfare Trust, EIN 91-6034674, a multi-employer Trust, for the year beginning July 1, 2017 and ending June 30, 2018. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The Plan maintains its medical, dental, drug, disability, vision benefits, and urgent care under a self-funded program.

INSURANCE INFORMATION

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Plan has contracts with Symetra Life Insurance Co. to pay certain life insurance and accidental death and dismemberment claims. The Plan also maintains stop loss coverage under a contract with Union Labor Life Insurance Co. for participants and dependents. Medicare retiree coverage is provided under a contract with TEAMStar. The total insurance premiums charged to the Plan for the year ending June 30, 2018 were \$3,709,495.

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$198,236 as of June 30, 2018, compared to (\$1,719,002) as of July 1, 2017. During the Plan Year, the Plan experienced an increase in its net assets of \$1,917,238. This increase included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

During the Plan year, the Plan had total income of \$35,509,309 including employer contributions of \$30,223,652, participant contributions of \$3,238,873, earnings from investments of \$359,927, and other income of \$1,686,857.

Plan expenses were \$33,592,071. These expenses included \$2,385,993 in operating expenses, \$33,409 in investment expenses, \$27,463,174 in benefits paid directly to participants and beneficiaries, and \$3,709,495 in insurance premiums charged by insurance companies.

Benefits and eligibility rules will change from time to time. Retiree benefits differ from active employee benefits and can be changed or eliminated at any time. Be sure to use the most recent Plan booklet and to read any special notices about your coverage. Do not rely on outdated information. If you lose your coverage you may be entitled to continue it by making self-payments. Consult your booklet or the Plan office for details.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment; and
3. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Alaska Teamster Employer Service Corporation, 520 E. 34th Ave, Suite 107, Anchorage, AK 99503, (907)751-9700. The charge to cover copying costs will be \$.25 per page for any part thereof.

You also have the right to receive from the Contract Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Contract Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, 520 E. 34th Ave., Suite 107, Anchorage, Alaska 99503 and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



BOARD OF TRUSTEES

SUMMARY OF MATERIAL MODIFICATION

SUMMARY OF PLAN CHANGES EFFECTIVE JANUARY 1, 2019

Please read this important notice summarizing changes to your Health Plan.

SECTION 5.19 – HEALTHREACH DISEASE MANAGEMENT PROGRAMS

The Plan has partnered with HealthCare Strategies, Inc. (HCS) to provide their HealthReach program. HCS has developed a unique and comprehensive approach to disease management. HealthReach provides ongoing education, support, and mentoring to employees and their covered dependents that live with challenging medical conditions, like diabetes, heart disease, cancer, and others.

HealthReach Coaching: If you are selected to participate in the coaching program, a registered Nurse Care Manager will contact you by phone and mail to provide assistance with possible gaps in care, managing current health conditions, and support to reach personal goals. Your HealthReach Care Manager will provide you with confidential and personalized information to help you understand your options, work collaboratively with your doctors, and improve the care you receive.

Pharmacy Review: HCS will identify members who have medicines that are potentially duplicative – or might be harmful when taken together with other prescriptions. Your primary care physician will then be notified to help improve coordination of care among all doctors prescribing your medications.

Additional Charges for Not Participating in Disease Management: Plan members and spouses who are identified for HealthReach Coaching and choose not to participate will be subject to a penalty, reducing the amount of Plan benefits

payable. Eligible individuals who, as certified by the disease management/chronic condition management vendor, choose not to participate in the Plan's disease management program will have future medical claims (excluding preventive services required to be paid at 100%) penalized at a 10% reduction in the maximum percentage payable by the Plan. (For example, a charge normally paid 80% by the Plan will be paid 70% by the Plan; a charge normally paid 60% by the Plan will be paid at 50%; etc.) Any 10% reduction applied to you or your spouse applicable under this section **will apply** to your and your family's out-of-pocket maximum limits. The 10% penalty will be ceased beginning with the first of the month following the time that the individual begins actively participating in the disease management program, as certified by the disease management vendor, and if the individual has established compliance with the disease management program later in the same Plan Year that penalties were assessed, penalties for that Plan Year will also be refunded.

In no event will the 10% reduction applied in any Plan Year total more for any individual than 30% of the cost of employee-only coverage for that Plan Year.

If an individual provides (or his or her physician provides) a written statement to the Plan or HCS demonstrating that it is medically inadvisable or unreasonably difficult for that person to participate in the HealthReach Coaching program, the Plan will waive the 10% penalty for that Plan Year and prospectively.

Please note all communications between members and HealthReach remain **completely private and confidential**.

the PACIFIC HEALTH COALITION

(www.phcoalition.org)

The Alaska Teamster-Employer Welfare Trust is a member plan with the Pacific Health Coalition (PHC), known as the "Coalition" of union member plans. The PHC has direct contracts with many providers and facilities in Alaska of which the Alaska Teamster-Employer Welfare Trust participates in. Many of our members in Anchorage and Fairbanks are familiar with the Coalition Health Center, but did you know there are other coalition providers?

Coalition Direct Provider Contracts:

- Ascension Physical Therapy
- Chugach Physical Therapy
- Alaska Hand Rehab
- New Frontier Anesthesia

- Alaska Center for Ear, Nose & Throat (ACENT)
- Surgery Center of Anchorage
- Alaska Regional Hospital
- Mat-Su Regional Medical Center
- Pathology Associates
- Guardian Flight, Inc.



While some providers listed above may also be Aetna Preferred Providers, the coalition contracts are negotiated to provide greater discounts to members and their eligible dependents.

• **Coalition Health Center Hours:**

Monday through Friday	Saturday
7:30 a.m. – 6:30 p.m. By Appointment	8:00 a.m. – 2:00 p.m. <i>Appointment Only</i>
8:30 a.m. – 4:30 p.m. Acute/Unexpected Needs Only	Same Day Appointment based on availability

• **Coalition Health Center Locations:**

Anchorage: 2741 Debarr Road, Suite C210 (Alaska Regional Hospital Campus, Building C)
(907) 264-1370

Fairbanks: 575 Riverstone Way, Unit 1 (Ridgeview Business Park)
(907) 450-3300

Not using your Teladoc membership?

Here are 8 reasons why you should

Did you know that your Teladoc® membership provides 24/7 access to **a doctor by web, phone or mobile app?** If you haven't used your Teladoc membership yet, here are eight reasons why you should:

Reason 1: Teladoc provides 24/7 access to convenient, confidential and affordable healthcare.

Reason 2: You can speak with a licensed doctor about non-emergency health issues anywhere you are – at home, at work, or on vacation.

Reason 3: Talk to a board-certified doctor in minutes whenever you need care.

Reason 4: Teladoc doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, skin problems and more.

Reason 5: Teladoc doctors can send a prescription to your local pharmacy, when medically necessary.

Reason 6: Your dependents are eligible for Teladoc services, including adult children up to age 26.

Reason 7: You can connect with an experienced doctor by phone, web, or mobile app.

Reason 8: You pay \$0.00. There is no cost sharing when you use Teladoc.

COMMON ISSUES TELADOC DOCTORS TREAT INCLUDE:

- Respiratory Infection
- Allergies
- Bronchitis
- Cold and Flu Symptoms
- Skin Problems
- Sinus Problems
- And More!

It's quick and easy to register your Teladoc account. If you have any questions about your Teladoc membership, please contact the Trust office at 907-751-9700 or register at www.teladoc.com.





ALASKA TEAMSTER-EMPLOYER

WELFARE TRUST

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WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

Did you know that your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema)? Call your Plan Administrator at (907) 751-9700 or you may dial (800) 478-4450 (toll free) for more information.

NOTICE OF PRIVACY PRACTICES

The Notice of Privacy Practices describes how medical information about you may be used and disclosed and how you can get access to this information. This notice is available to you in several ways:

1. You may call 1-800-478-4450 outside Anchorage or 751-9700 in Anchorage and request a copy of the Notice,
2. You may go online to www.959trusts.com, select the Welfare Tab, click the "Forms" link and select "Privacy Notice" or
3. You may request a copy.

This is the notice provided to you in 2015 and again in 2018; or later, if your eligibility began after those dates. We are required to send you the Privacy Practices or the availability of these Practices every three years.

