

# SMART LIVING

A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



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# SMART LIVING

JANUARY / FEBRUARY 2025 ISSUE



## An Easy Way to Explore Your Health Plan

Introducing the 2025 PEHT "Smart Living" newsletter – newly updated and packed with tips to help you make the most of your health plan. Your well-being is our top priority, so join us each issue for a quick look at the powerful resources and support available to you.

Plan questions? EBMS is your expert health plan administrator. They can provide benefits information, help you find providers and offer billing support. **Call EBMS at the member number on your Benefits ID card (866-247-1443).**

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## How to Track Your 2025 Healthcare Spending

With the start of the new calendar year, the amount of money you paid toward your plan's out-of-pocket expenses resets. These expenses are called accumulators.

Accumulators can include:

- **Deductibles:** The amount you pay out-of-pocket for medical coverage before your health plan starts to pay
- **Copays:** The amount you pay for medical visits at the time of your visit
- **Coinsurance:** The percentage you and your employer pay for the cost of covered medical services, after you meet your deductible



It's important to track your healthcare spending throughout the year. Your miBenefits portal – **miBenefits.EBMS.com** – makes it easy to view amounts applied to your individual and family accumulators.

Questions about your health plan benefits? EBMS is here to help.

866-247-1443 | M - F: 6:00 a.m. - 6:00 p.m. AKST





## Stay Healthy With Preventive Care

Preventive care is important for people of all ages. Some preventive screenings and tests can find conditions early when they may be easier to treat. Other preventive services, such as vaccines, can help protect you from certain illnesses or diseases.

Examples of preventive care include:

- Physical exams and well-child visits
- Flu, COVID-19 and pneumonia shots
- Cholesterol, blood pressure and diabetes tests
- Mammograms and colorectal cancer screenings

Ask your primary care provider what preventive care you may need based on your age, gender and health history. Your health plan offers a range of these services at no cost to you.

Questions about your coverage? **Call the member number on your Benefits ID card (866-247-1443).**

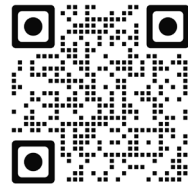


## Comprehensive Care at Providence Alaska Medical Center

As part of your health plan, you have access to quality care close to home at Providence Alaska Medical Center (PAMC). When you visit a preferred PEHT provider like PAMC, you'll pay lower out-of-pocket costs compared to non-preferred providers.

PAMC is Alaska's largest hospital and a nationally recognized adult and pediatric trauma center. They provide full-service, comprehensive and specialty care, ranging from a stroke program, cancer center and heart care, to spine care, orthopedics, behavioral health and more.

PAMC is also home to Providence Alaska Children's Hospital, the only children's hospital in Alaska. The hospital houses a newborn intensive care unit, pediatric intensive care unit and maternity center.



Scan here for a look at all the PAMC care resources.

## Save With Direct Contract Providers

In addition to your health plan's preferred AETNA Signature providers, you have access to PEHT's growing list of direct contract providers that work well with your plan.



Scan here to log in to your [miBenefit.EBMS.com](https://miBenefit.EBMS.com) account. Then visit the "Helpful Information" section at the bottom of the page to access the most recent direct contract providers list.



Need to sign up? Visit [miBenefits.EBMS.com](https://miBenefits.EBMS.com) and select "Register Now." Or download the free "miBenefits" app.

## Get 24/7 Access to Your Health Benefits

The EBMS miBenefits portal connects you to the tools and resources you need to make informed healthcare decisions.

- See all your benefits in one place and explore how to do more with them.
- Search for and compare providers based on cost, quality and how well they work with your plan.
- Get a healthcare spending snapshot of the amounts applied to your deductibles or out-of-pocket maximums.
- See claims information that shows what your plan covered and what you may owe a provider.
- Access your Benefits ID card online, print a copy or order a replacement card.



## Live Your Healthiest Life With the Vitality Program

Offered at no cost to you through your health plan, Vitality is an interactive and personalized wellness program that makes it easy to make healthy choices.

When you choose from a wide variety of healthy activities – online education, physical activity, preventive care and more – you'll earn Vitality Points. The points equate to Vitality Bucks you can redeem for gift cards or fitness devices.

Start the new year off right:

- Take the Vitality health assessment within the first 90 days of 2025 and earn **250 Vitality Points**. Note: Your personal health information is never shared with your employer or anyone else.
- Get a better picture of your health and earn rewards with the confidential PEHT/Vitality biometric screening home test. Order at [participant.solutionsforyourwellness.com/product/peht](https://participant.solutionsforyourwellness.com/product/peht).
- Focus on raising your Vitality Status to earn points and stay motivated. Track your status progress from Bronze, to Silver, to Gold, to Platinum – you'll earn Vitality Bonus Bucks at each high status. All members go back to Bronze status at the beginning of every year.

Sign up or log in to Vitality at [powerofvitality.com](https://powerofvitality.com). Or scan here:

