

# SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST

## BOARD OF TRUSTEES ELECTIONS

The Public Education Health Trust is currently seeking nominations for representatives to serve on the Board of Trustees in Seats C and F for the term spanning from January 1, 2024, to December 31, 2026. Additionally, Seat D is available for the remainder of its term, concluding on December 31, 2025. This presents a remarkable 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, 2023, 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.**

# BETTER RECOVERIES REQUIRE THE BEST PHYSICAL CARE

At Providence, our licensed physical therapists and assistants take the time to learn about your personal physical needs.

With careful examination, we specially design treatment and exercise plans to reduce pain, restore function, prevent disability and increase your ability to move and enjoy the great Alaska outdoors.

It is our goal to help you recover and thrive following an injury or illness.

#### 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

We encourage you to talk with your doctor to determine whether physical therapy may benefit you. 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](https://www.providence.org).

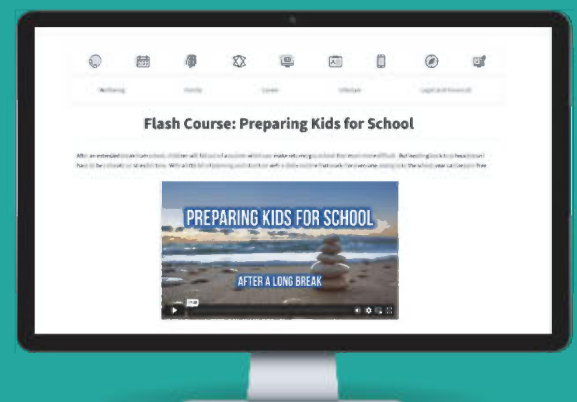
## ARE YOU READY FOR THE NEW SCHOOL YEAR?

Whether you are a parent, teacher or student, preparing for a new school year can bring a mixture of emotions. Buying school supplies, reconnecting with friends and adjusting to a new schedule can make the back-to-school transition exciting yet challenging.

Your SupportLinc Member Assistance Program (MAP) offers various tools and resources so you and/or your child can have a happy, healthy school year. Visit your web portal or mobile app to access the following:

- Tip sheets, articles and flash courses covering topics like bullying, navigating change, reducing school-year stress and more.
- The Savings Center provides savings on real-life needs like tuition, school supplies and childcare. This free discount shopping program powered by LifeMart is available year-round, making life more easily affordable for you and your family.
- Textcoach® lets you text with a licensed clinician (Coach) about common issues such as burnout, anxiety, depression and more. Teenagers can also access the Textcoach® for teens program with parental consent.

Please remember: for “in-the-moment” support and guidance to help manage work and home, you can reach SupportLinc at (888) 881-LINC (5462) or visit [supportlinc.com/pehtak](https://supportlinc.com/pehtak).



# Optum Rx<sup>®</sup> CRITICAL DRUG AFFORDABILITY AND YOUR PLAN

Great news! Your Public Education Health Trust plan is committed to help make critical medications more affordable by including special coverage for select medications for \$35 for a 30-day supply.\* Special coverage applies only to medications on your plan's list of covered drugs. These medications help protect against or manage chronic diseases or acute conditions. This expanded coverage starts July 1, 2023.

Your health is important. Taking the prescribed medications by your healthcare provider can help you avoid serious illness and high healthcare costs. This is why your health plan wants to make sure you can receive these medications at an affordable cost.



**WANT YOUR MEDICATIONS DELIVERED RIGHT TO YOUR DOOR?**

LEARN MORE ABOUT OPTUM<sup>®</sup> HOME DELIVERY AT [OPTUMRX.COM](https://optumrx.com).

MEDICATION CATEGORIES	
<b>ACUTE</b>	Anaphylaxis (Epinephrine) Antidote (Naloxone) Inhaled Bronchodilators (Albuterol) Hyperglycemia (Insulin) Hypoglycemia (Glucagon)
<b>CHRONIC</b>	Antianginal agents Antiarrhythmics Anticoagulants Anti-infective Agents (Systemic Infections) Antiplatelet Agents Epilepsy Treatment Heart Failure Treatment HIV Treatment Medication Assisted Therapy (MAT) Transplant Agents

\* \$35 copay applies to HDHP members after plan year deductible is met.

TO CHECK THE COST OF ANY MEDICATION:  Visit [optumrx.com](https://optumrx.com)  Call the number on your member ID card  Use the Optum Rx mobile app

## NOW IT'S EASIER TO GET YOUR DIABETES MANAGEMENT PRODUCTS AND MEDICATION

The Public Education Health Trust is committed to help you manage your diabetes safely and affordably. Starting July 1, 2023, your plan will cover most diabetes supplies (test strips, lancets, lancing devices, and alcohol swabs) at a \$0 copay and a lower copay for a preferred drug such as insulin.

### BLOOD SUGAR MONITORS OFFERED UNDER YOUR PHARMACY BENEFIT

If you have diabetes, you'll likely need a blood glucose meter to measure and display the amount of sugar (glucose) in your blood. Your plan covers certain blood glucose monitors and continuous glucose monitors with a valid prescription.

Your plan offers the following blood glucose meters at no charge to you:

- CONTOUR NEXT GEN Blood Glucose Meter
- CONTOUR NEXT EZ Blood Glucose Meter

About the meter:

- Demonstrated proven accuracy with the CONTOUR NEXT ONE meter and CONTOUR NEXT test strips
- smartLIGHT target range indicator gives instant feedback if blood glucose Readings are above, below or within target range
- Second-Chance<sup>®</sup> sampling allows up to 60 seconds to reapply more blood, which may help prevent wasted strips
- Seamless Bluetooth Connectivity to the CONTOUR<sup>®</sup> DIABETES app

<b>DIABETIC SUPPLIES (TEST STRIPS, LANCETS, LANCING DEVICES, AND ALCOHOL SWABS)*</b>	\$0 copay
<b>PREFERRED INSULIN*</b>	\$35 copay, 30-day supply (days 1 – 35)
	\$70 copay, 90-day supply (days 36 -90)

\* Coverage is limited to specific brand-name diabetic products/medications. \$0 diabetic supplies and \$35 preferred insulin copays applies to HDHP members after plan year deductible is met.  
To search for covered products sign in to [optumrx.com](https://optumrx.com) > Member tools > Prescription drug list.

### COVERED CONTINUOUS GLUCOSE MONITOR (CGM) DEVICES

You can get a CGM with a valid prescription. A prior authorization is not required to fill these products.

**What is a CGM?**


A CGM is a small wearable sensor that tracks your blood sugar levels. It helps diabetes patients manage their disease.

To the right is a list of covered CGMs and the drug tier they fall under. Please check with your local pharmacy for availability.

CGM	DRUG TIER
Dexcom G5 <sup>1</sup>	Tier 2
Dexcom G6 <sup>1</sup>	Tier 2

**About Dexcom products**

- Sends real-time glucose readings automatically to a compatible smart device<sup>2</sup>
- Simple alerts that warn you of lows and highs



# \$0 COST

ORDER YOUR FREE METER:

Call 1-800-401-8440      Mention code CTR-OPX



<sup>1</sup> Go to [optumrx.com](https://optumrx.com) or the mobile app to check prescription coverage. Coverage is subject to change.  
<sup>2</sup> Compatible smart devices sold separately. For a list of compatible devices, visit [dexcom.com/compatibility](https://dexcom.com/compatibility).

# UNLOCK THE FULL POTENTIAL OF YOUR COVERAGE BY UNDERSTANDING YOUR AVAILABLE 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.

## 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).

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.

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).

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).

## 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. 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.

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.**

## 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.



# 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](http://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.**

# A BREATH OF FRESH AIR

## Allergy management tips for Alaskans

Living in the beautiful state of Alaska comes with its fair share of advantages, from stunning landscapes to a thriving outdoor lifestyle. However, the rugged beauty of the Last Frontier is not without its challenges, particularly when it comes to allergies. Alaskans often face unique allergens due to the region's diverse flora and fauna.

### UNDERSTAND YOUR TRIGGERS

Knowledge is power when it comes to managing allergies effectively. Take the time to identify your specific triggers by consulting an allergist or keeping a symptom diary. Common allergens in Alaska may include pollen from birch, alder and spruce trees as well as mold spores. By understanding your triggers, you can make informed decisions about when and where to engage in outdoor activities.

### STAY INFORMED ABOUT POLLEN LEVELS

Monitor local pollen forecasts to stay ahead of allergy symptoms. Weather apps and websites often provide pollen count information, which can help you plan your outdoor activities accordingly. Consider scheduling your outings during periods of lower pollen counts, such as after rain showers when the air is fresher and allergen levels are typically lower.

### PLAN OUTDOOR ACTIVITIES WISELY

When planning outdoor adventures, consider factors like weather conditions and time of day to minimize exposure to allergens. Pollen counts are typically higher during warm, dry and windy days, so opting for activities during cooler and rainy periods can help reduce your exposure. Wearing sunglasses, a hat and a mask can also offer some protection from airborne allergens.

### CREATE ALLERGY-FRIENDLY LANDSCAPES

If you have a yard or garden, consider planting allergy-friendly plants. Native Alaskan plants like lupine, forget-me-nots and columbine produce less pollen compared to other species. Additionally, hiring a professional landscaper who is knowledgeable about allergy-friendly gardens can help minimize exposure to allergens while still enjoying the beauty of nature.

### SEEK RELIEF THROUGH MEDICATIONS

Over-the-counter antihistamines, nasal sprays and eye drops can provide temporary relief from allergy symptoms. However, consult with a healthcare professional to find the best option for your specific needs. They may recommend prescription medications or immunotherapy treatments, such as allergy shots or sublingual tablets, which can help desensitize your immune system to allergens over time.

Living with allergies in Alaska doesn't mean you have to miss out on all the wonders our state has to offer. Remember, allergy management is a journey, and with the right strategies, you can breathe easy and experience the joy of living in the breathtaking beauty of the Last Frontier!

# SWORD'S IMPACT ON MENTAL HEALTH AND WORK PRODUCTIVITY



The link between musculoskeletal (MSK) pain and mental health issues is well documented. In fact, those who struggle with chronic MSK pain are up to 5 times more likely to report anxiety disorders and up to 3 times more likely to suffer from depressive disorders.

The association between MSK pain and mental health conditions leads to greater symptom burden and greater productivity losses than either condition alone. Therefore, tackling both physical and mental health is crucial for creating an employee population that is happy, healthy, and productive.

At Sword Health, understanding the connection between MSK issues and mental health has always been critical to our mission. When we find ways to improve mental and emotional wellbeing, we can also improve quality of life, bringing us one step closer to freeing the world from pain.

## HEALING MIND AND BODY

On average, 50% of participants who complete Sword's digital physical therapy no longer screen positive for anxiety and 52% no longer screen positive for depression. At the same time, members see a 47% improvement in productivity, on average.

For Sword members who come into the program with , the productivity gains are even more pronounced. On average, these members see 79% reduction in productivity losses, and a 64% reduction in pain.

By relieving pain for good, Sword's program also enables members to get a good night's rest. has been shown to significantly impact mental health. Up to 38% of Sword members report sleep problems related to their condition. Fortunately, 54% of members report total sleep recovery after program completion, and 69% of participants see at least partial recovery.

## CLINICALLY VALIDATED RESULTS

These mental and physical health results are backed by both clinical trials and real-world evidence. In a study published in the (JMIR), Sword was able to demonstrate that our programs can promote significant improvements in work productivity, even for members with moderate to severe mental health challenges.

The study specifically examined members with mental health comorbidity. To assess this, members were grouped based on baseline depression levels: group 1 (members with a PHQ-9 score of <5, meaning minimal or no depression); group 2 (5-10: mild depression); and group 3 (≥10: moderate to severe depression).

All three groups reported significant reductions in productivity impairment: 62% in group 1; 62% in group 2 and 44% improvement in group 3, resulting in an average reduction of 56% in productivity impairment.

These substantial improvements in both mental health (anxiety and depression scores) and productivity—even in members with significant depression at baseline—affirms Sword's leading role in reducing the burden of both MSK and mental health in the population, and that tackling MSK can provide improvements in these adjacent conditions.

Read more about the complex connection between MSK pain and mental health and how Sword can be part of the solution by visiting [swordhealth.com/newsroom/msk-pain-mental-health-connection](https://swordhealth.com/newsroom/msk-pain-mental-health-connection).



## NOMINATIONS OPEN AUGUST 1

**Do you aspire to make a difference in your community?**

The Public Education Health Trust (PEHT) is accepting nominations for dedicated representatives to serve in Seats C and F from Jan. 1, 2024 through Dec. 31, 2026. Seat D is also available for the remainder of its term, through December 31, 2025. Nominations for this position will be open August 1 through September 15. For detailed instructions on how to submit your biography, please refer to page 1 for nomination guidelines.



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.

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# WANT TO WIN \$50?

Visit [pehtak.com](http://pehtak.com) to access important documents, links and more. While you're there, be on the hunt for the link to be entered to WIN \$50! (Where's that link? Here's a hint: don't miss the important "notices" at [pehtak.com](http://pehtak.com).)



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MAY / JUNE WINNER:  
**TRACI SANDERS**