

AlaskaCare Retiree DB Health Plan Booklet – January 2020

Summary of Proposed Changes

Section	Description
Cover	Updated the Effective date of the booklet from January 2019 to <i>January 2020</i>
Footer	Updated the Booklet revision date to <i>January 2020</i>
iii	Added the <i>PayFlex</i> claim submission address.
iii	Updated language to reflect pharmacy claims should be filed with the pharmacy benefit manager.
iv	Added the <i>PayFlex</i> phone number.
iv	Updated the <i>Aetna</i> local office address for Anchorage.
1.3	Updated the Dental Benefits table to add a column for the <i>Legacy Dental Plan</i> .
1.3	Updated the coinsurance paragraph to add section references.
2.2.2	Updated the language for incapacitated children.
2.3	Updated language to include applications submitted through an online portal.
2.5.1	Added the word eligible to the sentence - any <i>eligible</i> retirement system.
2.5.3	Added <i>item e)</i> . <i>Coverage for your dependents on your health plan will terminate at the end of the month in which your death occurs.</i>
2.5.4	Corrected syntax error. Added a comma after the word <i>coverage</i>
3.1.4	Updated wording <i>our Customer Service Department</i> to the <i>Aetna Concierge</i>
3.3.3	Alphabetized the list of providers.
3.3.9	Updated language to <i>have an intellectual disability</i> to align with Federal Legislation S.2781 language.
3.3.18	Corrected syntax error. Changed <i>pre-certified</i> to <i>pre-certification</i> .
3.3.18	Corrected a spelling error. Changed <i>received</i> to <i>receive</i> .
3.3.19	Corrected syntax error. Changed <i>that are</i> to <i>that is</i> .
3.3.19	Corrected spelling error. Changed the word <i>shows</i> to <i>shown</i> .
3.3.20	Updated the section reference to point to both dental plans.
4.3.4	Removed <i>you may also set up the HRA to send the payment directly to Medicare</i> . CMS does not allow the plan to pay the IRMAA surcharge directly on your behalf. However, the division will reimburse you for the full amount.
4.4	Updated influenza shot to <i>influenza vaccine (flu shot)</i> Updated pneumococcal shot to <i>pneumococcal vaccine (pneumonia shot)</i>
5.1	Corrected syntax error. Updated word <i>changes</i> to <i>charges</i>
7.1	Removed the word <i>this</i> and added an <i>s</i> to the word <i>plan</i> .
7.1	Added <i>Your DVA care coverage is good worldwide</i> .
7.1	Added a new paragraph. We are offering retirees a choice between two dental plan options to comply with an April 2019 Alaska Superior Court ruling in an ongoing lawsuit over the retiree Dental, Vision, and Audio (DVA) plan. Offering two dental plans provides stability for members who wish to remain in their current plan (the standard plan), and choices for members who wish to return to the plan in place prior to 2014 (the legacy plan).

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	The State has determined it will appeal the Superior Court’s ruling. The final outcome of the appeal may necessitate changes. The Division of Retirement and Benefits will work to keep retirees informed.
7.5.4	Corrected syntax error. Changed <i>occurs</i> to <i>occur</i> .
7.6	Updated language to indicate you may also increase coverage within 120 days after becoming the legal, court appointed guardian of a dependent child. Updated language to indicate if you don’t enroll timely, you will have an annual opportunity to update your dependents dental coverage.
8	Updated the title to <i>STANDARD DENTAL PLAN BENEFITS</i> Added a bullet for the last item in the benefit list. <ul style="list-style-type: none"> • <i>Pays up to \$2,000 of covered expenses per person per year.</i>
8.1.4	Added <i>for the geographic area where the service is furnished</i> , to the language for out of network dentists in the State
8.1.4	Added <i>75% of the 80th percentile of the prevailing charge rate for the geographic area where the service is furnished as determined by Delta Dental in accordance with its reimbursement policies</i> ; to the language for out of network dentists out of State.
8.2.5	Updated covered expenses are paid from 50% to 100%. The percentage was listed incorrectly in the booklet, the administration of this benefit is at 100%.
8.2.5	Corrected syntax error. Added word – enrolling <i>in</i> this program
9	Added the Dental section from the 2013 booklet. No change to the language in this section was made.
10.3	Formatting change. Bullet h) was mistakenly split into two bullets. Combined the information back into a single bullet.
11.1.2	Corrected syntax error. Removed the word <i>consisting</i> .
12.2	Updated the language to <i>when you receive services at the hospital, if you provide your health identification card, the</i> .
12.14.3	Corrected spelling error. Added a dash between <i>48-hour</i> .
12.9	Updated participant account to <i>member identification</i> .
13.5	Corrected spelling error. Removed dash between <i>duly qualified</i> .
14.1.1	Formatting change. The paragraph in the last bullet was mistakenly split into two bullets. Combined the information back into a single bullet.
16.7	Corrected syntax error. Added a comma after the word <i>approves</i> .
General	Section reference links were updated to ensure they point to the correct section and are consistently formatted.
General	Formatting change. For ease of reading and locating information, many of the bulleted lists were updated to numbered lists.
General	The Table of Contents and the Index were updated.

Document Overview

There are four draft documents for review, as well as a summary of updates document.

AlaskaCare Retiree Information Booklet – Defined Benefits (DB)

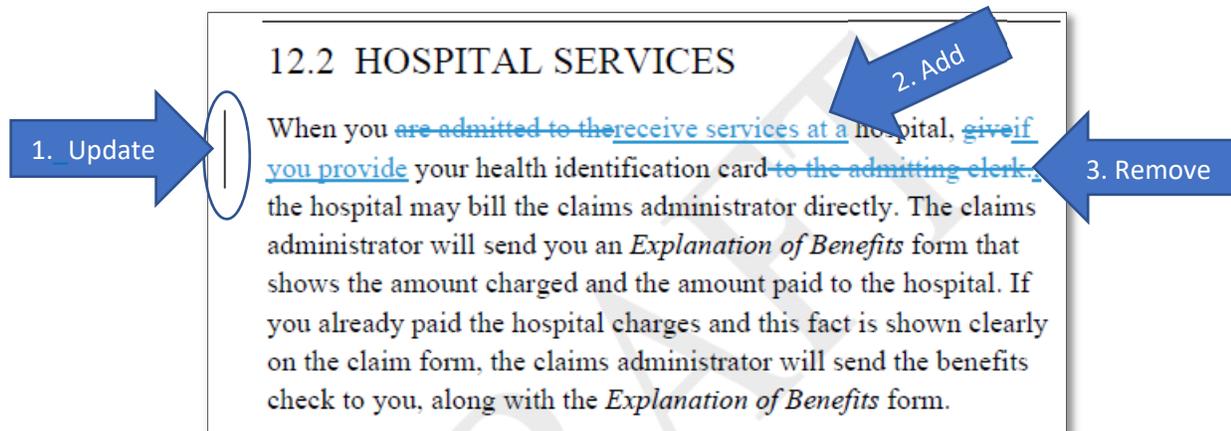
- 1) Mark Up AlaskaCare_DBRetireeBooklet_PublicComment_Markup
- 2) No Mark Up AlaskaCare_DBRetireeBooklet_PublicComment_NoMarkup
- 3) Summary AlaskaCare_DBRetireeBooklet_PublicComment_Summary

AlaskaCare Retiree Information Booklet – Defined Contribution (DCR)

- 1) Mark Up AlaskaCare_DCRRetireeBooklet_PublicComment_Markup
- 2) No Mark Up AlaskaCare_DCRRetireeBooklet_PublicComment_NoMarkup
- 3) Summary AlaskaCare_DCRRetireeBooklet_PublicComment_Summary

The Mark Up and the No Mark Up documents **have the same content** for each of the plans. The Mark Up documents highlights where there are updates from the current January 2019 booklet. For example:

1. If there is | in the margin next to a sentence, it means there has been an update to that sentence.
2. Where words are underlined (example) it means text has been added.
3. In the markup, where you see words have been struck-through (~~example~~) the text is being removed.



In this example, the phrase “receive services at a hospital, if you provide your health identification card, the” has been added. The words “~~are admitted to the hospital, give your health identification card to the admitting clerk. The~~” have been removed. The line on the right-hand side indicates there is a change to those sentences.