

Health Matters



April 2007



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Remember—
Your spouse is your dependent.

Call the 24-Hour Health Line When You Need Advice—*Day or Night*

As part of your AlaskaCare health plan, you have access to a **24-hour health line, free of charge**, where you may speak to a registered nurse at any time of the day or night, 365 days a year. The health line can help you with medical questions that are urgent but not life-threatening or emergency-related. Registered nurses will take your call and respond quickly with information about:

- Fevers
- Earaches
- Pregnancy
- Back pain
- And much more!

To reach the 24-hour health line, just call the toll-free number indicated on the back of your Premera/AlaskaCare health ID card: 1-888-899-3060.

You can find information on the 24-hour health line on page 4 in the booklet “How to get the most out of your medical plan,” that was included in your Premera/AlaskaCare Welcome Kit.

You can also find information on the Division's website by going to our home page, www.state.ak.us/drb, and clicking on the Premera link under **Insurance Benefits/AlaskaCare**, which is under the main **Programs** heading. This takes you to a Premera website **dedicated** to AlaskaCare members. You can tell because you will see the **AlaskaCare logo** at the top right of the page. If you

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 **Medicare Corner**

Medicare and the AlaskaCare Retiree Health Plan *How they work together*

“**Medicare Corner**” will be a regular feature of **Health Matters**, focusing on issues related to Medicare.

Do you understand the effect of Medicare on your AlaskaCare medical coverage? If you are unclear about what happens with your medical coverage once you reach age 65, and how AlaskaCare coordinates with Medicare to pay benefits, this article is for you.

The first thing you should note and understand is that **AlaskaCare benefits become supplemental to Medicare once you reach age 65**. This often seems to come as a surprise to retirees, even though it is printed in the Retiree Health Plan. The fact that AlaskaCare supplements Medicare is dictated by Alaska Statute (AS) 39.35.535 (b) for PERS members, and AS 14.25.168 (b) for TRS members. This has been a provision of the plan since 1975, when these statutes were enacted and the health plan was initiated.

It is important to know the effect of Medicare coverage on your benefits at age 65. The effect of Medicare is explained on page 17 in your Retiree Insurance Information Booklet. If you do not enroll in Part B at age 65, AlaskaCare will estimate the amount **Medicare would have paid** and deduct that amount *before* paying your claim. This means you will have to pay a larger part of your out-patient bill. Medicare Part B helps pay for outpatient services and care. It also covers such services as physical and occupational therapy, and some home health care.

Beginning in 2007, a new law is changing how Medicare Part B premiums are calculated for some higher income beneficiaries. Some will have to pay a larger portion of the premium, with the amount depending on their income level. For more information, see www.socialsecurity.gov/pubs/10161.html#premium or call Social Security toll-free at 1-800-772-1213.

For detailed information about how Medicare coordinates with AlaskaCare, click on “Retired” on the Division’s home page (under **Insurance Benefits/AlaskaCare**) and then click on “Medicare and the AlaskaCare Retiree Health Plan” (under **Brochures**).

If you would like a printed copy mailed to you, please call or email the Division and ask for the brochure titled, “Medicare and the AlaskaCare Retiree Health Plan.” This brochure includes other information on Medicare, such as how to enroll, what it covers, and who is eligible.

Tell Us What You Think

What topics do you think need to be addressed in this health newsletter? Is there an aspect of the health plan that you don’t understand or would like more information about? It’s likely that whatever questions you have about the health plan, others have as well. Call the editor, Barbara Kelly, with your ideas or suggestions at 800-821-2251 or 907-465-3929, or write via email at barb_kelly@admin.state.ak.us or by mail at Alaska Division of Retirement & Benefits, P. O. Box 110203, Juneau, AK 99811-0203. And thanks!



24-Hour Health Line— (cont'd from page 1)

then click on “Using Your Health Plan” (left side of screen), this will take you to another Premera web page with “Answers to Your Questions.” Click on “**speak to a nurse**” in the third bullet in the list of questions. Clicking on this link takes you to a web page that is **not** dedicated to AlaskaCare members, and contains information that applies to other organizations as well as AlaskaCare.

Please note:

- In case of emergency, please dial 911 immediately.
- The 24-Hour Health Line cannot answer questions about your plan coverage.

Call the toll-free **Customer Service** number listed on the back of your ID Card, 1-877-762-9597, for benefits information.



Online Resources and Tools You Can Use

Tips to help you navigate the web

To make it easier for you to find specific information on the Division's website, we'd like to show you where to find helpful resources, such as:

- **AlaskaCare claim forms**
- **Provider directory**
- **Medco prescription drug forms**

In this article, we'll focus on **claim forms**. Always make sure to use an **AlaskaCare** claim form. You can tell if a form is for the AlaskaCare Health Plan because it will *always* have the AlaskaCare logo on the form, usually at the top-left.

To ensure you are using AlaskaCare forms, *always* use the forms you see on Premera's **dedicated AlaskaCare** website, **not** the forms you see when you **log in** as a member on Premera's website. You will know you're on the dedicated site because you will see the **AlaskaCare logo** at the top of the page. To get to the **dedicated AlaskaCare** site and access the AlaskaCare forms, follow these easy steps:

- **Always start** from the Division's home page, www.state.ak.us/drj.
- Click on the **Premera** link (under **Programs**, and then **Insurance Benefits/AlaskaCare**).
 - **Or**, click on **Forms/Brochures** (under **Quick Links**), then scroll down to the bottom of the screen, and click on the **Premera** link under **AlaskaCare Claim Forms**.
- Click on “**Access forms and documents**” (2nd bullet), or click on “**Member Forms**” (left side of screen)

Remember— two easy clicks from the Division's home page gets you where you need to be to find **AlaskaCare claim forms**.

We also want to introduce you to a handy tool that makes searches for information on a web page easier and faster. The keyboard shortcut, “Ctrl + F” allows you to search for any key word or phrase you desire. Just hold down the “Ctrl” button (bottom left corner of most keyboards) and simultaneously hit the “F” key. A “find” window will appear onscreen where you can type a word or phrase. This nifty tool will work not only on websites but also on documents such as pdfs, Word, and Excel documents.

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Travel Desk Eases Travel Arrangement Stress And saves you and the health plan money



When you need to travel to another city or state for medical treatment, there is a customer service feature available to help with your travel plans. If you use this service, it could save both you and the health plan money. Plus, it will relieve some of the stress from making your travel plans by connecting you to a travel agent at the end of your travel preauthorization call.

Here is how it works: **Always** call Premera before you travel, even if you're unsure whether or not the travel will be covered by the health plan. If you don't call first, travel will not be considered for reimbursement, even if it is medically necessary. Premera will send you a letter with instructions for filing your travel claim. Submit the claim **after** your travel is complete. Once you call to preauthorize travel, the Alaska Travel Office can then be accessed if you would like assistance in purchasing travel. The travel coordinator will transfer your call and stay on the line with you until the transfer is complete. Of course, you are free to arrange travel through any other method you may prefer.

To request travel preauthorization, call Premera Customer Service toll-free at 1-877-762-9597 and ask to speak to the "Alaska Travel Coordinator." This service is available for AlaskaCare members as a cooperative effort between the Department of Administration, Division of Finance and US Travel.