

Public Education HEALTH TRUST



Anchorage Education Association
New Hire Presentation
School Year 2024/2025

www.pehtak.com

907-274-7526



- Created by public education employees in 1996.
- You elect the Board of Trustees that governs PEHT, and all benefit decisions are made by your peers.
- Not-for-Profit insurance provider with 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.

RESPONSIVE TO MEMBER NEEDS



PEHT has one purpose. To serve its members with high quality service and access to reasonable health insurance plans.



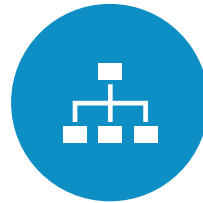
We protect your health claims data.



Our governance board of trustees is elected by you, the member.



The board designs plans to meet the needs of education employees.



Administrative costs are less than 5% of total costs.



Last five years of premium increases have been below National medical inflation numbers.



We are consistent with no spikes or surprises.

Public Education
HEALTH TRUST



THREE LOCAL STAFF TO ASSIST YOU

Rhonda Prowell-Kitter
Plan
Administrator/CFO

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Rebecca Hubbard
Trust Claims
Analyst

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Tia Allard
Administrative
Assistant

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BENEFIT ENHANCEMENTS/ CHANGES Effective July 1, 2024



HDHP maintains HSA qualification – HDHP deductible increased to \$1,600 for individual policies and \$3,200 for family policies.



Mental Health Access – Increased access to mental health need through Teladoc. Virtual mental health appointments with therapist or psychiatrist.



Generic Medications – Will not have a cost share increase. Preferred and Non-Preferred have a minimal increase.



Primary 360 through Teladoc – Creation of a Virtual Primary Care. Routine check-ups to ongoing care at no cost. HDHP must meet deductible.

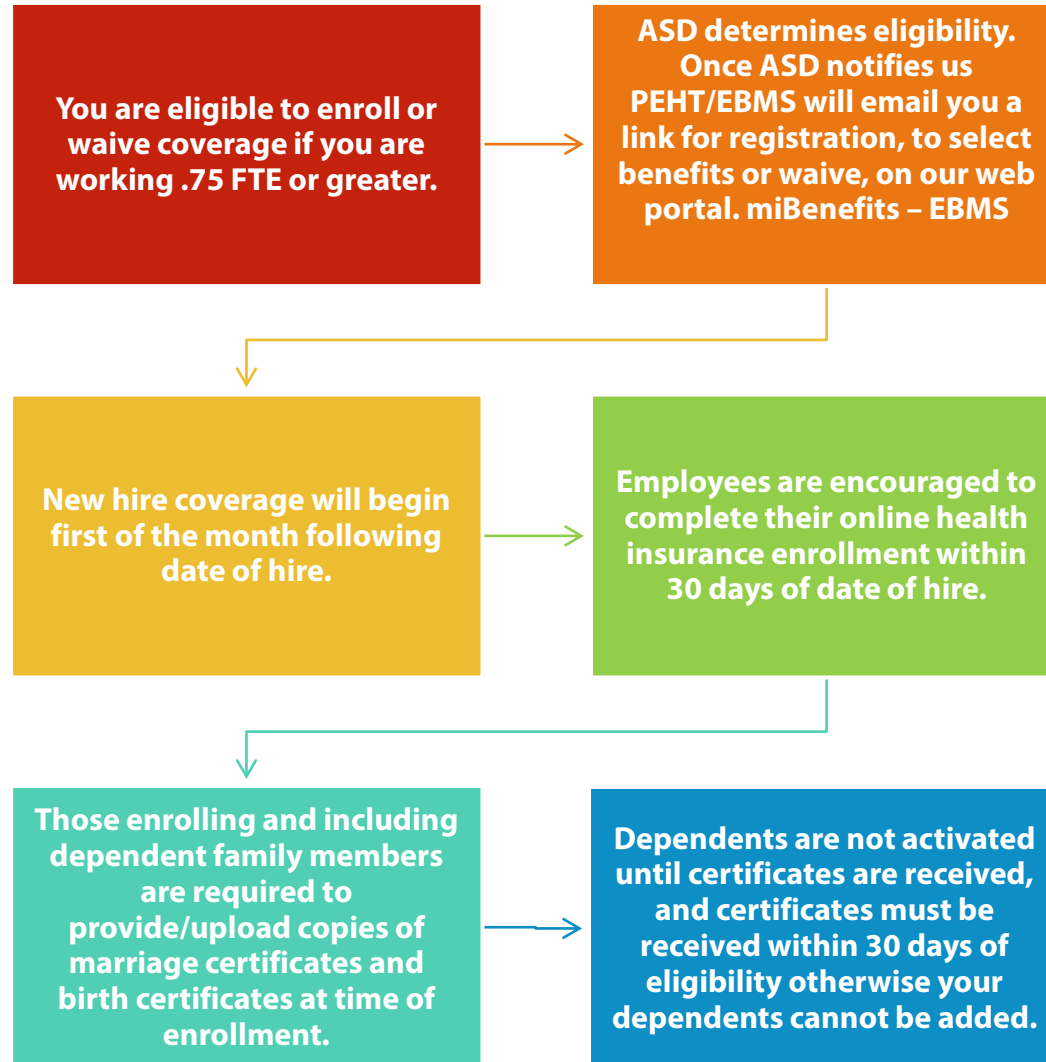


Frame Allowance with our VSP partner – In keeping with inflation, the frame allowance is increased to \$225.00.



GLP-1's treatment for weight loss – Saxenda, Wegovy and Zepbound are excluded.

ELIGIBILITY AND ENROLLMENT FOR YOU AND YOUR DEPENDENTS





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



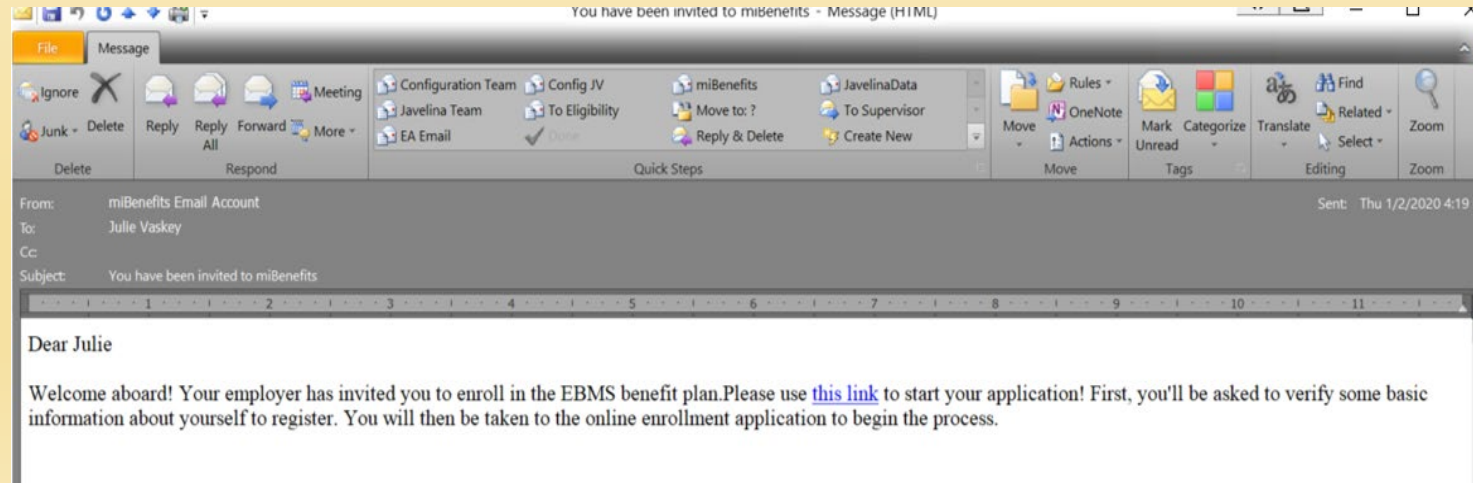
You may receive the attached.
If you do, please complete.

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Look for an invitation in your email! It will come from mibenefits@ebms.com. The link within the email will start your enrollment application.



CHOOSING THE RIGHT PLAN FOR YOUR FAMILY MEDICAL

Medical Plan Summary	Plan C	Plan F	HDHP
Annual Deductible	\$500/\$1,500	\$1,500/\$3,000	**\$1,600/**\$3,200
Annual 20% Coinsurance Maximum (In-Network)	\$2,000/\$6,000	\$3,000/\$6,000	**\$3,500/**\$7,000
Primary Care Physician, Mental Health Visits (In-network)	Subject to Deductible & Coinsurance	\$25 Copay for first 6 in-network office visits	Subject to Deductible & Coinsurance
Preventive Services (In-Network)	100%	100%	100%
Telemedicine – Teladoc Now including Mental Health	100%	100%	\$65 then 100% after deductible
Prescription Co-Insurance (maximum)	\$3,000/\$6,000	\$3,000/\$6,000	\$2,050/\$4,100 after deductible***
Please Note: Out of Network is Reimbursed at Medicare 125% for all plan designs!			<p>**Aggregated deductible family of 2 or more, the deductible is \$3,200. No single deductible when more than one on the policy.</p> <p>***You will pay 100% of all prescriptions until deductible(s) are met. Once met, member responsibility is 20% of the cost of the medication.</p>

CHOOSING THE RIGHT PLAN FOR YOUR FAMILY DENTAL/VISION

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

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**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.**

PROVIDENCE is the Preferred Hospital in Anchorage for PEHT

This is different than other employees of the Anchorage School District. When water cooler/lunchroom conversations occur regarding benefits, it is important to clarify what insurance they are discussing. Coverage provided through PEHT has selected Providence as the preferred hospital, not Alaska Regional. We pay Alaska Regional as out of network at the Medicare 125% rate, You could see a significant bill from Alaska Regional if you have labs, x-rays, surgery, or imagining performed at that facility.

- **Out of network is reimbursed at Medicare 125% with no maximum.**

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AEA has negotiated with ASD 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.

Monthly Premium	Plan C	Plan F	HDHP
Employee Only	\$547.71	\$239.35	\$119.69
Employee + Spouse	\$656.85	\$306.34	\$163.16
Employee + Child(ren)	\$620.63	\$277.39	\$138.39
Employee + Family	\$729.77	\$346.60	\$183.32

OTHER PROGRAM SUPPORT

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.
- www.transcarent.com or 1-855-265-2874
- Virtual Physical Therapy through Sword Health
 - **Relieve pain from the comfort of home!**
 - **Pairs licensed therapists with FDA listed wearable technology to guide you through personalized treatment plans at no cost to you!**
 - **Experience.transcarent.com/peht/vpt/ or 1-855-265-2874**

Teladoc/P360

- 24 hours a day/7 days a week Medical Provider
- www.Teladoc.com
- 1-800-835-2362
- Schedule your free* medical consult (*nominal fee per consult for HDHP until annual deductible is met)
- P360 provides Primary Care Physicians

SupportLinc

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

Providence Express Care

(Do not confuse with Providence Urgent Care)

- Three (3) convenient locations in South Anchorage, Muldoon and Eagle River
- 7:00 a.m. to 7:00 p.m.
- Seven (7) days a week
- \$25 copay for office visit* portion (*HDHP after deductible is met)

Visit www.pehtak.com for detailed information about each program

VITALITY WELLNESS

Become aware of your own health



Vitality was selected as the Wellness Platform and was rolled out January 1, 2024.



AEA has 16 Champs – reach out to Carolyn Morrill or Regina Pierce



Download the app, sign in with your PEHT Insurance number



Earn Rewards and Redeem Bucks

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- Submit your online forms for new hire and sign your contract.
- Look for your email invitation to complete your enrollment/waiver selection.
- Please have all steps completed **no later than August 15**, for summer hires to ensure your profile is set and ready for benefits to begin on September 1st. Individuals hired later in school year will have alternate dates.
- Upon enrollment, look for mailings from PEHT, EBMS, VSP, Optum RX, Support Linc.

Contact our office with any questions

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