



# **Anchorage Education Association**

**August 2025  
New Hire Presentation**





# *Public Education* HEALTH TRUST



- In 1996, the Public Education Health Trust (PEHT) was created by public education employees.
- All benefit decisions are made by your peers. You elect the board that governs PEHT – 7 Public Education Employees
- PEHT is a not-for-profit insurance provider. There is no profit motivation.
- Your claim activity is always protected and kept private.
- Your association has selected three (3) medical plans to offer, providing flexibility to meet the individual family needs.



## Eligibility & Enrollment Requirements

- You are eligible to enroll or waive coverage if you are working .75 FTE or greater.
- Once ASD has determined you are eligible for health insurance, they will provide you the attached form; completion of the form notifies PEHT of your eligibility. PEHT/EBMS will email you a link for registration to select benefits or waive coverage, on an online web portal.
- Those enrolling and including eligible dependents, are required to provide copies of marriage certificates if adding a spouse and birth certificates if adding children, at the time of enrollment.
- New Hire coverage begins on the first of the month following the date of hire.
- Employees are encouraged to complete their online health insurance enrollment within 30 days of the date of hire.
- Dependents are not activated until certificates are received, and certificates must be received within 30 days of eligibility otherwise your dependents cannot be added.



# How to Enroll or Waive coverage

- Complete this document if/when received and return to ASD
- An emailed invitation will be sent to you from [miBenefits@ebms.com](mailto:miBenefits@ebms.com)
- Click the link in the email, register for an account, and complete the enrollment/waiver process remembering to hit “submit” at the end
- Don't forget to upload copies of dependent certificates!



## Anchorage School District Public Education Health Trust Information

Welcome to the Anchorage School District!

Your position is eligible for health insurance, including medical, dental, vision and prescription for you and your dependents. Insurance is provided through the [Public Education Health Trust](#), or PEHT. **You need to elect or decline your coverage options.** You will receive an email invitation, sent to the address provided below, from miBenefits (EBMS). Please note you must respond to the email invitation and complete the process if you are electing or declining coverage. Your insurance is effective the first of the month following eligibility and upon completion of the process. You only have 30 days to elect coverage and submit required marriage and or birth certificates for your dependents.

### PLEASE NOTE: YOU MUST COMPLETE THE INSURANCE ELECTION/WAIVE PROCESS

Last name: \_\_\_\_\_ First name: \_\_\_\_\_ MI: \_\_\_\_\_

Social Security number: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Position title: \_\_\_\_\_

Work location: \_\_\_\_\_ FTE: \_\_\_\_\_

Date of Hire: \_\_\_\_\_ Benefits eligibility date: \_\_\_\_\_

Please contact PEHT at 274-7526 or [info@pehtak.com](mailto:info@pehtak.com) with any questions,

or if you do not receive the email invite within 5 days of completing this form.





*Public Education*  
HEALTH TRUST

# Medical Plan Summary

Medical Plan Summary	Plan C	Plan F	HDHP
<b>Annual Deductible</b>	\$500/\$1,500	\$1,500/\$3,000	\$1,650/\$3,300*
<b>20% Co-Insurance Max (In-network)</b>	\$2,000/\$6,000	\$3,000/\$6,000	\$3,500/\$7,000
<b>Primary Care office &amp; Telephonic Office Visits</b>	Subject to Deductible and Co-Insurance	\$25 (1 <sup>st</sup> 6 visits per calendar year) Then subject to deductible/co-insurance	Subject to Deductible and Co-Insurance
<b>Teladoc/Primary 360 Visits</b>	100%, no deductible	100%, no deductible	100%, <b>after</b> deductible
<b>Prescriptions – Retail or Mail order Generic/Preferred/Non-Preferred</b>	30% Copay 30-day \$35/\$70/\$115 max 90-day \$70/\$140/\$230 max	30% Copay 30-day \$35/\$70/\$115 max 90-day \$70/\$140/\$230 max	Subject to Deductible and Co-Insurance 20%, <b>after</b> deductible
<b>Behavioral Health Tele-visits with Teladoc</b>	100%, no deductible	100%, no deductible	100%, <b>after</b> deductible
<b>Chiropractic or Massage Therapy</b>	Subject to Deductible and Co-Insurance; up to 20 visits each per calendar year	Subject to Deductible and Co-Insurance; up to 20 visits each per calendar year	Subject to Deductible and Co-Insurance; up to 20 visits each per calendar year
<b>Specialty Provider Office Visits</b>	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance	Subject to Deductible and Co-Insurance
<b>Preventive Care w/ In-network Provider</b>	Paid at 100%	Paid at 100%	Paid at 100%
<b>Transcarent Surgery &amp; SWORD Physical Therapy</b>	100%, no deductible	100%, no deductible	100%, <b>after</b> deductible

\* No Individual Deductible, Family Deductible applies for more than one person on the HDHP policy



## Dental & Vision Plan Summary

Dental and Vision Plan Summaries	Plan B
Dental Deductible (Individual/Family)	\$75/\$225
Annual Maximum	\$3,000 per person
Preventive/Basic/Major	100%/80%/50%
Preventive Services (In-Network)	100%
Vision Exam (In-Network w/VSP)	\$0
Vision Frames/Lenses	\$25 copay
Frames/Lenses Frequency	1 year/2 every other year. Up to \$225 allowance
Contacts	Up to \$170 allowance

# School Year 2025 – 2026

**AEA has negotiated a flat dollar contribution towards health insurance benefits. AEA uses those employer contributions to calculate the employee's share based upon family tier and plan selected.**

	Plan C	Plan F	HDHP
Employee Only	\$876.34	\$466.18	\$233.12
Employee & Spouse	\$1,050.96	\$596.65	\$317.78
Employee & Child(ren)	\$993.00	\$540.27	\$270.13
Employee & Family	\$1,167.64	\$675.07	\$357.05



# Collective Bargaining Agreement



**A ratified Contract Agreement opens a Special Enrollment Window**



AEA could modify the amount on payroll deductions if ASD increases their contribution

Health Insurance rates increased by 14.8%. However, ASD did not increase their contribution



# In-Network vs. Out-of-Network

[Pehtak.com/preferred providers](https://Pehtak.com/preferred-providers) or  
[aetna.com/asa](https://aetna.com/asa)

## Network Provision

PEHT utilizes the nationwide AETNA rental network as well as over 80 direct contracts with providers who opt to not contract with AETNA, or who want to offer deeper discounts to public education employees. Covered services at these providers are subject to deductible/out of pocket where applicable of the applicable contracted rates.

## Single Case Agreement

PEHT and providers have been using single case agreements for specialized needs. Provider doesn't want to join a network but is interested in providing services to a single patient. A SCA is established where the claims would be subject to deductible/out of pocket at the agreed contracted rates.



## No Choice for In-Network

If there are no in-network providers within 50 miles where services are sought covered services are subject to deductible and co-insurance with eligible charge amounts established by the 80<sup>th</sup> percentile.

## Choosing Out of Network

When given the option of in or out of network and the member opts for an out of network provider, charges are paid at 100% of Medicare plus 25% for that region. There is no annual cap for the excess above Medicare 125.



## In-Network Requirements

**Use of In-Network providers is critical. Out of Network providers are reimbursed at Medicare 125% with no cap. This could leave you with a substantial financial obligation. PEHT uses the Aetna Signature Administrators Network of providers.**

**To find a preferred provider:**

**<https://pehtak.com/preferred-providers> or [www.aetna.com/asa](http://www.aetna.com/asa)**

Providence is the preferred hospital for PEHT members. This is different from other employees of the Anchorage School District. When “water cooler” conversations occur regarding benefits, it is important to clarify what insurance they are discussing. Coverage provided through PEHT has selected Providence Hospital, NOT Alaska Regional. PEHT pays Alaska Regional at the Out of Network rate of Medicare 125%. You could see a significant bill from Alaska Regional if you have labs, x-rays, surgery or imaging performed at that facility.

**PROVIDENCE  
HOSPITAL  
is the preferred  
hospital for PEHT  
members.**



# Pharmacy Benefit Manager Effective July 1, 2025



Rightway is your  
guide to better health.

Rightway helps you get the right medication at the lowest cost. As your pharmacy benefits provider, we give you unlimited access to a trusted expert who can answer your pharmacy questions and take care of actions for you.



Rightway improves your  
pharmacy benefits experience.

## GETTING STARTED IS EASY

Download the Rightway app on the App Store, Google Play, or scan the QR code with your smartphone.



## A better way to manage your prescriptions.

Rightway is your pharmacy benefits provider. That means we are the service that covers your prescription medication. Rightway is not a pharmacy, but you should use your Rightway ID card when filling your prescriptions at your pharmacy. Sometimes your Rightway ID can be found on your medical ID card, or you can always find it in the Rightway app.

Your health guide is always available to answer questions and provide ongoing support.

Your health guide can:

- + Explain your coverage and help you find the most affordable option.
- + Discuss your medications and advise on how to manage any possible side effects.
- + Help with prior authorizations, specialty medications, refills, or mail delivery.
- + Contact your provider's office to request an alternate medication on your behalf.
- + Connect you with a Rightway pharmacist, who can perform a comprehensive medication review and answer your questions.

## HOW RIGHTWAY WORKS

Our healthcare experts have your specific benefits information and know how to get you the most appropriate prescription medication at the best price. There is never any cost to use our service.

## START USING RIGHTWAY

Connect with your health guide through the Rightway app on your mobile phone or computer. To download the app, scan the QR code here with your mobile phone camera.



As your new pharmacy benefits provider, Rightway provides you with a better way to manage your prescription medications. Here's how we do it.

## We provide you with expert guidance.

You have unlimited access to a healthcare expert who has your specific benefits information and will tailor their recommendations to your needs.

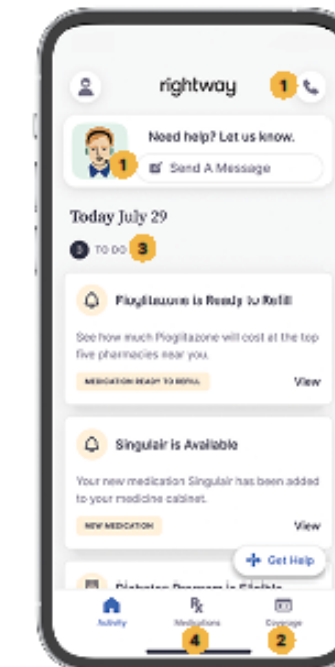


Contact the pharmacy team for help with prior authorizations, specialty medications, mail delivery, and other prescription needs.

A member of the pharmacy can connect you with a Rightway pharmacist to do a medication review or to discuss possible side effects.

## We provide you with a simple, modern app.

The Rightway app is the front door to your pharmacy benefits. Use it to access your ID card, view your medication history, and your current prescriptions.



## How to use the Rightway app.

### 1. CONNECT WITH THE PHARMACY TEAM

Tap the "Send A Message" button or the phone icon to connect with a member of the pharmacy team.

### 2. VIEW YOUR COVERAGE AND YOUR DIGITAL ID CARD

View a breakdown of your pharmacy benefits and your digital ID card.

### 3. REVIEW YOUR LATEST UPDATES

The activity screen displays your latest updates and highlights the items that may need your attention.

### 4. VIEW PRESCRIPTIONS AND FIND A PHARMACY

Find active and pending prescriptions, your medication history, and recommendations for the best pharmacy with the lowest price.



## Other Program Support

### Teladoc/P360

24 hours a day/7 days a week Medical Provider. Schedule your free medical consult or virtual primary care office visit 1-800-835-2362.  
[www.Teladoc.com](http://www.Teladoc.com).



### SupportLinc

Guidance to help you and your family address and resolve everyday issues. Access up to eight (8) no-cost counseling sessions with SupportLinc providers. Completely confidential. 1-888-881-5462  
[www.supportlinc.com](http://www.supportlinc.com)



### Transcarent/SWORD

Exclusive surgery network with top quality care. Coverage of travel expenses, reduced medical costs for elective surgeries such as knee, hip, shoulder, etc. Virtual Physical therapy through Sword Health. Personalized treatment at no cost!

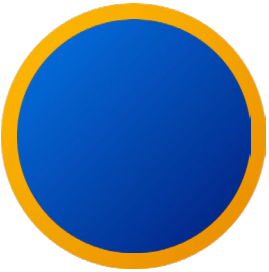
1-855-265-2874  
[www.transcarent.com](http://www.transcarent.com)



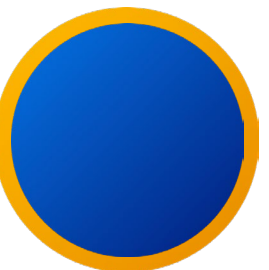




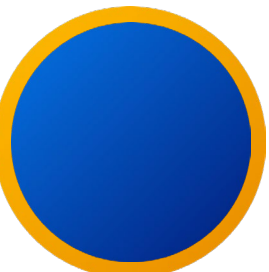
## Vitality Wellness Program



PEHT has partnered with **Vitality** wellness, to empower members to become aware of their own health and to be the healthiest you can be for yourself, your friends, and your family. A comprehensive, interactive, and personalized wellness program that makes it easy for you to make healthy choices.



Get Involved! Download and register through the **Power of Vitality** app or at **PowerofVitality.com**. It's quick and easy. Begin exploring the website or app to see all of the resources available, find healthy activities for which you can earn points, and as you increase your points, you will increase your status level, and earn greater rewards.



With your involvement in the **Vitality** wellness program, you'll be helping your group to benefit from a 2% reduction in premiums in FY27, simply by taking advantage of this free program!



## Local Staff to assist you



**Rhonda Prowell-Kitter**

**Plan Administrator**

**[rpk@pehtak.com](mailto:rpk@pehtak.com)**



**Rebecca Hubbard**

**Trust Claims Analyst**

**[rgh@pehtak.com](mailto:rgh@pehtak.com)**



**Tia Allard**

**Administrative Assistant**

**[tda@pehtak.com](mailto:tda@pehtak.com)**

**[www.pehtak.com](http://www.pehtak.com)**

**907-274-7526**

**888-685-7526**



# Questions?

[www.pehtak.com](http://www.pehtak.com)

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