

SMART LIVING

A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



MAY / JUNE
2020 ISSUE

OPEN ENROLLMENT HAS ARRIVED!

It is time for Open Enrollment! Every year, you have the opportunity to carefully review your benefits and make the changes you'd like to see for the coming plan year (July 1, 2020 - June 30, 2021).

For the upcoming plan year, many Associations/Districts have added new benefit plan offerings. Please contact the Trust office or your Human Resources Department for a new enrollment form.

HOW TO ENROLL

Open Enrollment runs from **May 1-June 12, 2020**.

If you are enrolled and want to change the plan selection offered by your Association/Employer, you will need to complete an enrollment form and submit it no later than **June 12, 2020**.

If you are in the Anchorage Education Association, enrolled in the Public Education Health Trust and want to keep your current coverage, or if you are currently waived and want to remain waived from the Trust, you must complete a new enrollment form and submit it by **June 12, 2020**.

For all other districts, if you are enrolled in the Public Education Health Trust and want to keep your current coverage, or if you are currently waived and want to remain waived, you **DO NOT** have to complete a new enrollment form.

In completing your enrollment form, list the dependents for whom you wish to provide coverage. If they are enrolled, you do not have to provide additional documentation, however, you will need to place their names on the enrollment form, which confirms that you want to continue providing them coverage.

If you are adding dependents who are not now enrolled, you must include verification that they are an eligible dependent (i.e., marriage or birth certificate, etc.). Please contact either the Trust or your Human Resources Department to learn your options.

If you are currently waived and want to enroll, you must submit your enrollment form along with required documents to the Trust no later than **June 12, 2020**.

If you are currently enrolled and want to waive coverage, you must submit your waiver form to the Trust office no later than **June 12, 2020**. Please note: Some school districts require proof of other coverage to be eligible to waive coverage from this plan. Please contact your Human Resources Department for their criteria.

CHANGES EFFECTIVE JULY 1

- Spouses are eligible if added within 90 days of the date of marriage, however their effective date will be the first of the month following the date the completed enrollment form is received.
- Financially interdependent/Domestic Partners who do not enroll along with the employee when first eligible, must wait until open enrollment for coverage effective July 1st, unless they have had a change in status that allows them to enroll mid-year.
- Providence Express Care Clinics are available at a \$25 co-pay for the office visit only for all plans, except for HDHP. The \$25 copay is available after the deductible on the HDHP has been met.

The Trust recommends that you review the list of your dependents to ensure accuracy. With appropriate documentation the Trust will provide 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 miBenefits.ebms.com.



PARTICIPATE IN GO365 TO EARN GREAT REWARDS!

Making healthier choices is more fun with Go365!

As a Go365 member, you earn points for completing healthy activities. You get one buck for each point you earn, plus bonus bucks when you reach a higher status levels. These bucks add up for you to spend in the Go365 Mall on products from popular brands and retailers. Visit the Go365 Mall online or on the app to see all the great products, deals and offers Go365 has for you.

WHAT KIND OF REWARDS CAN I EARN?

The Go365 Mall has lots of options!

- Gift cards from Amazon, Target, Lowes, Best Buy and Macy's
- Amazon Prime or Audible membership
- Movie tickets
- Fitness devices and equipment
- Donate your bucks as cash to many charity options

These are just some of the great options for you to use your earned bucks in the Go365 program! In addition, you can receive deals and discounts from places like Priceline, The Biggest Loser Resort, Rock n' Roll Marathon series, and more, just by being a Go365 member.

CHECK OUT THE NEW FINANCIAL WELLNESS OPTION ON THE GO365 MOBILE APP!

Log into the Go365 mobile app to see your all options for earning points through the mobile app.

One great option is through tracking weekly logs. You have options to complete a food log, a mindfulness log, a weight log or the new financial log for a maximum of 10 points a week. The new financial wellness log connects to a partner app call Votaire, which you can use to plan for college expenses, build an emergency fund, monitor debt repayment and much more!

Just download the Votaire app and connect to Go365, then set the financial weekly log under activities and you will earn the 10 points once you participate in the Votaire app. Remember, there is a 10-point weekly max regardless of how many different weekly logs a member is working on.

DON'T FORGET TO GET TO BRONZE AND THEN SILVER STATUS!

You can reach bronze status by completing your health assessment, logging a verified workout or completing your biometric screening. Reach silver status by continuing to engage in the Go365 program with activities such as dental or vision exams, flu shots, fitness habits, athletic events and much, much more!

Questions? For more information, check out the Go365 Community Page at <https://community.go365.com> or call the Go365 customer service team at 800-708-1105.

TELADOC APP CONNECTS YOU TO THE RIGHT CARE

Get advice on serious medical conditions from doctors 24/7 with the Teladoc app.

It is easy to download, giving you access to the healthcare professional you need without a trip to urgent care. You can set up your account in minutes by using the app, going online or calling 1-800-Teladoc. You'll fill out a brief medical history just like you would at a doctor's office.

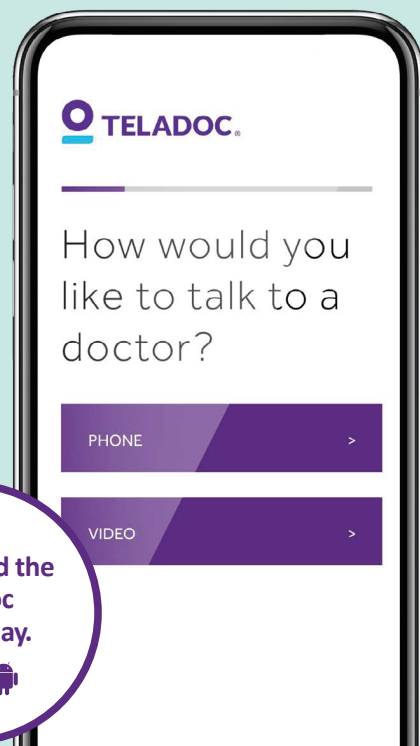
To get started now, or to learn more, visit [Teladoc.com/how-it-works/](https://www.teladoc.com/how-it-works/)

You won't have to wait long for an appointment via video or phone call. Doctors, therapists and specialists are waiting to help you with conditions such as the flu, infections, anxiety, stress, skin conditions, and many other issues.

Teladoc is a national network of U.S. board-certified physicians and pediatricians that lets you resolve your routine medical issues, on-demand 24/7 via phone or online video consultations. You'll receive timely guidance and, if necessary, prescriptions sent to the pharmacy of your choice.

You can also get a list of local specialists who can help with any specific medical needs.

Anytime. Anywhere. A doctor's care. That's Teladoc.



OPEN ENROLLMENT RUNS MAY 1-JUNE 12!

INFORMATION ON CORONAVIRUS FROM TELADOC



Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China. It is highly contagious and includes symptoms like fever, cough and shortness of breath. Knowing how to protect yourself is key to minimizing risk of disease. Here are four tips:

KEEP IT CLEAN

Clean your hands with soap and water for 20 seconds after touching surfaces in public areas, and especially if you are around someone who isn't feeling well. Also, clean and disinfect frequently touched objects.

AVOID CONTACT WITH SICK PEOPLE

Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. Symptoms typically appear within 2 to 14 days after exposure.

If you get sick, stay home to avoid spreading the virus to others. The virus can spread from person to person primarily through coughing and sneezing.

KNOW SYMPTOMS OF THE VIRUS

While the most common symptoms of coronavirus are fever, cough and shortness of breath, occasionally symptoms are more severe and even life-threatening, requiring intervention from a healthcare professional. There is no cure for coronavirus.



CONTACT TELADOC

If you develop these or any flu-like symptoms, contact Teladoc to talk about your symptoms, travel history and recent contact with anyone who may be infected with the virus. Our doctors can evaluate your risk and help with next steps when necessary. If it is determined that you have a different virus, our doctors can provide support to help relieve your symptoms.

For more information, tips and resource links regarding coronavirus and a link to contact Teledoc, go to www.teladoc.com/coronavirus

EXPANDED RELATIONSHIP WITH PROVIDENCE INCLUDES EXPRESS CARE

The Public Education Health Trust is excited to announce an expansion of our relationship with Providence Health & Services Alaska. You are likely aware of the direct contracts that PEHT has negotiated with Providence Alaska Medical Center, providing deeper discounts than the traditional network or preferred provider agreements typically provide. As of January 1st of this year, PEHT and Providence Health & Services Alaska have entered into an agreement to provide PEHT members with exceptional quality and access for same-day and urgent care needs through the recently opened Express Care Clinics located throughout the Anchorage area. Members can visit www.providence.org/our-services/urgent-care/ to find a clinic location, or to learn about Express Care Virtual – the ability to receive care through a video



visit via desktop computer or mobile device! As this agreement provides high-quality care at reduced charges, PEHT will be providing enhanced benefits across our plan offerings. For all Traditional Plan participants, office visits through the Providence Express care providers will be paid at 100%, after a \$25 copayment, with the deductible waived. For our High Deductible Health Plan participants (HDHP Plan and Super Global HDHP Plan), the benefit will be \$25 after the deductible for medical visits (no coinsurance applied).

WHAT SERVICES ARE AVAILABLE THROUGH THE EXPRESS CARE CLINICS?

Express Care providers treat common conditions and offer convenient exams and lab tests.* All exams are conducted in private rooms. If it turns out you need more than what is available at the Express Care Clinic, Providence Health & Services Alaska has a network of providers, clinics and hospitals to help you feel better.

*Providence Express Care accepts patients 18 months of age and older.

COMMON CONDITIONS

- Cold, flu and allergies
- Cough, congestion and asthma
- Ear, nose and throat issues
- Eye irritations
- Urinary tract infections
- Skin conditions
- Sprains and strains
- Cuts and scrapes

SCREENINGS AND TESTS

- Strep test
- Mono test
- Urinalysis
- Pregnancy test
- Stitches
- Sports and school physicals
- Flu test

OPEN ENROLLMENT RUNS MAY 1-JUNE 12!

9 EASY EXERCISES TO TRY AT YOUR DESK

Whether at the office or when you are working from home, you may sit at a desk for dozens of hours every week. That may be great for productivity and job performance, but it doesn't do much for your fitness. According to HHS.gov, only one in three adults gets the recommended amount of physical activity each week. You may be one of them.

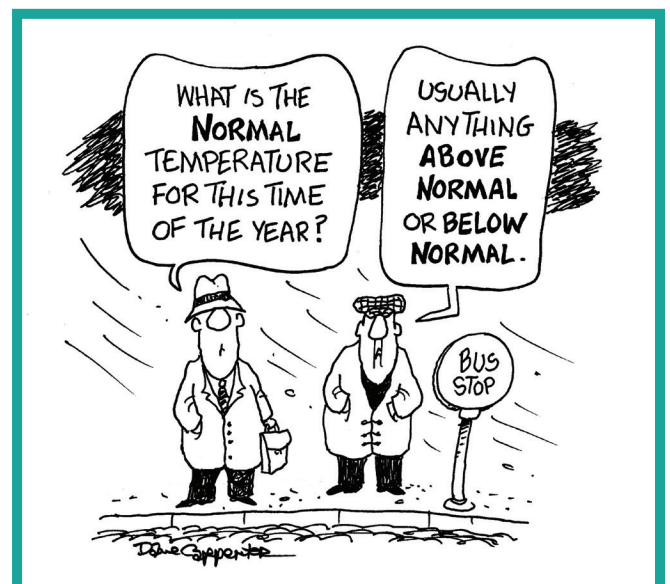
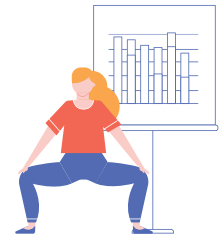
If you love to run or swim at 5 a.m. or go to the gym after work, fitness is probably not your worry. But many people just can't set aside time to exercise before or after work.

One option? Exercise while you are at your desk. No, you won't work up a great sweat, but you will move the fitness dial just a bit and maybe burn off some stress, too.

Here are nine exercises you can try right at your desk. Some are subtle toning techniques. Some may elevate your heart rate a bit. Try them out and see what feels good to you.

- On a non-rolling chair, sit on its edge with your legs out in front. Grasp the edges of the chair with both hands and do pushups. Raise your body up off the chair and then down so that your rear goes down toward the floor. Try three sets of 15 repetitions.
- Bring some hand grippers to work. When you are viewing a webinar or alone on a conference call, put the squeeze handles in motion. A few sets of 8-10 reps will strengthen hands and forearms.
- Trade your chair for a large exercise ball, which work your core muscles as you hold proper posture throughout the day.
- Sit upright in your chair. Work your abs as you straighten and raise your legs one at a time. Raise them to the underside of the table as you push down on the tabletop with both palms. Hold for 10 seconds. Try 15 reps for each leg. Want more? Lift both legs at the same time and hold for as long as you can!
- Work your calves while standing. Stand on one leg, wrap your other foot directly behind it and do a toe raise. Hold it for 15-30 seconds for three reps, then switch feet and do it again.
- While sitting, in 10-second intervals, try a few minutes of tightening and relaxing the gluteal muscles to strengthen them.
- Without disrupting coworkers in the office (or your kids, spouse or pets if you are working from home), stay seated and run in place, rapidly tapping feet up and down in a stationary sprint. Try 30 seconds a few times a day. Graduate to a minute-long sprint.
- Got spare water bottles? Fill them up and use them as weights for arm curls, overhead presses and other moves.
- Working alone in the office or in that extra bedroom at your home? In a pushup pose on hands and toes, can you hold it for 30 seconds? A minute? You can also do pushups or planks against a wall with your feet a foot or two from the wall.

Good luck and good health!



LOCATED IN YOUR BENEFIT BOOKLET: ALL NON-EMERGENCY TRAVEL MUST BE PRE-APPROVED

Benefits for non-emergency medical travel may be payable for transportation by commercial airline (**coach class only, with at least a 14-day advanced fare**) or ferry from the place where the illness or injury occurred to the nearest area where necessary professional treatment can be obtained 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: <http://www.pehtak.com>

Contact the Health Trust by phone: in Anchorage: (907) 274-7526, outside of Anchorage: (888)-685-7526. Business hours: Monday – Friday 8 a.m. – 5 p.m. (AKDT)

Transportation benefits in any one calendar year will be limited to two round trips.

Transportation benefits 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. Transportation benefits for any foreign healthcare will not be covered, including Canadian healthcare.

Transportation benefits will not be given for diagnostic or second-opinion diagnosis unless diagnostic services cannot be provided locally and are deemed medically necessary by the plan administrator. 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 patient who is a covered person, 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; or
- 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. All information must be sent to EBMS.



WHEN ON A TRIP, USE AETNA SITE TO STAY IN-NETWORK

We hope you never need medical care when you are on the road for vacation or traveling on business trip. But when you are traveling and require medical attention, remember that you can find options for in-network providers so that your expenses don't pile up.

Through our partnership with Aetna, PEHT members can search for in-network options in an online directory found at aetna.com/asa. In-network providers who can meet your medical-care needs when you are out of town are listed.



FOLLOW 5 STEPS TO WASH YOUR HANDS THE RIGHT WAY

Washing your hands is easy, and it's one of the most effective ways to prevent the spread of germs. Clean hands can stop germs from spreading from one person to another and throughout an entire community—from your home and workplace to childcare facilities and hospitals.

The federal Centers for Disease Control and Prevention recommends that you follow these five steps every time you wash.

1. **Wet** your hands with clean, running water (warm or cold), turn off the tap, and apply soap.
2. **Lather** your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers, and under your nails.
3. **Scrub** your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.
4. **Rinse** your hands well under clean, running water.
5. **Dry** your hands using a clean towel or air dry them.

NO SOAP AND WATER? USE HAND SANITIZER

Washing hands with soap and water is the best way to get rid of germs in most situations. If soap and water are not readily available, you can use an alcohol-based hand sanitizer that contains at least 60% alcohol. You can tell if the sanitizer contains at least 60% alcohol by looking at the product label.



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this edition of SMART
LIVING for your chance
to be entered into a
drawing for \$50.

HOW MUCH DO YOU KNOW?

COMPLETE THE QUIZ
AND WIN \$50!



MARCH / APRIL
QUIZ WINNER:

**LYNN
MATCALFE**

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