

Retiree Health Plan Advisory Board (RHPAB)
Public Comment from October 2019

From: Roz Goodman [REDACTED]
Sent: Tuesday, October 1, 2019 9:42 PM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Dental comment

I wanted to submit a complaint about the lower payments from Moda to my dentist but my last visit was in October 2018 and you wanted comments from 2019. I did call my dentist and was told that Moda pays the least amount for dental procedures than any other insurance company they deal with. The others pay \$85 for office visits/exams. Moda only \$67. Thanks for all your hard work on this. I hope everyone opts for the 2013 original plan with better benefits.

Roz [REDACTED]
[REDACTED]
Pedro Bay, AK [REDACTED]
[REDACTED]

From: Roz Goodman [REDACTED]
Sent: Tuesday, October 1, 2019 9:47 PM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: More on Dental

I just read the court decision which outlines the differences in the plans. The tables describe the differences in services but nothing about the amount paid for the services. I know I've been paying more for exams, xrays cleanings since Moda took over because my dentist is on their preferred dentist list.

Roz Goodman
[REDACTED]
Pedro Bay, AK [REDACTED]
[REDACTED]

From: [REDACTED]
Sent: Tuesday, October 1, 2019 10:48 AM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Cc: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>; Sharon Hoffbeck [REDACTED]
Subject: Health Plan Booklet Revisions - Comments

1. Page 80. The added material in Section 7.1 is misleading and incorrect: Inasmuch as the Superior Court determined that changes made by the state to the 2013 dental plan were unlawful, it is wrong to assert that the state has sole discretion to amend the plan. Although the state may appeal the court's decision, until such time that an appeal is acted upon, under the terms of the court order the state clearly does *not* have sole discretion as to how the plan is operated.
2. Pages 80, 89, 101. The naming of the two dental plans is misleading: The "Legacy Plan" should be identified as the *Standard Plan* (or, alternatively, the Traditional Plan) while the "Standard Plan" is more appropriately called the *Network Plan* (or Modified Plan). From the original dental plan's inception until the state changed the plan and the court determined the modifications were unlawful, there was a single dental plan. That original plan, the *only legal plan* ever available, should be designated as the Standard Plan. Now, under court order, the state

Retiree Health Plan Advisory Board (RHPAB)
Public Comment from October 2019

will again offer the *legal* plan but with a different name - the Legacy Plan. By choosing instead to apply the name Standard Plan to a plan that was rejected as unlawful is unnecessarily confusing and may be misleading. The plan introduced in 2014 (determined to be unlawful) is a *new plan* substituted for the the legal plan; a more appropriate name for the new plan is the Network Plan (or Modified Plan). It borders on outright deception to name the plans in a way suggesting that a plan determined to be unlawful is the Standard Plan.

3. Page 89. The Standard Dental Plan highlights at the beginning of Section 8 are seriously incomplete. The highlights fail to indicate that the specified benefits apply *only* to network providers and are substantially reduced for out-of-network providers. The benefit reductions incorporated in the Standard Plan *must* be mentioned in the Section 8 highlights. In the draft document, the highlights listed for the Standard Plan (Section 8) and the Legacy Plan (Section 9) are identical: This is misleading since the two plans are not identical.

Michael Beller

From: jdyosts [REDACTED]
Sent: Thursday, October 3, 2019 4:02 PM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Comments on dental plan changes

I am a 2015 retiree, consequently I have never been offered the constitutional dental plan. I have no way to compare what my costs/savings may have been if I were able to have the constitutional coverage from my retirement date. It seems if all retirees were offered a constitutional plan only, then the costs would be better for everyone rather than offering two plans with one being unconstitutional but cheaper. If a constitutional plan were always in place it seems the costs would have risen slower for everyone and be more affordable for all retirees. Please try to get us all on one plan so we can decide to be in or out of the system. Perhaps there are better options outside the SOA, but if the State is required to provide retirees with specific coverages then they should be forced constitutionally to provide that, or reimburse us for that amount so we can acquire similar coverage.

Thanks, John Yost

From: [REDACTED]
Sent: Monday, October 7, 2019 10:16 AM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>; AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: Retiree DVA Plans

Dear DRB and RHPAB,

Thank you for the DVA information and draft plans that are available for our review. I have concerns regarding the stated timeline for open enrollment and implementation.

- The lawsuit regarding DVA Plans is still in process as well as under appeal. Issues raised in RPEA's Motion to Enforce Court Order and for Related Relief have not been addressed or resolved. I would suggest that the Constitutionally legal 2013 Plan be implemented until the lawsuit is finalized.
- According to the recent Town Hall Teleconference, a comparison chart of the two plans and premiums for each plan have not yet been determined. Retirees need adequate time to study the alternatives and make an informed decision. My husband and I, for example, are visiting family out of state and return after the Open Enrollment period has started, although I'm trying to look at online information when time allows. We will need time to review information sent via USPS mail.

**Retiree Health Plan Advisory Board (RHPAB)
Public Comment from October 2019**

I understand that the Court offered several alternatives to DRB to resolve the lawsuit. Even so, it is hard to understand why a Plan that is unconstitutional and diminishes retiree benefits is allowed to be offered as the Standard Plan. The Standard Plan should NOT be the default plan. Also, DRB should be required to provide detailed data and information about how premiums are established, and premiums for each plan should not be significantly different. My fear is that Legacy Plan premiums will be much higher because DRB prefers to steer participants to the Standard Plan.

DVA Plans are fully funded by retiree-paid premiums. Therefore, retirees deserve full information, due process, and adherence to Court orders.

Sincerely,
Mary Zalar
Fairbanks, AK

From: Patricia Bartel [REDACTED]
Sent: Sunday, October 13, 2019 1:53 PM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Possible changes to DRB's 2020 AlaskaCare Defined Benefit Retiree Health Plan Book.

Thank you very much for all your careful work regarding this issue.
We would like to go on record as voting for the 2013 Legacy Dental Plan.
Herb & Pat Bartel

From: [REDACTED] healey [REDACTED]
Sent: Saturday, October 19, 2019 10:48 AM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Insurance Dental, Eyes and hearing

We worked for these benefits and it is morally wrong to take them away. We are all older and you will not have to pay for these benefits as we all will be passing away in the next several years, so do the right thing and leave our benefits alone. Denise Healey.

From: Steve McCombs [REDACTED]
Sent: Friday, October 18, 2019 7:42 AM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Cammy Taylor

I very much appreciated Vice Chair Taylor speaking at the retirees luncheon in Fairbanks. I hope that she will share the unpublished travel guidelines used to determine the stipend given members for certain vaguely determined costs and the the board will work on a more clearly and supportive travel section in the retiree health plan.

One other topic that deserves comment was prescription costs. The discussion focused on prices between mail ordered and large chain pharmacies. I use a small independent pharmacy who will mail my subscriptions when making the 100 mile drive to town is difficult, who will cross check to see if other prescriptions can be refilled at the same time, and who will provide a cold pack to put in my small cooler to keep my insulin and victoza stable. It isn't always about the money. Sometimes it is about the service. Preserving that service should be considered when considering how best to deliver needed medications to plan members.

Thank you for your advocacy,
Steve McCombs, Delta Junction

Retiree Health Plan Advisory Board (RHPAB)
Public Comment from October 2019

From: Phil [REDACTED]
Sent: Friday, October 18, 2019 12:38 PM
To: DOA DRB Townhall (DOA sponsored) <doa.drb.townhall@alaska.gov>
Subject: Dental Plans

I am a retired teacher and we have been looking over the two plans now offered for dental benefits.

Our big problem with both plans is the maximum. The \$2000 has remained the same for years while dental costs keep rising. A single crown now is \$2000. So in our opinion the maximum should be raised for either one or both plans to make it more appealing and worth our while.

Please bring this up at the next town hall meeting. Phil & Kathy Carrico

From: Ed Beek [REDACTED]
Sent: Monday, October 21, 2019 10:06 AM
To: AlaskaCare Retiree Plan, DOA DRB (DOA sponsored) <doa.drb.alaskacare.retiree.plan@alaska.gov>
Subject: 2014 DVA plan

Hello Alaska Retirement DVA committee,
One to me big change that I have seen little comment about was the change in the current plan that limited crown and bridge replacement to every 7 years. That is a long time for anyone and even more so for us retirees. Had one crown break at 3 years and one at 4. Since the 7 year plan was instigated I had to pay full price for both. Compare it to car insurance, you bend a fender so that fender will not be covered for the next seven years but, oh by the way you must still pay insurance for that seven years. The plan only paid 50% on crowns and bridges anyhow so it's not like it's open for abuse. I am glad the state rightly so lost the lawsuit so these benefits can be restored. Please get this to the right committee that is open to comments. Thanks Ed Beck

Sent from my iPad

From: Robert Polley [REDACTED]
Sent: Thursday, October 24, 2019 1:52 PM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Aetna Administrative Services Agreement

<http://doa.alaska.gov/dr/pdf/ghlb/akcare/aetna/aetnaLetterOfAgreementRedacted.pdf>

Hello,

I'm a future PERS retiree – thank you for all of your advocacy efforts on behalf of current & future PERS retirees.

I wanted to send this note to put something on your collective “radar” – I'm not sure if it's significant, but I've found it very odd that Aetna has operated as the medical plan TPA since January 2014 without DRB ever having actually executed an ASA (Administrative Services Agreement) with Aetna. For the dental TPA, it appears there has never been a delay with execution of the ASA between DRB & Moda/Delta.

Above is a link to the current Aetna letter of agreement that's posted on the AlaskaCare webpage. This is now the sixth year of the Aetna “contract,” with letters of agreement merely having been extended instead of an ASA being executed. After

Retiree Health Plan Advisory Board (RHPAB)
Public Comment from October 2019

almost 6 years, it's hard to believe they still included reference in the current letter of agreement to the "pending completion of the ASA."

With DRB issuing a Notice of Intent to Award to Aetna another "contract" for an initial 5-year term with 5 years of optional renewal periods, it's my hope the Board will be willing to inquire of DRB why an ASA was never executed with Aetna for the past almost 6 years and if there is a hard deadline to execute one with Aetna going forward into 2020 and beyond. Given the estimated annual cost of the "contract" going forward is \$21M annually, it seems to me that it's in the State's best interests, as well as PERS plan members (active & retiree), to have a fully-executed ASA with Aetna, rather than merely a letter of agreement.

Best regards,
Bob

From: D.J. Motley [REDACTED]
Sent: Thursday, October 31, 2019 10:05 AM
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>
Subject: Aetna award

I herewith OBJECT to the award of medical benefit administration to Aetna. They are the WORST benefits administration AKPERS has EVER awarded a contract to. Please intervene!!
