

# SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



**ELECTIONS  
AHEAD**

## BOARD OF TRUSTEES ELECTIONS

The Public Education Health Trust is currently seeking nominations for representatives to serve on the Board of Trustees in Seats B and G for the term spanning from January 1, 2025, to December 31, 2027. This presents a chance to actively engage with a forward-thinking board that advocates for the combined interests of the 16,000 members of the Public Education Health Trust.

### BENEFITS OF PARTICIPATING AS AN ELECTED TRUSTEE:

- Excellent training in:
  - Leadership and forward, progressive thinking
  - National conferences in self-funding health benefits
  - Healthcare costs and containment
  - Professional skills development
- No personal costs entailed
- Ability to make a difference
- Recognition associated with a high-performing board

Nominees must be a participant in the Public Education Health Trust and be eligible to receive benefits in one or more benefit programs under this plan, by virtue of status as an employee. A nominee must be participating in the health plan and have not waived coverage.

If you have an interest in serving, a willingness to lead and are highly accountable and willing to accept the responsibility of a trustee, the necessary education and training to serve will be provided. The Board of Trustees meets quarterly. Some travel may be required.

If you are interested in serving as a trustee, please submit a biography of no more than 100 words. Biographies will not be taken over the telephone. The Trust also needs to know the employing district.

**Please send biographies no later than Sept. 15, 2024, to the following:**

Public Education Health Trust  
Attention: Rhonda Prowell-Kitter, Chief Financial Officer  
2550 Denali St., Suite 1614  
Anchorage, AK 99503

Or, email the biography directly to [rpk@pehtak.com](mailto:rpk@pehtak.com).

**NOMINATIONS ARE OPEN AUGUST 1 THROUGH  
SEPTEMBER 15. VOTING WILL TAKE PLACE FROM  
SEPTEMBER 18 THROUGH OCTOBER 16.**

**CONTACT RHONDA PROWELL-KITTER AT (907) 274-7526  
OR (888) 685-7526 IF YOU HAVE ANY QUESTIONS.**



# TAKE CONTROL OF YOUR BENEFITS USING THE MIBENEFITS PORTAL

Be an empowered healthcare consumer — manage your benefits online right from your browser with our miBenefits portal.

Our latest technology allows you easier access to your healthcare information.

One login for everything – medical, dental, vision and prescription

Simplified navigation – get 80% of what you need right from the home page

Quick-links to find a physician, order an ID card and perform other common tasks

Other features to check out:

Claims status in real time

Separate tabs for each family member on your plan

At-a-glance tracking of where you are in terms of deductibles and out-of-pocket maximums

Visit [miBenefits.ebms.com](https://miBenefits.ebms.com) to register today! Also available for Apple and Android.

## DID YOU KNOW?

Eligible members can get a continuous glucose monitor through their pharmacy benefit.

For more information, contact the Trust at (907) 274-7526 or (888) 685-7526.

## BACK-TO-SCHOOL: TIME TO CATCH UP ON ROUTINE VACCINES

School-age children — from preschoolers to college students — need vaccines. To get a healthy start to a new school year, spread the word on recommended routine vaccines. Here are some things to keep in mind as children head back to school.

### WHEN SHOULD CHILDREN GET THE FLU SHOT?

September and October are good times to get the flu shot. Getting vaccinated later in the season can still give protection.

### WHAT OTHER VACCINES DO CHILDREN NEED?

Children should be up to date on vaccines that protect against meningitis, pneumonia, tetanus, polio, measles and chickenpox. Diseases are still spreading in many parts of the world, including recent outbreaks of the measles, skipping vaccines puts children at risk in the future.

The Centers for Disease Control and Prevention (CDC) has recommended children and adolescent vaccine schedules — they can be found at [cdc.gov/vaccines/schedules](https://cdc.gov/vaccines/schedules). If children fall behind on the standard vaccine schedule, parents should ask their child's healthcare provider how to catch up.

### ADULTS NEED VACCINES, TOO

Immunity from childhood vaccines can wear off over time. So adults need to keep their vaccines up to date, too. In fact, sticking to an immunization schedule as you age gives you the best shot at long-term health.

#### Sources:

"2024 Immunization Schedules," [www.cdc.gov/vaccines/schedules](https://www.cdc.gov/vaccines/schedules)

"Navigating Vaccines & Heading Back to School," September 12, 2022, [www.centracare.com/blog/2022/september/navigating-vaccines-heading-back-to-school/](https://www.centracare.com/blog/2022/september/navigating-vaccines-heading-back-to-school/)

"Vaccines for adults: What do you need", <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/vaccines/art-20046750>





# SEIZE THE SUMMER WITH OPTIMAL PHYSICAL HEALTH

Alaskans know that summer days are precious. Make the most out of the short sunny season by prioritizing your health.

At Providence, our dedicated team of licensed occupational and physical therapists and assistants are committed to understanding your individual care needs to help you achieve the best possible recovery and wellness.

With thorough assessments, we create personalized treatment and exercise plans that aim to reduce pain, restore function, prevent disability and enhance your mobility.

We encourage you to talk with your health care provider about the potential benefits of physical therapy. We welcome referred patients at two locations in Anchorage: 4411 Business Park Blvd., Building M20 and 1200 W. Northern Lights Blvd. Physical therapy services are available by appointment, Monday through Friday, 7 a.m. to 6 p.m. For more information, visit [providence.org](http://providence.org).



Our services include treatment for:

- Pre- and post-operative rehabilitation
- Orthopedic conditions
- Neurological conditions
- Sports and work injuries
- Motor vehicle accident injuries
- Spinal cord injuries
- Acute and chronic pain disorders
- Gait and balance
- Carpal tunnel
- Pelvic health, including pregnancy and postpartum pain
- Arthritis
- Back and neck pain
- Wound care
- Lymphedema
- Wheelchair management and positioning
- General deconditioning

## TAKE CHARGE OF YOUR HEALTH AND EARN EXTRA POINTS WITH VITALITY AT-HOME BIOMETRIC SCREENINGS



You know how much all of us at PEHT genuinely care about supporting the health, wellness and happiness of our members. That's why we are beyond excited about this offering! Imagine a super easy and convenient way for you to keep track of your health — all while earning valuable points.

Understanding and managing your health metrics is crucial in preventing and managing conditions such as diabetes and heart disease. Vitality at-home biometric screening kits are here to help you do just that and earn points along the way!

### WHAT IS A BIOMETRIC SCREENING?

A biometric screening provides a clinical snapshot of your health by measuring vital health statistics such as blood sugar, blood pressure, cholesterol levels and body composition (BMI and waist circumference). Regular monitoring of these numbers is essential as they play a key role in identifying your risk for chronic diseases.

### HOW TO GET STARTED

Ordering and completing your at-home biometric screening is simple and straightforward.

**1. Order Your Kit**

Scan the QR code to order your kit through the Health and Wellness Professional.

**2. Collect Your Sample**

Use the provided lance to prick your finger, follow the simple instructions to collect your sample and mail it using the pre-paid envelope.

**3. Check Your Results**

You will receive an email to access your results from our secure portal once your samples are analyzed.



### EARN POINTS WITH VITALITY

Participating in the biometric screening not only gives you vital health information but also rewards you with PEHT points which can be used toward various health-related rewards and discounts.

Here's how you can earn points:

**Earn 125 points** each for BMI, glucose, blood pressure and cholesterol screenings.

Depending on your results, you can **earn up to 1,000 additional points** for favorable BMI outcomes and **600** for favorable glucose, blood pressure and cholesterol outcomes.

If your initial results are out of range, you can still earn points by engaging in corrective health activities. For example, completing 10 workouts a month for three consecutive months can help you achieve points for blood pressure, cholesterol or glucose. For BMI, reducing your weight by 5% and resubmitting your verified results will also earn you points!

### WHY PARTICIPATE?

Understanding your health numbers empowers you to make informed decisions about your lifestyle and health. Engaging with our biometric screening not only supports your health but also rewards you for taking proactive steps toward maintaining and improving it.



Visit [powerofvitality.com](http://powerofvitality.com), email customer care at [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com) or reach out to us to learn more!

# MAXIMIZE YOUR COVERAGE: DISCOVER AND UTILIZE YOUR BENEFITS

A little research can go a long way...

## STAYING 'IN NETWORK' MAKES A HUGE DIFFERENCE

Insurance and provider networks can be complex, and we want to make sure you have the information and resources you need to make the best choices for you and your family. And this is important.

Always ensure that you are seeing a provider that is considered **'In Network'** for any of your upcoming services.



PEHT has a number of direct contracts with providers throughout Alaska – please be sure to check this list, either on [pehtak.com/preferred-providers/](https://pehtak.com/preferred-providers/) or on the EBMS miBenefits site at [miBenefits.ebms.com](https://miBenefits.ebms.com).

If the provider you are scheduled to see does not appear on that list, please visit the Aetna website – you can access this through miBenefits, or directly at [aetna.com/asa](https://aetna.com/asa). This will ensure that your claims will be processed at the most favorable benefit level for the eligible services you receive.

If you are not able to find a provider that is in network by the Direct Contracts or with Aetna, your claims will be processed at the non-preferred provider and facilities benefit.

Non-preferred providers such as Alaska Native Medical Center, Alaska Regional Hospital, or Sutter Health Network facilities or any of their providers will result in an amount payable up to 125% of the Medicare equivalent rate for that service.

There are some situations where the out of network benefit can be bumped up. Those exceptions are listed within your Benefit

Booklet (you will find the exceptions just prior to the Schedule of Benefits). Members can always call EBMS to speak with the Call Center team on any questions you may have.

## TRANSPORTATION BENEFITS

As Alaskans, we know how important transportation benefits can be when emergency or non-emergency travel is needed. We want to make sure you know the ins and out of what's covered and the details you need so that, if necessary, you can take advantage of this great benefit.

## NON-EMERGENCY TRAVEL BENEFITS

Did you know that benefits are available for non-emergency medical travel and may be payable for transportation by commercial airlines? These are reserved for coach class only tickets, with at least a 14-day advanced fare as well as any ferry service needed from the place where the illness or injury occurred to the nearest area where treatment is available (unless the plan administrator finds a longer trip is necessary).

All non-emergency commercial travel must be pre-approved by the plan administrator (or their designate) using the "Public Education Health Trust Non-Emergency Medical Travel Request Form" or no benefits will be provided. The form can be found at [pehtak.com/forms](https://pehtak.com/forms).

First, transportation benefits are limited in any one calendar year to two round trips and apply only to the illness or conditions covered under this plan. They do not apply to dental care benefits, vision services, routine care or preventive care exams unless approved by the plan administrator.

A local physician must certify that needed services are not available locally and transportation benefits for any healthcare outside of the U.S. will not be covered, including Canadian healthcare.

For reimbursement consideration, commercial airline flights may only be scheduled for departure 1-2 days in advance of the first appointment or 1-2 days after the last appointment related to the condition being treated.

Consideration for additional days may be given upon approval by the plan administrator.

Transportation benefits are also not given for diagnostic or second-opinion diagnosis unless diagnostic services cannot be provided locally and are deemed medically necessary by the plan administrator. In this case, the physician must provide written certification or detailed medical documentation of the existing condition in advance of the trip.

Non-emergency transportation charges will only be allowed for a covered patient, except for the following circumstances:

- If the patient is a covered person under 18 years of age, then the transportation charges of a parent or legal guardian accompanying the child will also be allowed.





- If the patient is a covered person over age 18 and has a mental disorder or physical disability that requires the assistance of a caretaker post-procedurally or during travel, the transportation charges of a parent, legal guardian or assigned caretaker accompanying the patient will also be allowed.



After the travel has occurred, a “Public Education Health Trust Non-Emergency Medical Travel Completed Form” must be submitted with the boarding passes and the receipts of the travel, signed off by the attending physician, or no benefits will be provided. And finally, by submitting all this information to EBMS, your travel costs will be reimbursed, **subject to deductible and coinsurance.**

Contact the Health Trust by phone. In Anchorage call (907) 274-7526; outside of Anchorage call (888) 685-7526. Business hours are Monday-Friday, 8 a.m.-4:30 p.m. (AKDT).

### MEDEVAC ALASKA

The direct contract with Medevac Alaska, an Alaskan-based emergency transportation provider, offers air emergency medical services to all Alaskan hospitals. With bases in Alaska, as well as in Arizona and Texas, Medevac Alaska can relocate patients to and from Alaska or any location within the U.S., Canada and Mexico.

Medevac Alaska continues to save health plan members and the PEHT health plan

thousands of dollars annually. For instance, throughout the past three years, the average cost per mile for this type of service in Alaska cost \$132. Now, the contract is set at \$74 per mile. This saves an average of about \$14,000 per case.

In addition, the average take-off rate in Alaska is \$15,131. Yet, PEHT’s contract with Medevac Alaska is \$8,000. Plus, this contract leverages a 25 percent discount on all medical supplies and services for PEHT health plan members. And, since Medevac Alaska is in-network, members won’t receive balance bills!

Call Medevac Alaska 24/7 at (877) 985-5022. Learn more at [medevacalaska.com](http://medevacalaska.com).

AIRCRAFT TYPE	BASE DESTINATION	APPROX. MILES
Light Jet	Anchorage-Seattle	1,435
Light Jet	Klawock-Anchorage	724
Light Jet	Yakutat-Anchorage	373
Turboprop	Dillingham-Anchorage	329
Turboprop	Dutch Harbor-Anchorage	795
Turboprop	Glennallen-Anchorage	156
Turboprop	Klawock-Anchorage	724
Turboprop	McGrath-Anchorage	220
Turboprop	Seward-Anchorage	79
Turboprop	Yakutat-Sitka	16

### AIR-AMBULANCE SERVICE

PEHT provides for air-ambulance service for necessary medical treatment. Per the benefits booklet, the allowable reimbursement amount is up to 125% of the Medicare-equivalent rate unless otherwise negotiated. No deductible applies. Charges in excess of this amount will not apply toward the covered person’s medical coinsurance maximum out-of-pocket amount or super global maximum out-of-pocket amount and will be considered the responsibility of the patient.

PEHT partners with EBMS’ CareLink to assist members with air-medevac needs. Pre-notification is strongly recommended for members who require air-ambulance service. When this medical evacuation

service is provided, the covered person, physician, or facility should contact CareLink. Call CareLink at (800) 228- 9118 for pre-notification of services and to coordinate and pre-negotiate allowable charges.

The charge for this service will be covered, at the allowable amount, if the air-ambulance service is to the nearest hospital or skilled nursing facility where necessary treatment can be provided. The plan administrator may approve a longer trip if it is medically necessary. The covered benefit is up to 125% of Medicare-equivalent rates unless otherwise negotiated. PEHT has standing negotiated contracts with **LifeMed** and **Medevac Alaska**.

PEHT does not have negotiated agreements with Guardian or AirLift Northwest. In our attempts to arrange an agreement, both firms have referred to their membership policies that individual families may purchase. We encourage all our members to review their materials and memberships for their family needs evaluation. We reimburse medically necessary, but non-negotiated medevac flights up to 125% of Medicare equivalent, which could leave the family with a financial obligation.

The plan also provides benefits for return transportation via air ambulance for a covered person when medically necessary.

More information on the air-ambulance benefit is available in the Medical Benefit Descriptions section on Ambulance and by calling (800) 228-9118 (the U.S. only) or (614) 582-9254. This number is also shown on the PEHT/EBMS identification card.





# SWORD'S COMPREHENSIVE CARE TEAM ADVANCES WHOLE-PERSON HEALTHCARE



Sword's deep commitment to clinical integrity is what sets us apart. We only hire licensed Doctors of Physical Therapy with thousands of hours of clinical training to provide care to our members — never non-clinical, non-regulated “health coaches.” And we use an FDA-listed device to track and correct members' movements in real time for all body areas and all levels of acuity, ensuring proper form at all times.

But committing to clinical rigor doesn't just mean hiring world-class physical therapists and building cutting-edge technology. It also means acknowledging that a clinical expert in one area can't be a clinical expert in all areas and that very few health issues exist in a silo. On the contrary, many medical conditions are complex, meaning they involve multiple coexisting conditions or comorbidities. Complex medical conditions often affect multiple body systems, are chronic in nature and require coordinated care provided by a multidisciplinary team.

Which is why, to help our team of highly qualified physical therapists provide holistic care to members, we have invested in a team of world-class experts in other disciplines. Because no patient should have to fight for thoughtfully integrated care.

## WHAT IS SWORD'S COMPREHENSIVE CARE TEAM?

Sword's Comprehensive Care Team is composed of licensed specialists — never unregulated “health coaches” — with backgrounds in psychology, sleep and nutrition. By combining the expertise from these disciplines with that of Sword's Doctors of Physical Therapy, Sword is addressing pain as well as other conditions such as sleep issues, obesity and depression that are linked to solving pain and improving well-being.

## WHY A COMPREHENSIVE CARE TEAM?

Overlapping health conditions, or comorbidities, require more complex clinical management, are associated with worse health outcomes and drive up healthcare costs. Using a coordinated team of specialists to tackle comorbidities is key to ensuring the best outcomes and lowest costs — both because it helps streamline care by reducing unnecessary or redundant interventions and it improves the patient's overall healthcare experience.

**Unfortunately, MSK pain and disorders are frequently accompanied by comorbid conditions:**

- Patients with MSK pain have a significantly higher prevalence of insomnia, anxiety and depressive symptoms compared with patients without MSK pain.
- People with higher risks of cardiovascular disease are significantly more likely to develop one or more MSK disorders.
- Obesity is a risk factor for the development of MSK disorders.

In fact, 43% of Sword's members report relevant comorbidities from mental, metabolic and cardiovascular domains, including high blood pressure, diabetes and obesity. Luckily, Sword's Comprehensive Care Team can offer them a multi-pronged approach directly within Sword's

ecosystem for efficient, accessible and impactful member care. This approach also improves treatment sustainability by providing long term management strategies and reduced recurrence of pain.

At Sword, we understand that mental and physical health are inherently intertwined. Our Doctors of Physical Therapy are specifically trained to treat members with the understanding that MSK pain and mental health disorders contribute to one another in a vicious cycle — which is why we always utilize a comprehensive intervention model that incorporates emotional factors. However, in situations where additional support is needed, a psychologist on our Comprehensive Care Team is available to help.

Similar to the devastating feedback loop between MSK pain and mental health disorders, poor sleep and pain share a complex and reciprocal relationship: Poor sleep can exacerbate pain and pain can disrupt sleep. Poor sleep is also associated with the development of chronic pain, especially chronic MSK pain. Because restful sleep is essential to a person's health and wellbeing, support from an in-house sleep specialist is an instrumental part of fighting some Sword members' pain.

In some cases, elevated body mass index (BMI) is associated with increased odds of MSK pain. For members whose goals are to lower BMI and improve metabolic health, support from a registered dietician on our Comprehensive Care Team can be extremely helpful as they make dietary and lifestyle changes.

## HOW DOES IT WORK?

Sword members who could benefit from multidisciplinary care are identified based on program goals, comorbidities reported at enrollment or during the program, or by a referral from their Sword Doctor of Physical Therapy.

First, those members will be contacted to schedule a consultation with the appropriate Comprehensive Care Team expert.

Then our Comprehensive Care Team will work with them to address their needs. This involves discussing available care options, providing recommendations to help members take an active role in the management of their health and well-being and sharing relevant educational materials.

Want to learn more about how Sword can provide whole-person care to your team members? Request a demo by visiting [swordhealth.com/request-demo/platform](https://swordhealth.com/request-demo/platform).

# IT'S UV SAFETY MONTH IN THE LAND OF THE MIDNIGHT SUN!

July marks UV Safety Awareness Month, which means there's no better time to discuss the often-overlooked importance of protecting ourselves from the harmful effects of ultraviolet (UV) light.

In regions like ours, where the sun graces the sky with extended daylight during summer, and overcast conditions prevail other times, we're here to remind you why it's essential to remain vigilant about UV protection all year-round!

## UNDERSTANDING UV LIGHT AND ITS EFFECTS

**UV light from the sun comprises three types: UVA, UVB and UVC.** While UVC rays are absorbed by the ozone layer and not typically a concern in natural sunlight, UVA and UVB can penetrate the skin and eyes, potentially leading to serious health issues. UVA rays, which can reach the middle layer of your skin, contribute to aging and long-term skin damage, whereas UVB rays affect the outer layer and are primarily responsible for sunburn.

**And remember this, Alaskans...** Despite popular belief, even on cloudy days or during cooler weather, these UV rays can reach us, increasing our risk of skin cancer and other conditions. It's a common misconception that you need blistering sunshine to suffer these effects, but UV radiation is omnipresent, its strength undiminished by atmospheric conditions.

## WHY UV PROTECTION IS ESSENTIAL IN OUR REGION

Here in the north, the phenomenon of the midnight sun in summer provides us with more hours of daylight than most places, extending the time we spend exposed to UV rays. However, the risks associated with UV exposure aren't limited to these long summer days. **UV rays can be just as harmful on shorter, overcast days, making year-round vigilance so vitally necessary.**

Protecting your skin and eyes should be a daily routine. Sunscreen, sunglasses that block 99% to 100% of UVA and UVB rays, and wide-brimmed hats should be your go-tos whenever you step outside. Remember, while sunscreen can shield your skin from UV rays, sunglasses are essential to protect your eyes from potential harm, which can include conditions like cataracts and eye cancers.

## DISPELLING UV PROTECTION MYTHS

Let's debunk some more common myths about UV safety:

- **Cloudy day safety.** UV rays can penetrate cloud cover; cloudy days require the same level of protection as sunny days.
- **Cold weather complacency.** UV protection isn't just a concern for the summer; ski bums need protection just as much as beach bums.
- **All sunglasses are equal.** Not all sunglasses provide UV protection. Always check that your sunglasses offer 99% to 100% UVA and UVB protection.
- **Tint equals protection.** Darker lenses don't necessarily offer more UV protection. The UV blocking capability is what matters, not the lens color.

## YOUR ROLE IN UV SAFETY

As PEHT members, embracing and promoting UV safety is so immeasurably important, not only for our health but for our communities as well. By protecting ourselves adequately and consistently, we set a standard and encourage others to adopt safe sun habits. Protect yourself, educate others and enjoy the beautiful, albeit sometimes hidden, Alaskan sunshine!

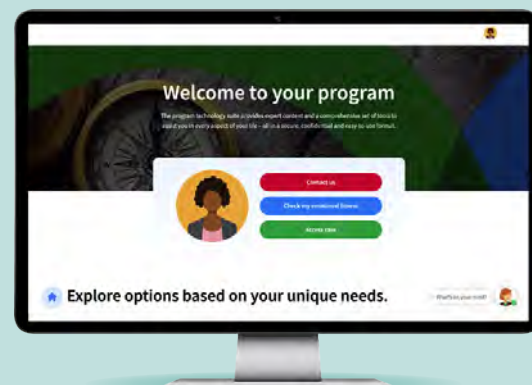
# EMBRACING WORK-LIFE BALANCE

## Manage your work and home life with helpful resources and tools

Balancing work and home life can be challenging. Changes in your career, family and other responsibilities can alter how much time you devote to each section of your life. Understanding your priorities is essential to creating balance.

Your SupportLinc Member Assistance Program (MAP) offers various tools and resources to help you divide your time and focus on what's important.

Visit [supportlinc.com/pehtak](https://supportlinc.com/pehtak) for more information.





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

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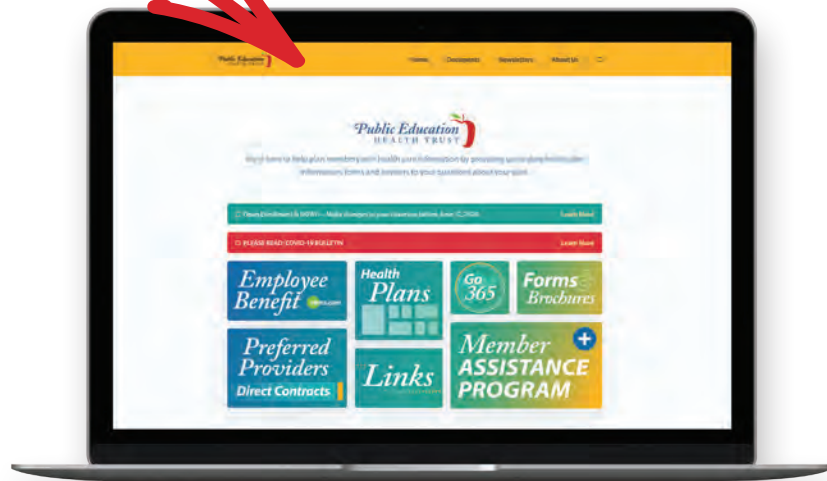
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