

SMART LIVING

a publication of the Public Education Health Trust

Public Education
HEALTH TRUST 

SEPTEMBER / OCTOBER 2018 ISSUE



THE POWER BEHIND THE PEHT BENEFIT PLAN

Developed as a way to assist the procurement of affordable healthcare options in public school districts in Alaska, the Public Education Health Trust has very low administrative costs and the nimbleness to respond to cost-saving measures as they become available.

The PEHT supports local control of health insurance plan decisions, providing districts with choice on plans that meet their budgetary and recruitment needs. We accomplish this by providing plans with low-cost options.

The PEHT administration carefully analyzes our various benefit offerings and business relationships to ensure we are maximizing clinical and financial outcomes from every healthcare dollar our members invest. Our various vendors provide valuable assistance in reaching these goals.

PEHT's local office in Anchorage is staffed by Rhonda, Rebecca and Tia. They all work to help PEHT members with the complex world of healthcare and health insurance. **Their toll-free number is (888) 685-7526.**

PEHT's benefit plans are administered by Employee Benefit Management Services, LLC (EBMS). EBMS is a Montana-based, third-party administrator (TPA) that has been serving clients throughout the Northwest for over 35 years. It is one of the nation's industry leaders in health-risk management and third-party administration of self-funded health benefit plans, designing strategies to transform the health and well-being of individuals, organizations and communities.

EBMS utilizes provider networks and direct contracts that reach into every city, county

and school district in Alaska, and across the nation, to access discounted pricing.

Members who have a question about their medical or dental claim should contact one of EBMS' knowledgeable, friendly customer-service representatives at PEHT's dedicated toll-free number, **(866) 247-1443**. They can also login to miBenefits, a 24/7 online benefits portal, to obtain answers to most of their benefits questions.

One enhancement you've come to enjoy from PEHT is high-quality, lower-cost healthcare through our access to the Aetna Signature Administrator's (ASA) network of physicians and facilities throughout Alaska and the U.S.

Utilizing the ASA network, PEHT has realized lower healthcare claims expense for many common healthcare services, while assuring that the quality of services remains strong. In addition to this national network, EBMS on behalf of PEHT has negotiated directly with multiple providers in the Alaska area.

Members who are looking for an in-network provider, should access either the AETNA Signature network or Direct Contracts directory at pehtak.com and clicking on Looking for a Preferred Provider or Facility in the Quick Links in the lower right corner.

The health insurance landscape has changed a lot since the arrival of the Affordable Care Act (ACA) and PEHT is changing with it. Due to our flexibility and ability to partner with vendors that mirror our goals of mitigating rising costs while keeping the health and well-being of every single member in our focus, PEHT will continue to be the preferred option for Alaska schools in the future.

GET READY! A NEW PROGRAM YEAR IS COMING FOR GO365!



Get ready for a new Go365 program year by finishing the old year strong. Moving up in status before your program year ends is smart because the program resets, and reaching this higher status again in the New Year pays off in more double bonus bucks. Also, to spend any bonus bucks earned throughout the year, be sure to reach bronze status or higher. The end of the program year for all PEHT members is September 30, 2018. Your new plan year starts on October 1, 2018.

Here are a few things to look forward to when your program year renews:

- 750 points for the first verified workout
- Double bonus bucks upon reaching prior year highest status
- Up to 1,250* points for taking the Health Assessment
- 10% of your points carry over
- All of your unspent bonus bucks carry over

Go confidently into your new Go365 program year:

- Celebrate your progress and results, such as improved biometric screening numbers, a lower Go365 age, or crossing the finish line of your first 5K
- Create new goals and aim for more points, higher status and better rewards

FAQ's for your new Go365 program year

As your Go365 wellness and rewards program rolls into renewal, you may have questions. Here are some answers.

What happens to my points and bucks at the end of my program year?

Ten percent of your points will carry over to your new program year. Any unspent bucks will remain in your account, but you must spend them within three years after the year they are earned, before they expire. When your program year renews, you will receive an equivalent amount of bucks corresponding to the 10 percent points carryover. Example: You end the program year with 8,500 points and 10,000 bucks. When your program year renews, you will have 850 points and 10,850 bucks.

What happens to my status?

All members reset to blue status at the beginning of the new program year. Earn double bonus bucks when you reach your prior year highest status.

Bonus bucks: Bronze = 0
Silver = 1,000
Gold = 3,000
Platinum = 10,000

If you end your program year in blue status, but you earned points and bucks because you completed some activities, those points and bucks reset to zero. You must reach bronze status or higher to access any earned bucks.

What happens if I'm halfway through completing a recommended activity when my program year ends? Will my time period start over?

No, the timeline for completing your recommended activity is not impacted by the end of a program year. As long as you are a Go365 member, the deadlines for your recommended activities will remain, and you will earn points when the recommended activity is complete.

If I do not re-enroll in Go365, can I still spend my bucks?

No, all unspent bucks expire when your Go365 membership terminates.

Remember the 'Step Back to School' Challenge will be going on through September! Have fun with coworkers by starting the school year off with a step challenge!

Challenge Name: Step Back to School
Challenge Dates: 9/1/18 – 9/30/18
Sync Your Device By: 10/15/18
Daily Step Maximum: 40,000
Team Size: 2 - 50

In addition to the points you automatically get for participating in this PEHT walking challenge, we will also be providing bonus points to team winners!

- **1st place = 1,000 bonus bucks per person**
- **2nd place = 500 bonus bucks per person**
- **3rd place = 250 bonus bucks per person**

We will also give you bonus points for continued participation in the 'High Step into Summer' PEHT walking challenge:

- Anyone who averages over 10,000 steps will get 1,000 bonus bucks
- Anyone who averages over 7,500 steps will get 750 bonus bucks
- Anyone who averages over 5,000 steps will get 500 bonus bucks

BONUS: In addition to the points you earn for joining and participating in a challenge, you will also be earning points for daily fitness! Remember you can earn up to 50 points a day for daily fitness by tracking steps, heart rate, or calories.

QUESTIONS? For more information check out the Go365 community page at <https://community.go365.com> or call the Go365 customer service team at 1-800-708-1105.

UNDERSTANDING ALLERGIES: WHAT TO KNOW, WHAT TO DO

Allergies are nothing to sneeze at. They are the sixth-leading cause of chronic illness in the U.S., with more than 50 million Americans afflicted. The treatment cost is over \$18 billion a year.

If you or someone you know suffers from seasonal or other allergies, you know how debilitating this condition can be.

Allergies are an overreaction of our immune system to substances that generally do not affect other people. These substances, called allergens, cause sneezing, coughing, watery eyes, and itching. Some allergic reactions are life threatening.

Many familiar allergies:

- The most common allergic diseases include hay fever, asthma, conjunctivitis, hives, eczema, dermatitis and sinusitis.
- Food allergies are most prevalent in young children. Often they outgrow the condition.
- Latex allergies are a reaction to the proteins in latex rubber.
- Bees, hornets, wasps, fire ants and other insects can cause insect sting allergies.
- Allergies to drugs, like penicillin, can affect any tissue or organ in the body.

A severe allergic reaction is anaphylaxis, causing tingling in the hands, feet or lips; light-headedness; and chest-tightness. It can progress into seizures, cardiac arrhythmia, shock, and respiratory distress if not treated. Anaphylaxis can result in death. Food, latex, insect sting, and drug allergies can all result in anaphylaxis.

Some allergies are seasonal, like hay fever. Allergies are also associated with chronic conditions like asthma, which is a disease of the bronchial tubes that carry air in and out of our lungs.

According to the American Academy of Allergy, Asthma and Immunology, many of the 25 million Americans with asthma also have allergies, and this is called allergic asthma, which can cause them to also experience coughing, wheezing and chest tightness.

How to avoid reactions to seasonal allergies?

- Close windows in your house and car to keep pollen out; monitor pollen counts
- Outside, wear a hat and sunglasses so pollen doesn't get on your eyes and face
- Shower to wash off pollen when you come in for the day, and change clothes
- Seek an air-conditioned environment during peak hay-fever season

How can we treat allergies?

- Many nasal sprays and over-the-counter medications are effective.
- Many doctors recommend allergy shots to treat symptoms and build immunity.

How does climate impact allergies?

- Tree, grass and other pollens thrive on warm days and cool nights.
- Molds grow quickly in heat and high humidity.
- Pollen levels tend to peak in the morning hours.
- Rain washes pollen away, but pollen counts can soar after rainfall.
- When the day is windy and warm, pollen counts surge.

If you have allergies, work to know and avoid the source with the help of an allergist, who can help find the source in addition to treating your condition.



PUBLIC EDUCATION HEALTH TRUST 2018 TRUSTEE ELECTION



Polls will open September 19, 2018 for the Public Education Health Trust Board, Seat B. The ballot with the biographies for Seat B will be available online at www.pehtak.com on September 19, 2018.

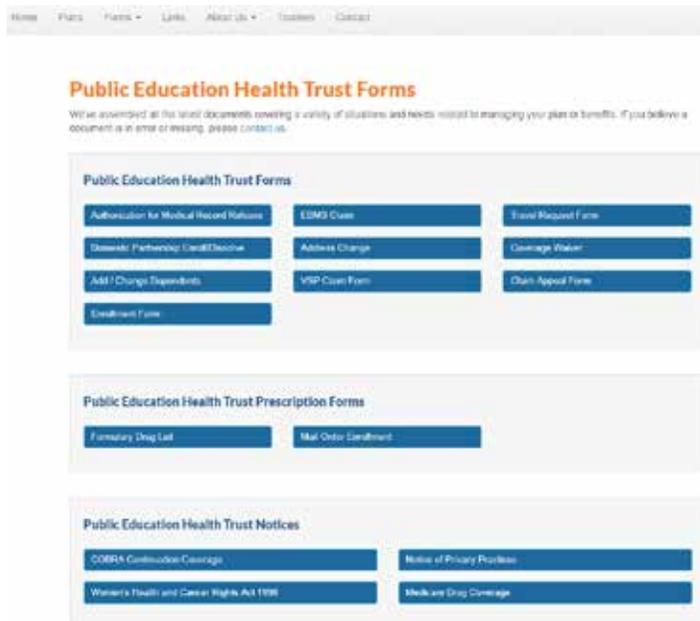
Once you click on the link to the on line ballot your full name is the login and your password is your health plan member number located on your health plan ID card.

The individuals with the highest vote count will be placed into Seat B, with a term of 01/01/19 thru 12/31/21 (3-year term)

**Polls open 8am September 19, 2018
and close 5pm on October 22, 2018**

PEHT NOTICES

All PEHT Legal Notices are available to you on the PEHT website. Go to www.pehtak.com and hover over the **Forms** tab and select **“Notices.”** Scroll down the page and you will find the Public Education Health Trust Notices. Here you will find **Medicare Part D Disclosure, Notice of Privacy Practices, Medicare Drug Coverage, Woman’s Health and Cancer Rights Act 1998 and COBRA Continuation Coverage.**



WHEN TRAVEL MIGHT BE GOOD FOR YOUR HEALTH

QUALITY SURGICAL CARE ISN'T ALWAYS CLOSEST TO HOME

When you need surgery, you want the best care. Choosing where to have your procedure will be one of the most important decisions you'll make. While the familiarity and convenience of a local healthcare facility can be appealing, the fact is that the best place for your procedure might not be in your backyard.

Many people consider the quality and experience of the surgeon and assume that the quality of surgical care is the same at every facility. In reality, quality varies across the U.S. Some facilities have higher quality ratings, offering the potential for:

- lower risk for complications and infection
- quicker recovery
- better surgical outcome

These advantages can be well worth traveling for care.

The PEHT health plan includes a supplemental planned surgery benefit through BridgeHealth. The program gives you access to top-rated hospitals, surgery centers and surgeons outside of Alaska for planned, non-emergent procedures. Using third-party sources, such as CareChex, PQRA and others, BridgeHealth partners with providers that have a proven record of success.

CONSIDERING SURGERY?

If you are enrolled in PEHT's health plan, contact BridgeHealth to learn how you can get the care you need with little to no out-of-pocket costs, (855) 265-2874 or peht@bridgehealth.com.



MOST COMMON COVERED PROCEDURES

 Bariatric Gastric bypass, gastric sleeve, lap band removal	 Cardiac Coronary artery bypass graft, valve repair and replacement	 General Gall bladder removal, hernia repair	 Orthopedic ACL repair, hip and knee replacement, shoulder repair and replacement	 Spine Spinal fusion, artificial disc replacement	 Women's Health Hysterectomy
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Emergency, vision, dental and diagnostic procedures are not available through BridgeHealth. Call for a complete list of procedures.

WELLBEING PLACE IS A GREAT BLOG TO VISIT

Have you checked out the Wellness Blog yet? Wellbeing Place, www.wellbeing.place, is a great blog, provided by SupportLinc Member Assistance Program, that provides a wide array of tips, recipes, ideas and tools related to both physical and emotional health.

Created in a topic-searchable and easy-to-use format, you name the subject and Wellbeing Place has you covered! Topics include work health, financial fitness, relationships, stress and time management, nutrition, food, recipes and more. There are even quick, easily digestible audio and video lessons.

Ever wonder what matcha is or why coconut oil is good for you? Need help planning a delicious summer meal? Check out Wellbeing Place for those answers and much, much more!

www.supportlincmap.com

Username: **peht**
Password: **member**

REMEMBER: To speak confidentially with a licensed counselor about personal concerns, contact SupportLinc Member Assistance Program at 1-888-881-LINC (5462).

SUPPORT  LINC
EMPLOYEE ASSISTANCE PROGRAMS



P.O. Box 21367 • Billings, MT 59104-1367

This publication was created and sent to you
by EBMS on behalf of the
Public Education Health Trust.



SEPTEMBER/OCTOBER QUIZ WINNER:
KIMBERLY ROSKAM

HOW MUCH DO YOU KNOW?
COMPLETE THE QUIZ AND WIN \$50!



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Follow us on Twitter and like us on Facebook to take a short quiz about this edition of [smart living](#) for your chance to be entered into a drawing for a \$50 Visa Gift Card!