

**Retiree Health Plan Advisory Board (RHPAB)**  
**Public Comment from January 2020**

**From:** Scott Lane <[REDACTED]>  
**Sent:** Monday, January 13, 2020 3:33 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** RPEA Letter and Concern re: DRB Actions

Dear Commissioner Tshibaka:

I must say that I am astounded by what I read regarding the DRB's failure to comply with the Courts ruling affecting my dental, vision and hearing insurance coverage. It is an abject failure on the part of DRB to refuse compliance, and then to bill our trust account for costs incurred in DRB's losing this suit.

I stand firmly with RPEA in their recent stance about this issue and concur with the following requests:

- 1) DRB immediately refund to the DVA trust account all premium money used to correct its unconstitutional 2014 dental plan,
- 2) discontinue paying any further costs from the DVA premium trust account needed to comply with the Court's April decision, and
- 3) immediately pay RPEA the attorneys fees and costs awarded by the Court--but not out of any DVA trust funds.

The DVA premium account is the trust account where all of the premiums that retirees pay each month for DVA coverage are deposited. The State does not contribute to this trust account and to use funds from this account to pay for actions by the DRB found to be unconstitutional violates the letter and spirit of the court order.

I also request that the DRB immediately pay the RPEA for attorney fees incurred in the DVA lawsuit, and not out of trust funds.

I appreciate your attention to these requests and that you support the retirement system set in place for employees of Alaskan public institutions.

Respectfully,

Scott R. Lane  
Formerly the Elementary Principal, (Ret.) in Angoon, AK

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**From:** Edwina Horn <[REDACTED]>  
**Sent:** Tuesday, January 7, 2020 12:11 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** Alaska Retiree Health Plan Advisory Board

I know that the Alaska Retiree Health Plan Advisory board is working hard to keep costs down, but I feel we need to have some preventative care added to our retirement healthcare.

I have found that we are not covered for any preventative care such as Physicals, Colonoscopy, Mamograms and Blood work. Preventative care is something that could save the State money in the long run. Please consider adding it to our policy.

Thank you,

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**From:** Sharon Hunter <[REDACTED]>  
**Sent:** Friday, January 3, 2020 9:37 PM

**Retiree Health Plan Advisory Board (RHPAB)**  
**Public Comment from January 2020**

**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** improper use of DVA trust funds

To the DVA trust fund managers,

It is with deep concern that I write to you regarding what is an obviously egregious misuse of funds paid into the account by retirees themselves as our premium. The decision to use \$218,201.29 to correct the unconstitutional changes to our dental coverage implemented by the DRB is a stinging slap in the face to all of us who have paid into the fund. The courts have ruled that the removal of the legacy plan which was replaced with a standard plan of lower value was not to be supported and your attempt to make we the retirees of the system pay for your defense of the indefensible is more of the same disregard for our welfare.

DBA must act honestly and replace the amount used back in the participants' account.

Yours,

Sharon Hunter

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From: David Pelto <[REDACTED]>  
Sent: Friday, January 3, 2020 4:53 PM  
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
Cc: Andy Josephson <[REDACTED]> Jackson@akleg.gov  
Subject: Misuse of Retiree Health Trust Funds

To the Trustees of the Alaska Retirees Health Trust,

I am totally dismayed to find out that the State of Alaska has actually used funds from the retiree health trust to pay for legal fees incurred when actually trying to defend actions which went counter to negotiated retiree benefits. It is a slap in the face from my own Alaskan neighbors to think that you would use monies paid by myself and other retirees to fund an effort to reduce my benefit package. This is straight out of some crazy story we would expect from a third world country on the "corrupt" list.

You will note that I have copied members of our legislature with this. I am hoping they will initiate an audit of all trustee actions over the past three years. The courts have found in multiple cases that the State of Alaska has acted counter to the agreement and the state constitution. The retiree organizations have had to resort to legal action and won in every case.

Instead of wasting state resources and insulting retirees with these efforts to reduce benefits, why hasn't the board worked to actually improve delivery of services? I cannot say it more clearly, the board has abrogated its responsibilities to both the state and the retirees it serves. You should all resign in disgrace and be replaced by people who actually care to do the business of the Health Trust.

Sincerely,

David Pelto,  
Resident of Alaska for 53 years, Teacher of Alaskan students for 25 years

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From: Sally Dybdahl <[REDACTED]>  
Sent: Wednesday, January 1, 2020 1:05 PM  
To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
Subject: PleaseDoTheRightThing

**Retiree Health Plan Advisory Board (RHPAB)**  
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I am a grateful 2002 retiree.

Please do the right thing as should have been done all along by honoring the Legacy Plan. Please refund monies that should not have been touched And follow the Court orders.

Thank you, Sally Dybdahl

Hoonah, AK. 99829  
[REDACTED]

Sent from my iPhone

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**From:** karen koester <[REDACTED]>  
**Sent:** Wednesday, January 1, 2020 10:30 AM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** DMV trust account

Hello -

I, like sooo many other Alaska State Retirees am sick of the inappropriate actions of this administration and request that this Administration immediately...

- 1) the DRB immediately refund to the DVA trust account all premium money used to correct it's unconstitutional 2014 dental plan
- 2) discontinue paying further costs from the DVA premium trust account needed to comply with the courts April decision
- 3) pay RPEA the attorney fees and costs awarded by the Court - BUT NOT OUT OF DVA TRUST FUNDS.

What you have done to the retirees of the State of Alaska by raiding the DVA funds are reprehensible - which the court found to be true.

*Karen Koester*

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**From:** K.M. Gordon <[REDACTED]>  
**Sent:** Wednesday, January 1, 2020 6:44 PM  
**To:** Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>  
**Subject:** FW: DRB Dental Necessity

Dear Retiree Health Plan Board Members:

In the 2020 Dental Plan Comparison sheet I came to the "Dental Necessity" section, and given the two drastically different wordings between the Legacy and Standard Plan, I wasn't sure why they should be so different.

Having recently been hosed by Aetna when a plan administrator's physical therapist in North Dakota determined my PT was unnecessary despite letters of medical necessity from my two doctors and my physical therapist after I was diagnosed with frozen shoulder, I am particularly sensitive to a "plan administrator" at some desk in a faraway state who has the power to override my own doctor and denies my medical needs. It was the physical therapy that actually saved me, but someone who never saw me decided that Aetna wasn't going to pay for any more of my treatments even though they had been prescribed and really were needed.

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So because of this experience (wherein DRB staff were a great help advocating for me) I wondered when during a Town Hall call one of the state reps said that dental necessity under the Legacy Plan was determined by a Plans Administrator, and again later when the comparison sheet came out I was quite taken aback when reading the comparison between the plans where “dental necessity” is concerned.

DRB worded the dental necessity comparison in a blatantly negative manner, perhaps to make the Legacy Plan sternly and patronizingly say that dental necessity is NOT determined by your dentist, that it is the claims administrator who would do so. Under the Standard Plan, however, they worded the description gently and positively, saying that claims would be paid if determined to be dentally necessary.

Because I was confused at the stark differences in how these elements were written and why the tenor of the messages would sound so different, I called Delta Dental and asked about how dental necessity would be determined differently between the two plans. The Delta Dental lady I talked to said she had no idea why DRB worded the dental necessity differently because Delta doesn't differentiate how necessity is determined between the plans; specifically she said that all plans are treated the same where necessity is concerned.

So DRB seems to have disingenuously taken liberties in wording, obviously trying to influence retirees to choose their cherished Standard Plan by intentionally “talking smack” about the Legacy Plan and making it sound as if Legacy Plan claims are more likely to be denied than claims under the Standard Plan. Just the wording choice alone implies DRB was trying to influence retirees by trying to push people toward the Standard Plan. There was at least one more place where the plans comparison seems overly biased, but it was not so blatant as the Dental Necessity section.

Thank you for giving me the opportunity to comment on the misleading nature of DRB's words in at least the comparison element of the Plans. Complete transparency is lacking regarding the dental plan business. Bias can't be allowed. Just the facts, please. Perhaps in the future you can compel fair and objective plan comparison descriptions and objectivity in any resulting Plan books. Concerns about DRB's operation of the dental plans are not just mine. In addition to frustration opined by some of my retiree friends, the courts have repeatedly shown little patience for DRB's antics and self-justification for their lack of compliance to court orders. Such hubris in public service must be eschewed.

Karen Gordon

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