

# Public Education HEALTH TRUST



## **Open Enrollment is May 6- May 31, 2024**

Open Enrollment is here: your annual opportunity to review your benefits and make changes for the coming plan year (July 1, 2024-June 30, 2025).

***Your plan may have changed!!! Some Associations/Districts added new or modified existing benefit plan offerings for this upcoming year. Please verify you have selected the plan that meets your family's needs. Contact your association for details. Please login to [www.ebms.com](http://www.ebms.com) to review or make any changes.***

## **How to Enroll**

If you are enrolled and wish to change your plan selection offered by your Association/Employer, you will need to access your mibenefits portal at [www.mibenefits.ebms.com](http://www.mibenefits.ebms.com) during open enrollment to make any changes. **This process must be completed no later than 4:30 p.m. (AK time) on Friday, May 31, 2024.** The portal provides you with the list of dependents on your plan. If you are adding dependents who are not currently enrolled, you must include verification they are an eligible dependent by attaching documentation (i.e., marriage or birth certificate, etc.). Please contact either the Trust or your human resource department for options.

If you are currently waived and wish to enroll, you must contact the PEHT office for us to send you an email invite to access the mibenefits portal at [www.mibenefits.ebms.com](http://www.mibenefits.ebms.com). The email invite will provide you with access to the enrollment process. All required steps must be completed **no later than 4:30 p.m. (AK time) on Friday, May 31, 2024.**

If you are currently enrolled and wish to waive coverage; log into mibenefits at [www.mibenefits.ebms.com](http://www.mibenefits.ebms.com) prior to and **no later than 4:30 p.m. (AK time) on Friday, May 31, 2024, to waive.** Please note: Some school districts require proof of other coverage to be eligible to waive from this plan. Please contact your human resources department for their criteria.

**The Trust recommends that you review your dependents listed to ensure accuracy.** With appropriate documentation, the Trust provides coverage for spouses, qualified domestic partners, children up to the age of 26, and individuals for whom you are the legal guardian up to the age of 18. A complete listing of your dependents can be found on your miBenefits secured portal at [www.mibenefits.ebms.com](http://www.mibenefits.ebms.com).

## **Plan Changes and Enhancements Effective July 1:**

- **Increased co-pays on prescriptions:** Increasing co-payments on preferred and non-preferred tiers while maintaining the structure for generic medications is a strategic move to encourage the utilization of more cost-effective generic medications. With prescription drug costs continuously rising, promoting the use of generics can help manage expenses for both the beneficiaries and the benefit provider.
- **GLP-1s:** After careful consideration, the Board of Trustees have decided to discontinue coverage of GLP-1s used for weight loss, effective July 1, 2024. This includes Wegovy, Saxenda, and Zepbound. There has been a meteoric rise in the number of utilizers and associated costs with the coverage of these medications. It is estimated, based on current eligible members utilization and costs, that all PEHT members and or districts would experience a significant increase in their health insurance premiums, with anticipated spending of nearly \$3 million for these medications in the next 12 months.
- **HDHP** – To maintain its HSA qualified status per IRS regulations, the HDHP benefit individual deductible will increase to \$1,600, family deductible increased to \$3,200.

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## **TRUSTEES**

**Chairperson**  
Kathy Bell

**Secretary**  
Tim Walters

Shelby Beck, Jessica Cook, Tom Klaameyer, Laura Mulgrew, Dan Polta

# Public Education

## HEALTH TRUST



- **Frame allowance with VSP:** Frames will be paid in full, up to \$225, every calendar year, after the copay.
- **Primary 360** through Teladoc- January 1, 2024, the Trust began offering virtual primary care for our members from routine check-ups to ongoing care at no cost. HDHP participants must meet their deductible prior to the no cost experience.
- **Teladoc** – Increasing access to the mental health needs of our members. Virtual mental health with a therapist or psychiatrist through Teladoc was launched January 1, 2024.

### **Teladoc – Remember to update your online profile each year!**

24/7 Access to a national network of US board-certified professionals wherever you are in the United States. Keep the Teladoc number handy, 1-800-835-2362, or download the app at [Teladoc.com/mobile](https://www.teladoc.com/mobile) this summer as you travel. Teladoc can treat cold/flu symptoms, respiratory infections, sinus problems, ear infections, allergies, and urinary tract infections.

### **Transcarent (Formerly BridgeHealth)**

Keep in mind that you have access to an exclusive surgery network. You'll experience top-quality care, coverage of travel expenses, and reduced medical costs for your elective surgeries such as knee, hip, shoulder, back, and wrist surgery. Contact Transcarent at 1-855-265-2874 or [www.transcarent.com](https://www.transcarent.com) for more information.

**Virtual Physical Therapy (PT) through Sword Health** – Relieve pain from the comfort of your home! Sword's digital PT solution offers both measurable outcomes and affordable, high-quality care without ever needing to leave home. The platform pairs a licensed PT with FDA-listed wearable technology to guide members through personalized treatment plans, all at no cost to you! Contact Transcarent at 1-855-265-2874 or [experience.transcarent.com/peht/vpt/](https://experience.transcarent.com/peht/vpt/) for more information.

Should you have any questions or concerns regarding the benefits, or the Open Enrollment period do not hesitate to reach out to our office at 907-274-7526.

Sincerely,



Rhonda R Prowell-Kitter  
Chief Financial Officer

