

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.

