

SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST

NO MORE SURPRISES

For as long as any of us can remember, when individuals received care or had a procedure of some kind from an out-of-network provider, their health plans usually wouldn't cover the entire out-of-network cost. This left many with higher costs than if they'd been seen by an in-network provider. This is especially common in emergency situations, where consumers might not have the luxury to be choosy about the provider or facility. It could even get trickier because sometimes, even if a person goes to an in-network hospital, they might get care from out-of-network providers at that facility.

In many cases, the out-of-network provider could bill consumers for the difference between the charges the provider billed and the amount paid by the consumer's health plan. This is known as balance billing. And the resulting unexpected balance bill is called a **surprise bill**.

BUT... WE'VE GOT SOME GOOD NEWS!

While PEHT plans have always paid at the network benefit level for our members in such scenarios, we are thrilled that there is real progress being made through Federal

legislation. As of January 1, 2022, ALL consumers now have new billing protections when getting emergency care, non-emergency care from out-of-network providers at in-network facilities. These new rules will restrict excessive out-of-pocket costs and mandate that emergency services must continue to be covered without prior authorization, regardless of whether a provider or facility is in-network.

The Consolidated Appropriations Act of 2021 was enacted on December 27, 2020 and contains many provisions to help protect consumers from surprise bills, including the No Surprises Act under title I and Transparency under title II.

The No Surprises Act will protect consumers from surprise medical bills by:

- requiring private health plans to cover these out-of-network claims and apply in-network cost sharing. The law applies to both job-based and non-group plans, including grandfathered plans.
- prohibiting doctors, hospitals and other covered providers from billing patients more than in-network cost sharing amount for surprise medical bills.

GET ENGAGED IN YOUR WELL-BEING WITH ONE-ON-ONE HELP FROM GO365

Let Go365 help you get started towards a healthier you this spring! Go365 takes a whole-person approach to support your well-being. As part of Go365, you can access professional, highly personalized coaching to help create and carry out your health and life goals, all while earning Go365 Points!

HEALTHY LIFE COACHING CAN SUPPORT YOU BY:

- Clarifying goals and priorities
- Creating personalized action plans
- Promoting motivation and self-confidence
- Providing accountability and support

Go365 Healthy Life Coaches help you align your priorities with actions, as well as unlock internal motivators to maintain positive changes in key life areas, including:

- Job satisfaction and career development
- Work-life balance and life purpose
- Stress, health risk factors and sleep management
- Relationships, parenting and caregiving
- Healthy eating and weight management
- Physical activity
- Financial well-being

Go to the Go365 mobile app and click on the 'Menu' button and then 'coaching' to enroll today. Or go to the Go365 website and click on 'quick links' and then 'health coaching' to call your health coach and get enrolled today!

GET TO BRONZE IN ONE OF THREE WAYS! START BY TRACKING DAILY FITNESS!

There are a multitude of fitness options that you can take advantage of with Go365, and many will earn you easy points, fast. To take advantage of these point opportunities, you have a couple of options. You can connect a fitness device or app, connect a partner gym or virtual fitness option, or take a picture of your at-home workout.

Daily fitness can earn you a maximum of 50 points per day. If you've never tracked daily fitness before, you'll get 500 points for the first lifetime verified workout logged. You'll also earn 750 points for logging a verified workout in Go365 for the first time in a program year. That can start you off with 1,250 points!

Depending on what your device or app tracks, you can receive one point for every 1,000 steps that you take, 5 points for every 15 minutes above 60 percent of your maximum heart rate, or five points

per 100 calories you burn if the burn rate exceeds 200 calories per hour, or 10 points for partner gyms and at-home workouts. (Go365 will automatically award points for the device/workout with the highest value).*

TAKE A MINUTE AND COMPLETE THE GO365 HEALTH ASSESSMENT**

Complete the Go365 Health Assessment on the Dashboard page of the Go365 website ([Go365.com](https://go365.com)) or the Go365 mobile app. Just take a couple of minutes to complete at least one section of the Health Assessment to get to Bronze! The Health Assessment is broken down into six different sections, to make it easy to answer each section at a time in just a couple of minutes. Just answer the questions to the best of your knowledge. Once complete, Go365 will provide you with your Go365 Age and your personal health report to give insight into where you currently are on your wellness journey and help you on your next steps.

COMPLETE YOUR BIOMETRIC SCREENING FOR UP TO 4,000 POINTS!

Complete a biometric screening with your primary care physician. To find more information on completing this log into your Go365 website page and click on:

'Activities' -> 'Prevention' -> 'Biometric Screening'

Remember, there is also the at-home biometric kit option as well! Members can also complete their biometric screening by completing the at home biometric kit options as well. If you have more questions about these, please contact the Public Education Health Trust.

Order your kit now by going to the link: participant.solutionsforyourwellness.com/product/peht/

Don't miss out on your opportunities to engage in your well-being through the Go365 program!

*You will be awarded for one workout across workout types per day. Whichever workout you do in a day that will award you the most points.

** Health Assessment responses are private health information that follows all HIPAA guidelines and are not shared. Adult children are not eligible to earn Points or Bonus Points for Health Assessment completion.



"I can't go to school today, Mom . . .
I'm running a low-grade spring fever."



KEEP ACTIVE WITH TWO STEP CHALLENGES

PEHT wants to encourage you to keep stepping in March with the Go365 “March Madness” Step Challenge and April with the “Step into Spring” Step Challenge.

Reminder: if you registered, the “March Madness” Step Challenge runs from **3/1 – 3/31**, and activity upload ends on **4/7**.

Registration for the “Step into Spring” Step Challenge is open **3/17 – 3/31**. The Challenge runs from **4/1 – 4/30**, and activity upload ends on **5/7**.

Any member who participates will receive 100 Go365 Points and will be entered in a drawing for one of five \$100 Amazon gift cards!

Find the PEHT Step Challenges on the Go365 app or **Go365.com**. Contact your local champ or the PEHT office for questions or support.

Remember to sync your device to get your steps counted! Visit the Go365 app or **Go365.com** to add a partnered device.

Go365 is not an insurance product. Not available with all Humana health plans. GCHK5DDEN

DON'T GO THROUGH SURGERY ALONE! YOU CAN COUNT ON THE SERVICE THAT SETS SURGERYCARE APART

Plus: Have you heard about the convenience of at-home virtual physical care for back, joint and muscle pain?

SurgeryCare, which you used to know as your BridgeHealth benefit, is a supplemental surgery program in the PEHT health plan for planned, non-emergency procedures. Members say the key difference they experience with SurgeryCare is service.

With a traditional path to surgery, it's up to you to research, plan and manage the process. Then, at the end, you're left to deal with all the bills.

With SurgeryCare, your dedicated Care Coordinator answers all your questions and manages all the paperwork, scheduling and logistics of your surgery. There are no out-of-pocket costs* to you and no surprise bills later.

Here's how it works:

- 1. Get started.** Contact a care coordinator at (855) 265-2874. The care coordinator answers all your questions and explains your benefits.
- 2. Concierge service.** Your care coordinator will connect you with highly rated providers and coordinate the entire process, including approvals, scheduling and paperwork.
- 3. Receive care.** You can expect significantly less risk for post-surgical complications or readmission. SurgeryCare members experience 80% fewer surgical complications as compared to the national average.
- 4. Feel better!** All while paying \$0 out-of-pocket*. The PEHT health plan covers the cost so you'll never see a bill.

Procedures offered with SurgeryCare include orthopedic, general, spine, cardiac, women's health, bariatric, vascular and neurological.

Ready to get started? Call BridgeHealth SurgeryCare at (855) 265-2874 or visit **bridgehealth.com**.

*On high deductible plans, you must meet your deductible first. After that, your surgery is covered at no additional cost.

NOT READY FOR SURGERY? GET VIRTUAL PHYSICAL CARE FOR BACK, JOINT AND MUSCLE PAIN

Get virtual physical care on your terms! Start your journey to living pain free with a virtual physical care program for back, joint and muscle pain that you can do from the comfort of your home, or anywhere. You are paired with a licensed physical therapist who learns about you over a video call and designs a customized program.

You'll then get a Digital Therapist® tablet and motion sensors to track your exercise progress, give feedback and help correct your form in real-time. Your physical therapist supports you every step of the way and even adjusts the program as your needs change, so you get better, faster.

No doctor referral is needed, and the cost of the program is paid by the PEHT health plan. See how it works and register at **join.bridgehealth.com/peht/**.

CREATING SAME-DAY, QUALITY CARE TO ANCHORAGE COMMUNITY

Providence Urgent Care Midtown now open

To better serve the Anchorage community's health care needs, **Providence Urgent Care Midtown** is now open and offering same-day, quality care. The clinic, located at 1200 W. Northern Lights in Anchorage, will be open from 7 a.m. to 7 p.m., seven days a week. This urgent care opening is part of Providence's effort to bring care to more people, closer to where they work and live.

Walk-ins and same-day scheduling will be available for urgent, non-life-threatening illnesses and injuries. In addition, the urgent care clinic will have capabilities including point of care labs and X-ray services. Our urgent care clinic will be staffed with physicians and nurses that are highly trained in urgent care needs for our patients.

Conditions Treated and Services Provided at Urgent Care:

- Allergies and asthma
- Bronchitis, colds and coughs
- Burns and bites
- COVID-19 symptoms
- COVID-19 testing (Available for people with symptoms or direct exposure to someone who has tested positive)
- Eye and ear infections
- Fever and flu
- Fractures
- Hives and rashes
- Minor cuts needing stitches
- Nausea and vomiting
- Respiratory and sinus infections
- Sprains, strains and athletic injuries
- STI/STD screening and treatment
- Strep throat
- Uncomplicated back and neck injuries
- Urinary tract infections
- Wounds and skin infections

In addition to urgent care, Providence offers an innovative array of other care options:

- Online video visits via ExpressCare Virtual
- Emergency care at Providence hospitals
- Highly specialized services through Providence's network of specialty clinics and hospitals

We look forward to this opportunity to serve the urgent health care needs of the Anchorage community

MARK YOUR CALENDARS: OPEN ENROLLMENT BEGINS MAY 9

It's almost time for Open Enrollment! Every year, you have the opportunity to carefully review your benefits and make changes you'd like to see for the coming plan year (July 1, 2022 – June 30, 2023).

Stay tuned for more information on how to enroll in the May/June newsletter. Reach out to the Trust office or your Human Resources Department if you have any questions in the meantime.

OPEN ENROLLMENT RUNS MAY 9 – JUNE 17!

NON-EMERGENCY MEDICAL TRAVEL BENEFITS AVAILABLE WITH PRE-APPROVAL

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 pehtak.com.

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.-5 p.m. (AKDT).

TRANSPORTATION BENEFITS

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.
- 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.

PEHT NOTICES

All PEHT legal notices are available to you on the PEHT website. Go to pehtak.com/forms, scroll down the page and you will find the Public Education Health Trust Notices. Here you will find COBRA Continuation Coverage, Medicare Part D Disclosure, Notice of Privacy Practices and Women's Health and Cancer Rights Act of 1998.

OPTUMRX DIABETES MANAGEMENT PROGRAM

Diabetes is an ongoing condition that occurs when your blood glucose (also called blood sugar) is too high and the body lacks enough insulin to help keep the levels under control. High blood sugar levels can cause serious problems such as heart disease or stroke.

Your pharmacy benefit offers OptumRx Diabetes Management Program, including a full set of resources to help you manage your diabetes and take care of your health. **This program is offered at no cost to eligible members!**

You will receive a one-on-one coaching session with a pharmacist who specializes in diabetes care, who will help you:

- Get a full medication review
- Discuss questions on your current health
- Learn how to use diabetes supplies
- Provide useful tips on your diet and nutrition planning

If you are eligible, you are automatically enrolled, and you will receive a letter and phone call to notify you.

DIRECT CONTRACT LIST UPDATES FOR MEMBERS

When a national PPO contract does not meet the needs of providers, they have the option of negotiating a direct contract with the Trust for the benefit of its members. The following providers have responded to their patients' requests and have completed an in-network contract negotiation directly with the Trust for the benefit of you and your family.

PEHT now has direct contracts with 78 providers to ensure you have access to high-quality, low-cost providers in network.

The following providers have responded to patients' requests and have completed an in-network contract negotiation directly with the Trust for the benefit of you and your family.

Alaska Family Health Center
Alaska Natural Health Solutions
Alaska Oncology and Hematology
Alaska Pain to Wellness Centre
Alaska Surgery Center
Alpine Chiropractic (Dr. Fuller)
Alyeska Vascular Surgery
Amy Smith, LCSW, CDCI
Anchorage Neurosurgical Associates, Inc.
Arctic Chiropractic at Eagle River
Arctic Chiropractic East Anchorage
Arctic Chiropractic East Mat-Su
Arctic Chiropractic Haines
Arctic Chiropractic Huffman
Arctic Chiropractic South
Arctic Chiropractic West Mat-Su
Artic Medical Center Matsu
Arctic Rehabilitation & Physical Therapy
Back in Action Physical Therapy
Birds & Bees Midwifery
Brian Yelverton
Complete Chiropractic and Sports Therapy
Dimond Chiropractic
Dr. Brendan Kiernan
Dr. Brent Taylor
Dr. Harbir S. Makin
Dr. Laurence Wickler
Dr. Leslie Morris

Dr. Madeline Morrison
Dr. Sharon Schaefer
Dr. Thomas Desalvo/Dr. Konstantine Bunde
Dr. Weston Hopkins
Express Care Clinic
Fireweed Counseling and Wellness
Free By the Sea
Healing Therapeutics-Mark Stiubhard
Ideal Family Medicine
Integrated Wellness and Center for Birth
Jaded Body Wellness and Spine Institute
Jennie Schroll, LCSW
Jorgensen Family Chiropractic
Labor of Love Midwifery
Larson Chiropractic
Logan Larson
Luminary Chiropractic Care
Mary Margaret Hillstrand ANP
Medevac Alaska
Midnight Sun Oncology
Natural Family Health
Neurobehavior North, Inc
Northstar Chiropractic
Northstarr Cardiothoracic Surgery
Nutrition Partnership, LLC
Pemberton & Young Counseling
People's Integrative Wellness
Pioneer Peak Orthopedics
Providence Alaska Medical Center
Rainforest Pediatric Care
Ramirez Chiropractic
Restoration Wellness
Sharon Litwin
Silver Moon Acupuncture
Snow Blossom Acupuncture
Solomon's Porch
Soma Wellness

Spine and Joint Rehabilitation Specialists
Spine and Sport Injury Center dba Complete
Family Care
Sports, Personal Injury and Chiropractic
Consulting
The Talking Place, Child & Adolescent
Counseling
Transitions Counseling; Tina McGauthiar
True North TMS
Valley Allergy and Asthma Clinic
Valley Medical Care
Wendi Compton-Karuna Counseling
Wild Iris Integrative Massage (Lawton)
Willow Medical and Wellness
Wisdom Traditions Counseling Services
Wolf Eye Center

You can view your health plan's direct contract listing by visiting pehtak.com/preferred-providers.

DID YOU KNOW?

Imaging Associates is in the Aetna network and able to provide therapeutic injections along with other specialized services. For more information or to schedule an appointment, please call:

Anchorage Office: (907) 222-4624

Valley Office: (907) 746-4646

imagingak.com



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WANT TO WIN \$50?

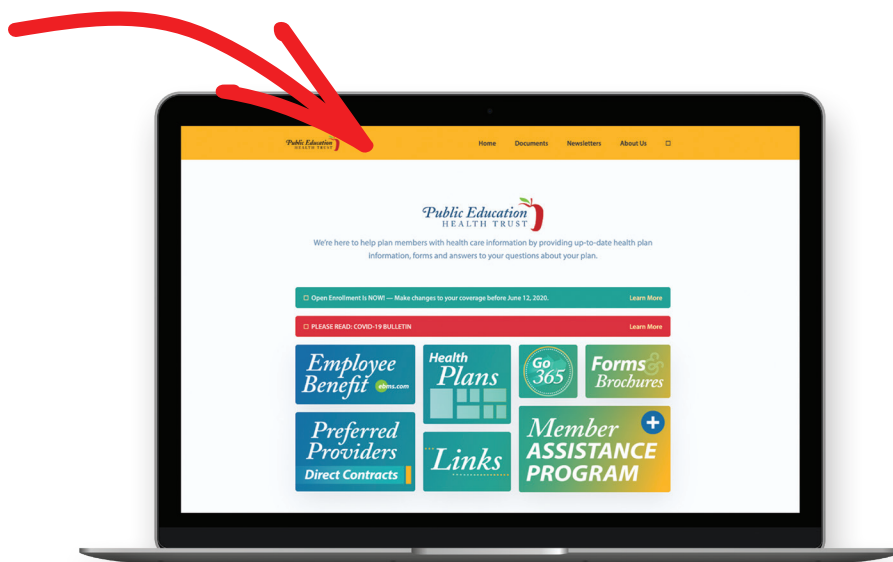
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**CHRISTY
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