AlaskaCare Retiree Health Plan Basics

• Introductions
  – Mike Barnhill, Deputy Commissioner, Department of Administration
  – Dr. Ward B. Hurlburt, Chief Medical Officer/Director, Department of Health & Social Services
  – Michele Michaud, Chief Health Official, Division of Retirement and Benefits
AlaskaCare Retiree Health Plan Basics

• Introductions
  – Norm Seabrooks, Aetna Vice President, Northwest Market
  – Lynda Gable, Aetna Account Executive
  – Chris Batson, Aetna Pharmacy Account Executive
  – Kelly Farmer, Client Service Manager
AlaskaCare Retiree Health Plan Basics

• Aetna Concierge 1-855-784-8646
• Retirement & Benefits 907-465-4460 or 800-821-2251
• Aetna Alaska Offices:
  – One Sealaska Plaza #305, Juneau
  – 4341 B St #403, Anchorage
AlaskaCare Retiree Health Plan
Basics

• Under 65 – 14,300 members
• Over 65 - 24,200 members
• Dependents – Approximately 28,700
• Total – Approximately 67,200
AlaskaCare Retiree Health Plan Basics

• FY 2013 paid medical claims - $491 million
• FY 2014 paid medical claims - $518 million (estimated)
• 5.4% increase in FY 2014
# AlaskaCare Retiree Health Plan Basics

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<td>Rx Copay Mail Order: $0</td>
<td>Rx Copay Mail Order: $0</td>
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<tr>
<td>Lifetime Maximum: $2 million, with $5,000 auto restore</td>
<td>Lifetime Maximum: $2 million, with $5,000 auto restore</td>
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No change to the basic plan structure
AlaskaCare Retiree Health Plan Basics

- **Over 65** - plan pays secondary to Medicare
  Required by AS 14.25.168(b) and AS 39.35.535(b)

- **Under 65** - plan pays primary to Medicare, if member is not enrolled in Medicare
AlaskaCare Retiree Health Plan
Third Party Administrator (TPA)

AlaskaCare has had a third party administrator since it became self-insured in 1997

Third Party Administrators:
• 1997-1999: NYLCare
• 1999-2006: Aetna
• 2006-2009: Premera
• 2009-2013: Wells Fargo / HealthSmart
• 2014: Aetna
AlaskaCare Retiree Health Plan
Third Party Administrator

Primary TPA Responsibilities:
• process and pay medical claims according to plan document
• provide discount provider network
• provide call center to answer member questions
• process first two levels of appeal
AlaskaCare Retiree Health Plan
Transition to Aetna

- Wells Fargo / HealthSmart contract set to expire on 6/30/2014 (5 years)
- TPA contract subject to Alaska Procurement Code (AS 36.30)
- DOA began Request for Proposal (RFP) process in May 2012
- RFP issued November 2012
- RFP sought:
  - medical TPA and provider network
  - dental TPA and provide network
  - pharmacy benefit manager
  - healthcare management
AlaskaCare Retiree Health Plan
Transition to Aetna

• RFP enhanced emphasis on claims costs
• Processing fees are $15 million, but claims costs are $500+ million
• Network discounts are very important
• Unfunded liability of health plan is $3.8 billion; over $5,000 per Alaskan
AlaskaCare Retiree Health Plan
Transition to Aetna

• 4 medical TPA proposals received:
  – HealthSmart TPA / Aetna network
  – Aetna TPA / Aetna network
  – Premera TPA / Blue Cross Blue Shield network
  – Moda TPA / Beech Street network

• HealthSmart was the current TPA with Beech Street as the network

• Proposals ensured there would be a change to status quo
AlaskaCare Retiree Health Plan
Transition to Aetna

Evaluation of proposals
• Aetna proposal showed greatest cost savings
• Aetna proposal was selected by proposal evaluation committee with respect to plan administration
• Premera proposal showed least disruption; Aetna scored second
AlaskaCare Retiree Health Plan
Transition Process

- Aetna selected in spring 2013
- Project Manager brought on to guide transition, spring 2013
- Go live: 1/1/2014
- Problems:
  - Retiree ID cards late
  - Prescription compounds
  - Prescription strength medications with OTC equivalents
  - Rx point of sale coordination of benefits
  - Over 65 Explanation of Benefits (EOBs)
  - Concierge training issues
  - Plan administration differences in determination of medical necessity
AlaskaCare Retiree Health Plan Transition Process

- Calls to Division of Retirement and Benefits in January: 500+/day
- Calls to Division of Retirement and Benefits in May: less than 30/day
- We are working with Aetna daily to address problems
AlaskaCare Retiree Health Plan
Changes 1/1/2014

DRB did implement changes to the medical plan on 1/1/2014

- Added hospice care benefits, including home health care for terminally ill patients (Aetna recommendation)
- added transplant hospital network
- Expanded precertification requirements
- Amended definition of medical necessity
- Clarified definition of recognized charge / usual, customary, reasonable
- Streamlined appeals procedure
AlaskaCare Retiree Health Plan Changes 1/1/2014

Hospice care benefits

• Hospice care
• Part-time nursing care
• Home health care
• Medical social services
AlaskaCare Retiree Health Plan
Changes 1/1/2014

Institutes of Excellence transplant network

- 120+ hospitals with expertise in transplants
- Eliminates risk of balance bills
- Steerage component: reduces coinsurance for out-of-network care to 60%
- DRB health experts--point is member safety; "you really don't want to go to any of the hospitals that are out of network"
- Up to $10,000 in travel benefits when going to a IOE network provider
AlaskaCare Retiree Health Plan Changes 1/1/2014

Expanded precertification requirements

• Added a number of pre-cert requirements
  – Why? Help members understand in advance the risk of balance billing when getting care out of network
  – Only applies to under 65 members
  – Temporary; once network is sufficient, we will eliminate expanded precertification requirements
AlaskaCare Retiree Health Plan
Medical Necessity

• Plan has always just covered "medically necessary" care
• Does not include preventive care
• 2003 Plan booklet (page 17): "Benefits are available for medically necessary services and supplies necessary to diagnose, care for, or treat a physical or medical condition."
AlaskaCare Retiree Health Plan
Changes 1/1/2014

Medical Necessity

- The 1/1/2014 amendment incorporates Aetna's clinical policy bulletins
- Now for the first time members and providers can understand what TPA thinks is medically necessary
- Clinical policy bulletins may be found here: [http://www.aetna.com/health-care-professionals/clinical-policy-bulletins/medical-clinical-policy-bulletins.html](http://www.aetna.com/health-care-professionals/clinical-policy-bulletins/medical-clinical-policy-bulletins.html)
AlaskaCare Retiree Health Plan
Dr. Ward B. Hurlburt, M.D.

Medical Management

• Why?
• What?
• How?

• Ward B. Hurlburt, M.D.
• June 2014
*Why*

1. The complexity of medical care has expanded exponentially
*Why?

2. Americans spend more of Gross Domestic Product (GDP) and more dollars than other countries and do not live as long.
*Why?

3. Alaskans spend more of our state’s economy than other Americans do.
*Why?

4. Not all medical care helps the patient. Medical care can harm the patient.
*What?

• Is the requested service a covered benefit?
What?

- We all want high quality medical care.
What?

- Medical management seeks to assure good stewardship for payers’ resources
*What is it not?

- Medical management does not:
  - Determine when you should see your Primary Care Provider
  - Make medical decisions
  - Other than a physician, say “no”
*What?*

- Seeks to assure:
  - Decisions based on evidence
  - Services likely to benefit
  - Services provided in optimal setting
  - Resources are available for disasters
*How?

• Prior Authorization
• Standards
*How?*

- Assurance of appropriate level of care
- Location of care
*How?*

- Denials
- Appeals
- Claims review
AlaskaCare Retiree Health Plan
Changes on 1/1/2014

Recognized Charge

- Terminology change on 1/1: "recognized charge" used throughout - 2003 plan booklet used "recognized charge" and "usual, customary and reasonable" interchangeably
- Methodology unchanged
- When AlaskaCare is primary and care is obtained out of network, coinsurance is computed off of recognized charge
- Recognized Charge is calculated at the 90th percentile of charges in a geozip
  - Geozip = 995xx/997xx
  - If 9 or more charges in 12 mo period, actual charge data used
  - If less than 9, derived data used
- Recognized Charge is not an issue when seeing a network provider
AlaskaCare Retiree Health Plan
Changes on 1/1/2014

Streamlined Appeals
• Level 1 with Aetna
• Level 2 clinical appeals with External Review Organization (ERO)
  – Meet ACA Guidelines
  – Plan is self-funded
  – No monetary incentive to deny appeals
• Level 2 benefit appeals with Aetna
• Level 3 Office of Administrative Hearings
AlaskaCare Retiree Health Plan Transition Problems

- Retiree ID cards late
- Unplanned Rx changes
  - Compounds
  - Prescription Strength medications with OTC equivalents
  - Medical Foods
  - Claim form for re-processing
- Coordination of Benefits issues
- Explanation of Benefit (EOB) issues
- Vision/Audio issues
January Aetna First Call Resolution (FCR) Results - SCE

JAN Total Satisfaction Score – 94.1%
Score of 5 or greater – 78%

Total Responses – 338
January Aetna FCR Results - CSR

January Satisfaction with CSR

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JAN Total Satisfaction Score – 94.1%
Score of 5 or greater – 86%

Total Responses – 338
February Aetna FCR Results - SCE

FEB Total Satisfaction Score – 90.0%
Score of 5 or greater – 74%

Total Responses – 202
February Aetna FCR Results - CSR

February Satisfaction with CSR

FEB Total Satisfaction Score – 90.0%
Score of 5 or greater – 87%

Total Responses – 202
March AetnaFCR Results - SCE

March Satisfaction with the Contact Experience

- Score of 10: 43%
- Score of 9: 19%
- Score of 8: 14%
- Score of 7: 5%
- Score of 6: 8%
- Score of 5: 2%
- Score of 4: 2%
- Score of 3: 2%
- Score of 2: 1%
- Score of 1: 4%

MAR Total Satisfaction Score – 89.9%
Score of 5 or greater – 77%

Total Responses – 177
March Aetna FCR Results - CSR

March Satisfaction with the CSR

MAR Total Satisfaction Score – 89.9%
Score of 5 or greater – 84%

Total Responses – 177
April Aetna FCR Results - SCE

APR Total Satisfaction Score – 91.4%
Score of 5 or greater – 82%
Total Responses – 173
April Aetna FCR Results - SCE

APR Total Satisfaction Score – 91.4%
Score of 5 or greater – 92%

Total Responses – 173
May Aetna FCR Results - SCE

May Satisfaction with Contact Experience

MAY Total Satisfaction Score – 93.0%
Score of 5 or greater – 77%

Total Responses – 128
May Aetna FCR Results - CSR

May Satisfaction with CSR

- Total Satisfaction Score – 93%
- Score of 5 or greater – 89%

Total Responses – 128
AlaskaCare Retiree Health Plan

Things to Know

Network

- Over the age of 65 -- Choice of provider who accepts Medicare
- Under the age of 65 -- Aetna network; National Advantage Program network
- Network saves member money -- lower coinsurance amount
- Network avoids balance bills
- Network saves plan money
- No penalty for going out of network
  - Except for transplants
- Network Utilization over 70%
AlaskaCare.gov
Find a network provider
Find an In-Network Doctor or Dentist

Find a Doctor
Use Aetna's DocFind

Find a Dentist
Use Delta Dental/Moda Health's search for a dentist
AlaskaCare.gov
Find a Provider

Custom Docfind for AlaskaCare employees and retirees

This site has been specifically designed for use by employees and retirees of AlaskaCare. It provides quick and easy access to the provider directories for AlaskaCare medical plans administered by Aetna. You should use this link (rather than Aetna’s public site) when looking for Aetna providers in your area.

Please note: On the following page you will be asked to select your plan. Please select one of the following from the dropdown.

- Employee - Alaska: Please select this if you are an employee and are looking for care in Alaska only
- Retiree - Alaska: Please select this if you are a retiree and looking for care within Alaska only
- Employee and Retiree - All other States: Please select this option if you are searching for care outside of Alaska

Aetna’s AlaskaCare Concierge: (855) 784-8646

To begin a provider search, click on the START A NEW SEARCH button below and follow the screen prompts. If you have any questions about using this site please contact the AlaskaCare Concierge.
1. Select a provider class using the **Search for** drop down

2. Select a Provider Type using the **Type** drop down

3. Select the area you want to perform your search  
You can choose from Zip Code, City or County
4. Select a Plan – Choose the State you want to search for providers in
   - **ALASKA** – Choose **RETIREE ALASKA**
   - **When Traveling outside of Alaska** -- Choose **EMPLOYEE & RETIREE-All Other States**

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**Selected Plan:** Retiree Alaska

- Employee & Retiree - All Other States
- **Employee Assistance Program**
  - Employee Assistance Program
- National Advantage™ Program (NAP)
  - National Advantage™ Program

Can't find what you're looking for? Try our [Advanced Search](#)
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AlaskaCare Retiree Health Plan

Preventive Care

• As a retiree-only plan the AlaskaCare Retiree Health Plan is exempt from the provisions of PPACA.
• Medicare Eligible - Medicare covers preventive care services
• Non-Medicare Eligible - AlaskaCare does not cover preventive services with a few exceptions
  – Annual Pap Smear
  – Annual prostate specific antigen (PSA) test
  – Mammograms
• This is not a change
• AlaskaCare is willing to have a discussion with members about adding preventive coverage in the future
AlaskaCare Retiree Health Plan
Coordination of Benefits

At age 65 Medicare becomes primary

• Aetna will coordinate benefits
• Your provider needs all coverage info
  – Ex: bring Aetna and Medicare card to provider office
• Aetna needs all coverage info as well
  – but only need to submit once
  – Streamlining – Medicare will automatically forward EOB to Aetna
• If there is another plan that is primary to Medicare which makes AlaskaCare tertiary – Aetna will need both the primary plan EOB and the Medicare consideration to process claims. TPA does not proactively outreach to other carriers for the EOB – this is the member’s responsibility.
AlaskaCare Retiree Health Plan
Plan Administrator

Division of Retirement and Benefits and DOA Commissioner’s Office are on the job everyday

• taking calls
• solving problems
• making sure plan is administered correctly
AlaskaCare Retiree Health Plan Looking Forward

• Complete DCR Health Plan in CY15
  – make available to DB retirees; optional
• Post benefit clarifications online
• Work on communication and engagement process
AlaskaCare Retiree Health Plan
Questions

There will be an opportunity for dental questions later in presentation

- Individual/personal questions can be asked of Aetna personnel
- General questions limited to one question per person
- Limited to 3 minutes
- Take turns
AlaskaCare

• Lunch Break
• Individual Meetings with Aetna Representatives
• Reconvene at 1:00 p.m. for Dental Panel
AlaskaCare Retiree Dental Plan

Town Hall Meetings
June 10-12, 2014
AlaskaCare Retiree Dental Plan Basics

• Introductions
  – Mike Barnhill, Deputy Commissioner, Department of Administration
  – Michele Michaud, Chief Health Official, Division of Retirement and Benefits
AlaskaCare Retiree Dental Plan Basics

• Introductions
  – Angela Fraser, Moda Account Executive
  – Jason Gootee, Regional Manager
  – Dr. Bill Ten Pas, DMD – Sr. Vice President & President of ODS
  – Dr. Teri Barichello, DMD – Vice President
AlaskaCare Retiree Dental Plan Basics

• Moda/Delta Dental 855-718-1768
• Retirement & Benefits 907-465-4460 or 800-821-2251
AlaskaCare Retiree Dental Plan Basics

Optional Plan

• Approximately 30,500 Members
• Approximately 18,100 Dependents

• Total - approximately 48,600 covered lives
AlaskaCare Retiree Dental Plan Basics

- FY 2013 paid dental claims -- $25.7 million
- FY 2014 paid dental claims -- $24.2 million (estimated)
- Estimated 10% decrease in FY 2014
# AlaskaCare Retiree Dental Plan Basics

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<td>Annual Maximum Benefit: $2,000</td>
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<td>Coinsurance: 100% Preventative Services</td>
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<td>Coinsurance: 80% Restorative Services</td>
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</tr>
<tr>
<td>Coinsurance: 50% Prosthetic Services</td>
<td>Coinsurance: 50% Prosthetic Services</td>
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AlaskaCare Retiree Dental Plan
Third Party Administrator

Primary TPA Responsibilities:
  • Process and pay dental claims according to plan document as amended
  • Provide discount provider network
  • Provide call center to answer member questions
  • Process first two levels of appeal
AlaskaCare Retiree Dental Plan
Third Party Administrator

Request for Proposal

• 4 dental TPA proposals received:
  – HealthSmart TPA / Aetna network
  – Aetna TPA / Aetna network
  – Premera TPA / Blue Cross Blue Shield network
  – Moda TPA / Delta Dental network
AlaskaCare Retiree Dental Plan
Changes 1/1/2014

DRB did implement changes to the dental plan on 1/1/2014

• Largely adopted Moda standard language
• Added frequencies limits, including cleaning frequencies
• Changed calculation of recognized charge
• Streamlined appeals procedure
AlaskaCare Retiree Dental Plan Transition to Moda/Delta Dental

- Formerly Oregon Dental Services (ODS), Moda/Delta Dental was founded in 1955. They are a founding member of largest collective dental insurer in the nation. They apply their extensive oral health expertise and knowledge of best practices to develop their standard provisions.
AlaskaCare Retiree Dental Plan
Changes 1/1/2014

• Some changes to common services:
  – nitrous oxide is not covered
  – fluoride in patients over the age of 18 limited to those with:
    • high risk of decay due to medical disease/chemotherapy
    • recent history of periodontal surgery
• For questions about other coverage items contact Moda/Delta Dental at 1-855-718-1768.
AlaskaCare Retiree Dental Plan Changes 1/1/2014

• Cleaning frequency limits:
  – one cleaning every six months for most people
  – up to three cleanings per year for pregnancy
  – up to four cleanings per year for diabetes or periodontal disease
  – additional cleanings are available when dentally or medically necessary with Moda/Delta Dental approval

• For information about other frequency limits contact Moda/Delta Dental at 1-855-718-1768.
AlaskaCare Retiree Dental Plan Changes 1/1/2014

Recognized Charge – Network Steerage

• Only applies when seeing an out-of-network provider
• The Delta network has different recognized charge formulas in each state
• In Alaska recognized charge is the lessor of:
  – what dentist bills for the service or supply
  – 75% of the 80th percentile of the Alaska prevailing charge rate
AlaskaCare.gov
Find a network dentist
AlaskaCare.gov
Find a network dentist

Find an In-Network Doctor or Dentist

**Find a Doctor**
Use Aetna's DocFind

**Find a Dentist**
Use Delta Dental/Moda Health's search for a dentist
AlaskaCare.gov
Find a network dentist
AlaskaCare.gov
Find a network dentist

What type of care can we help you find?

Medical  Dental  Pharmacy  Vision

Favorites  Clear
Recently viewed  Clear
Recent searches  Clear
1. Dental, nenana, AK
2. Dental, fairbanks
3. Dental, Coupeville, WA, 98239
4. Dental, Atlanta, GA
5. Dental, Juneau, AK
AlaskaCare.gov
Find a network dentist
AlaskaCare.gov
Find a network dentist

Enter your search criteria

Provider or facility name

Provider specialty
Any specialty

Network/networks

Delta Dental Premier

Search

In plans in Oregon, Washington and Alaska provided by
provided by Oregon Dental Service. Dental plans in
Delta Dental of Alaska.
AlaskaCare.gov
Find a network dentist

Enter your search criteria

Provider or facility name

Provider specialty
- Any specialty

Network/networks
- Delta Dental Premier

Location
- Fairbanks

Show only providers who are accepting new patients.

Show more search options

Search
AlaskaCare.gov
Find a network dentist
AlaskaCare Retiree Dental Plan

Things to Know

• Network – Over 330 dentists in network in Alaska and the network is growing
• Network saves member money--lower coinsurance amount
• Network avoids balance bills
• Network saves plan money
• Moda/Delta Dental Utilization 69% through April
AlaskaCare Retiree Dental Plan

Things to Know

Coordination of Benefits

• Moda/Delta Dental will coordinate benefits up to 100% of the recognized charge
• Secondary coverage will not pay for over recognized charge rates when seeing out-of-network providers
AlaskaCare Retiree Dental Plan

Questions

• Individual/personal questions can be asked of Moda/Delta Dental personnel
• General questions limited to one question per person
• Limited to 3 minutes
• Take turns
Thank you for attending.