

# SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST

## CHAMPIONING EDUCATION AND HOLISTIC WELL-BEING

Tom Klaameyer's experience in the field of education and his commitment to the well-being of educators and their families make him a valued asset to the Public Education Health Trust (PEHT). His professional journey, which spans almost three decades, is a testament to his unwavering dedication to the cause of public education.



Tom Klaameyer

### A LIFELONG EDUCATOR

Tom first arrived in Alaska in 1989, having been assigned to serve at Elmendorf Air Force Base in Anchorage. It was here that he found his true vocation by volunteering his time at the base church, actively engaging with the Catholic Youth

Organization and teaching CCD. After recognizing his passion for teaching, Tom decided to leave the military and pursue his teaching degree at UAA. For the next twenty-one years, he poured his heart and soul into educating high school students. His dedication and advocacy for education led him to a pivotal role with the Anchorage Education Association (AEA), where he became the full-time president and labor liaison.

In 2020, Tom's commitment to education culminated in his election as the State President of NEA-Alaska, underscoring his influence on the broader education landscape.

### A DRIVING FORCE IN HEALTH TRUST

Tom's connection to PEHT runs deep. Having been a member of the Trust since its inception, Tom has always

held it in high regard. Seven years ago, just as the Trust gained its independence from NEA-Alaska, Tom also became a board member. His entire career has been intertwined with PEHT, and with a wealth of leadership and board experience, Tom sees the bigger picture and understands the legislative landscape, knowing how laws are made and policies crafted. His 25-year journey brings historical and institutional knowledge to the Trust, adding immeasurable value.

Tom takes immense pride in that PEHT and NEA-Alaska share many of the same core values, making both organizations truly member focused. All Trustees must be PEHT members, ensuring they are personally impacted by the decisions they make.

### SUPPORTING TRUST MEMBERS

Professionals in education make critical decisions daily, akin to air traffic controllers. Tom believes in supporting their careers by promoting preventative care and incentivizing healthier living. Tom's commitment to holistic well-being extends beyond the individual, emphasizing a community approach to healthcare. He recognizes that healthcare impacts not only individuals but the entire community and the state as a whole, a philosophy that underlines his invaluable contributions to PEHT.





# WHAT'S THE DIFFERENCE BETWEEN ACUTE AND CHRONIC MSK CONDITIONS?

**Musculoskeletal (MSK) conditions are one of the most common causes of disability, lost productivity and pain. In fact, the majority of adults will develop an MSK issue at some point in their lives.**

Whether acute or chronic, it's important to treat MSK pain promptly and properly before the condition worsens and leads to even more serious problems (and bigger medical expenses) later on. Some physical therapy solutions are designed to address only chronic MSK conditions. At Sword Health, we believe acute MSK pain needs to be taken as seriously as chronic disorders. Supporting members at every stage of their healing journey helps them stay healthy and helps companies to control healthcare spend.

In this article, we'll learn about the difference between acute and chronic MSK disorders and explain how physical therapy can help achieve better outcomes.

## WHAT IS AN ACUTE MUSCULOSKELETAL CONDITION?

Acute MSK conditions are ones that develop suddenly and usually last only for a short period of time. A very common example is a sprained ankle as a result of an accidental fall. Other examples include a bone fracture, dislocated shoulder, or a torn tendon.

Acute MSK injuries are often (but not always) presented as severe, perhaps even excruciating pain. As such, they require immediate medical attention to relieve pain and mitigate any complications that might develop later on.

A "sub-acute" injury refers to the timeline involved, not the severity. A condition enters the sub-acute phase after the initial acute injury or pain, usually three days. A sub-acute condition can be just as painful as an acute condition.

## WHAT IS A CHRONIC MUSCULOSKELETAL CONDITION?

Chronic MSK conditions are long-term conditions that persist over time and can involve continuous or intermittent symptoms. Common examples include arthritis, repetitive strain injury (RSI), tendinitis, carpal tunnel syndrome (CTS) and low back pain.

Living with a chronic MSK condition often means living with chronic pain for months or years, which can severely affect quality of life, productivity and mental health.

## WHAT IS THE DIFFERENCE BETWEEN ACUTE AND CHRONIC MSK CONDITIONS?

The main difference between acute and chronic MSK conditions is the duration of symptoms experienced by the patient. Acute MSK conditions last a few days or weeks and usually do not require lengthy treatments. Conversely, chronic MSK conditions can afflict individuals for months or years and often require long-term treatment and prescription medication to manage. They can result in prolonged pain, disability and poor quality of life if not properly addressed.

Acute conditions can become chronic conditions when the pain or dysfunction lasts more than 12 weeks. The most common reason why an acute condition may become chronic is not getting the proper treatment during the acute phase. This is why it's critical that people in pain get the right care at the right time — before the condition leads to more pain, longer treatments and more costs.

At Sword, we offer care for both acute and chronic conditions because we know that addressing MSK issues early on means better health outcomes and fewer expenses — for both employees and employers.

## CAN PHYSICAL THERAPY HELP BOTH ACUTE AND CHRONIC MSK CONDITIONS?

Yes. Physical therapy is a commonly recommended treatment for acute and chronic MSK conditions with proven benefits, including pain relief, increased mobility and strength and reduced reliance on surgery and medication.

Sword Health offers a digital physical therapy solution that addresses the full spectrum of care, from acute to chronic to post-operative recovery. Every member is matched with a licensed doctor of physical therapy who customizes a treatment plan for each individual based on their specific injury, goals and challenges. This high-touch care model is one reason Sword has the highest engagement and adherence rates in the digital PT space.

Learn more at [swordhealth.com/digital-therapy](https://swordhealth.com/digital-therapy).

# NAVIGATING BREASTFEEDING AT WORK: TIPS AND BENEFITS

For many working mothers, the decision to continue breastfeeding while returning to work can be both rewarding and challenging. PEHT and Jennifer Aist Lactation Services understand the importance of supporting members in maintaining a healthy work-life balance. In this article, we'll explore the benefits of pumping breast milk at the workplace and offer practical tips for a smooth transition into this balancing act.

## THE BENEFITS OF WORKPLACE PUMPING

- **Continued nutritional benefits:** Pumping at work allows mothers to provide their infants with the nutritional benefits of breast milk, promoting optimal growth and development.
- **Maintaining milk supply:** Regular pumping sessions help mothers maintain a consistent milk supply, ensuring they can continue breastfeeding when at home.
- **Health benefits for mothers:** Breastfeeding has numerous health benefits for mothers, including a reduced risk of certain cancers and postpartum depression. By facilitating workplace pumping, we contribute to the overall well-being of our members.

## PRACTICAL TIPS FOR PUMPING AT WORK

- **Communication is key**
  - Inform your supervisor and colleagues about your pumping schedule to establish understanding and support.
  - Discuss the availability of a private and comfortable space for pumping.
- **Invest in quality equipment**
  - Ensure you have a reliable breast pump and accessories that meet your needs.
  - Schedule an appointment for flange fitting.
  - Consider a hands-free pumping bra for added convenience.

- **Establish a routine**
  - Schedule pumping sessions during breaks or lunchtime to integrate seamlessly into your workday.
  - Set reminders on your phone or calendar to stay consistent with your pumping schedule.
- **Storage and transport.**
  - Invest in a portable cooler or insulated bag to store pumped milk.
  - Label milk containers with the date to maintain freshness.
- **Self-care and well-being**
  - Prioritize self-care by staying hydrated and well-nourished throughout the workday.
  - Take breaks to stretch and relax, ensuring a positive and productive pumping experience.

We recognize the unique challenges working mothers face. That's why we're committed to providing the necessary resources and support to make the transition back to work as smooth as possible. If you have questions about your insurance coverage related to breast pump equipment or if you need assistance navigating your workplace's policies on pumping, our dedicated team is here to help.

Virtual or home visits (in the Anchorage bowl) can be scheduled by messaging or calling Jennifer Aist at (907) 602-2974.

## VITALITY: 30 YEARS OF HEALTH AND WELLNESS SUCCESS

Guided by a core purpose of making people healthier, Vitality has been helping people across the globe live longer, healthier lives for over 30 years. Vitality takes a personalized, interactive approach that considers your current overall health, lifestyle and health risk factors to tailor a program specifically fit for you. With a wide variety of activities designed for every lifestyle, Vitality will work with you to help you establish and achieve your personal wellness goals AND reward you along the way with valuable incentives. The best part, you'll be working toward achieving better health!



## DEVELOP HEALTH HABITS FOR YOUR OVERALL WELL-BEING

### Improve your well-being with simple lifestyle changes

On average, it takes around 66 days to form a new habit and around the same amount of time to break it. Intentionally practicing healthy habits, like drinking plenty of water and setting a regular bedtime, is vital for improving and maintaining your wellbeing.

Your SupportLinc Member Assistance Program (MAP) offers various tools and resources to help you develop habits that allow you to lead a healthy lifestyle.





# AON 2024 GLOBAL MEDICAL TREND RATES: KEY FINDINGS AND INSIGHTS

Many U.S. employers are bracing for the largest increase in health insurance costs in a decade next year, according to forecasts from leading healthcare consultants, Aon. Their benefit consultants see employer healthcare costs jumping 5.4% to 8.5% in 2024 due to medical inflation, soaring demand for costly weight-loss drugs and wider availability of high-priced gene therapies. The report also identifies key medical conditions expected to drive costs in 2024, including cancer/tumor growth, cardiovascular diseases, high blood pressure/hypertension, diabetes, musculoskeletal/back pain, ENT/lung disorder/respiratory issues and mental health.

The recently released Aon 2024 Global Medical Trend Rates report presents a comprehensive analysis of the expected trends in employer-sponsored medical plans across various regions. Conducted across 113 Aon offices worldwide, the report provides valuable insights into the factors influencing medical trend rates and strategies adopted by leading employers to mitigate rising costs.

Additionally, the report reveals that despite ongoing economic volatility and inflationary pressures, the global average medical trend rate for 2024 is expected to reach 10.1 percent, a notable increase from 9.2 percent in 2023. This surge is driven by projections of rising costs in all regions, with Latin America and the Caribbean (LAC) and the Middle East and Africa (MEA) leading the way at 11.7 percent and 15.1 percent, respectively.

## ADDITIONAL REGIONAL INSIGHTS

- Europe is expected to experience a substantial increase, reaching 10.4 percent in 2024, nearly double the rise observed in 2022.
- Asia-Pacific (APAC) projects a more modest increase at 9.7 percent, while North America sees a 7.6 percent increase, the smallest among the global regions.

## MITIGATION STRATEGIES

Companies are actively addressing the challenge of rising health and well-being costs through various strategies. Well-being initiatives take precedence, encouraging preventative care and reducing stress. Cost containment measures, flexible benefit plans and plan design changes also play crucial roles in managing costs effectively. Companies are also integrating health and well-being strategies with broader corporate initiatives like Diversity, Equity, Inclusion and Belonging (DEIB) and Environmental, Social and Governance (ESG) policies.



## CUTTING-EDGE TECHNOLOGIES ADVANCE OPERATING ROOM AT PROVIDENCE AND TRANSFORM PATIENT CARE

Providence invests in innovative technologies to improve patient outcomes and reduce recovery time after surgery. Our nationally recognized operating room at Providence Alaska Medical Center (PAMC) features new, robot-assisted surgical platforms that help ensure more Alaskans can receive the care they need close to home, including:

- **Ion.** This state-of-the-art technology, the first of its kind in Alaska, offers minimally invasive lung biopsies that greatly improve the early detection of lung nodules and the expedited diagnosis of lung cancer — the leading cause of cancer deaths. With Ion's ultrathin catheter, surgeons can reach small lesions in areas of the lung that are typically difficult to access, simplifying diagnosis and treatment that may have previously been delayed.
- The **Da Vinci X** surgical system supports minimally invasive general surgery and thoracic procedures, as well as those related to urology and gynecology.
- The **Mazor X Stealth Edition** robotic guidance platform uses advanced surgical planning software and an automated robotic arm, allowing surgeons to perform spinal procedures with greater precision and in the treatment of many spine conditions, including herniated discs, artificial disc replacement, osteoporosis and other spinal deformities.

Adding these technologies to our suite of surgical services is part of our commitment to Alaskans — providing high-quality, safe, patient-centered care. Providence partners with highly skilled surgeons, who are trained on the latest medical technology and collaborate with care teams and specialists dedicated to helping our patients be well.

Whether you require a same-day outpatient procedure or a multi-specialty operation, talk with your primary care provider about choosing PAMC for your surgical needs.



## EXCITING NEWS REGARDING PEHT'S HIGH DEDUCTIBLE HEALTH PLAN

Starting January 1, 2024, Optum Rx will receive daily combined medical and pharmacy accumulators from Employee Benefit Management Services, LLC (EBMS).

### WHAT DOES THIS MEAN FOR YOU?

Public Education Health Trust's plan year accumulators (deductible and out-of-pocket maximum) reset on January 1.

Show your ID card at the pharmacy. You will pay your pharmacy payment (deductible or coinsurance) at point-of-sale. You will no longer have to pay the drug cost in full at point-of-sale and wait for reimbursement.

Track your combined medical and pharmacy deductible and pharmacy only out-of-pocket on [optumrx.com](https://optumrx.com).

### QUESTIONS REGARDING ACCUMULATORS?

Call EBMS at (866) 247-1443

### QUESTIONS REGARDING PRESCRIPTIONS?

Call Optum Rx at (855) 395-2022

### HELPFUL TIPS:

- Register on [optumrx.com](https://optumrx.com) to check drug coverage and price your medication.
- Ask your provider to complete a real-time benefit check via PreCheck MyScript during your visit. Real-time benefit checks provide your doctor with drug pricing, lower cost alternatives and authorization requirements.
- Medications on the Health Care Reform preventative drug list bypass deductible and process at \$0 member cost-share.
- Diabetic testing supplies are \$0 member cost-share after deductible.
- Medications on Optum Rx's critical drug affordability drug list are \$35 after deductible.
- Medications on Optum Rx's expanded preventative drug list bypass deductible and process at 20% of the eligible medication cost.
- Maintenance medications are required to be filled in 90-day supplies after your 2nd grace fill. You may fill 90-day retail or through mail order.
- If you use a manufacturer coupon or copay card, the amount covered by this program does not apply to your deductible and out-of-pocket maximum.
- Prescriptions filled through Optum Rx's enhanced savings program do not apply to your deductible and out-of-pocket maximum.

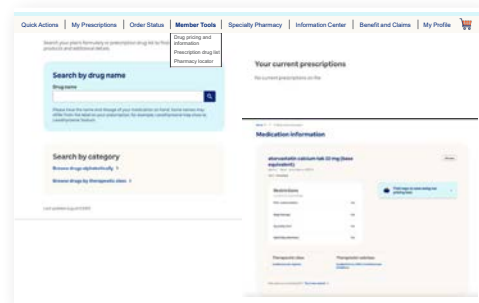
## WHAT IS A PRESCRIPTION DRUG LIST AND WHY IS IT IMPORTANT TO CHECK?

A prescription drug list also known as a formulary is a list of medications covered by your plan.

The list includes both generic and brand name medications approved by the Food and Drug Administrations (FDA). Medications are listed in common categories or classes and then placed into tiers that represent the cost you pay out-of-pocket. The formulary also identifies medications that have prior authorization, quantity limits and step therapy coverage requirements. Log in to [optumrx.com](https://optumrx.com) > **member tools** > **prescription drug list**.

Using the prescription drug list can help you and your doctor make informed decisions about your medications and may help you save money.

### OPTUMRX.COM > MEMBER TOOLS > PRESCRIPTION DRUG LIST



The prescription drug list allows you to view a list of covered drugs, including therapeutic class and tier status. Utilize the search by drug name feature to easily check if your prescription is covered by the plan. Learn if there are any restrictions such as prior authorization or quantity limits.

Once you confirm your prescription is covered by the plan go to member tools > drug pricing and information to see how much you will pay.

### OPTUMRX.COM > BENEFITS AND CLAIMS

	Individual	Family
<b>Annual Deductible</b> The amount you must pay for covered health care services before the plan begins to pay.	\$2,600.00	\$5,200.00
<b>Out-of-Pocket Maximum</b> The maximum amount you will pay for covered health care services in a plan year.	\$51.25	\$51.25
<b>Other costs to pay</b> The amount you must pay for covered health care services that is not covered by your deductible.	\$0.00	\$0.00
<b>Annual Limiting</b> The maximum amount you will pay for covered health care services in a plan year.	\$2,548.75	\$5,148.75

### See what the plan pays, what you pay and additional details.

The benefit and claims section allows you to quickly view past and present claims or identify what a medication costs, how much you will pay and what your plan pays. Under claim details, if you can save on that medication, an alert will detail how. You can even request a prior authorization and keep your order moving without having to call in.



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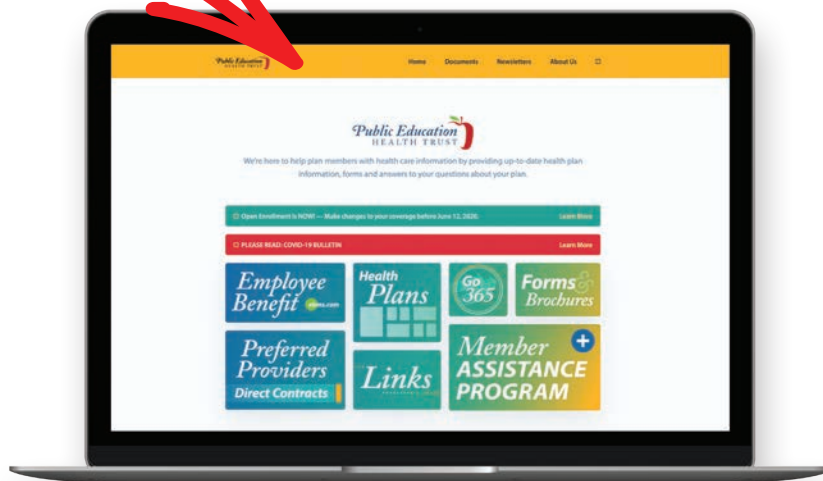
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