

# HealthMatters



April 2012

Number 17

## Open Enrollment for Employees: May 21 through June 8

Open Enrollment for employees will be May 21 through June 8, 2012. This includes enrollment in health benefits for members of the AlaskaCare Employee Health Plan and Optional Benefits for all state of Alaska employees and participating employers. Like last year, you will **not** receive a customized enrollment guide in the mail. Viewing and updating your information online allows us to better protect the security of your personal information. In mid-May, an Open Enrollment notice will be delivered via mail and email which will include Open Enrollment dates and instructions for what you need to do to enroll for the coming year.



To learn more about Open Enrollment and other benefits available, attend an Open Enrollment Fair the weeks of May 21 or 28. Fairs will be held in Anchorage, Fairbanks, and

*Continued on page 4*

## Health Fairs Scheduled for Anchorage, Fairbanks and Juneau

The AlaskaCare Health Plans and Alaska Regional Hospital are co-sponsoring Health Fairs for all AlaskaCare members this year.

### Upcoming Health Fairs:

- **Anchorage**, May 19 and 20 in the Alaska Regional Hospital Main Lobby
- **Fairbanks**, September 8 at Carlson Center
- **Juneau**, to be scheduled for Fall 2012

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## Coverage of Durable Medical Equipment and Other Devices

Medicare Part B covers outpatient medical visits, diagnostic work, labs and other outpatient provider items. It also covers some “Durable

Medical Equipment” known as DME which includes home oxygen equipment, hospital beds, walkers, wheelchairs, syringes, orthotic items and prostheses, among others.

### How do you get the DME you need?

If you need Durable Medical Equipment, your healthcare provider must prescribe the equipment for you. Some items (such as hospital beds or wheelchairs) require your doctor or a staff person to complete special forms, called a Certificate of Medical Necessity, to get approval. Your DME supplier will work with your provider to see that all the required information is submitted to Medicare. You must get the DME from an approved Medicare supplier with a Medicare supplier number. There are strict standards for suppliers to qualify. Excellent options are available in Alaska for DME suppliers and the Alaska Medicare Information Office can help you find one in your area or you can go to [www.medicare.gov](http://www.medicare.gov) and select “Find Suppliers of Medical Equipment in Your Area.”



### What About Power Wheelchairs and Scooters?

For Medicare to cover a power wheelchair or scooter, your doctor must state you need the device because of your medical condition. Medicare will not cover a power wheelchair or scooter used outside of the home for transportation. Nationally, Medicare fraud by dishonest suppliers of power wheelchairs and scooters has been prevalent, so be sure to protect yourself and Medicare from fraud by asking questions and verifying information before providing your personally identifiable information over the phone.



### What is covered, and how much does it cost?

The list below shows just a few of the many items Medicare covers.

- Blood glucose monitors
- Canes, crutches and walkers
- Home oxygen equipment and supplies\*
- Hospital beds
- Nebulizers and some medicines used in them, suction pumps, ventilators or respiratory assist devices
- Prosthetic lenses – You are covered for one pair of eye-glasses or contact lenses after each cataract surgery with an intraocular lens.

*\*You must have a Certificate of Medical Necessity for this equipment.*

The AlaskaCare Retiree Health Plan is secondary to Medicare so Medicare typically covers 80% of the approved amount and then it is sent to AlaskaCare for secondary coverage. It's important for you to know what Medicare covers and what you may need to pay. Talk to your doctor if you think you need some type of DME and always feel free to check with Alaska's Medicare Information Office and/or the AlaskaCare Customer Service to get the information you need. ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: Medicare*

For more information contact the  
**Alaska Medicare Information Office**  
(800) 478-6065  
Anchorage (907) 269-3680  
[medicare.alaska.gov](http://medicare.alaska.gov)

# What's All the Fuss About Fairs? Health, Benefits, Open Enrollment

It's that time of year again where you're hit by flyers, emails, and other notices announcing an upcoming fair. You've seen them before – for a Benefits Fair, an Open Enrollment Fair or a Health Fair. And if you're like most folks, you glanced, thought it might be a good idea and maybe even promised yourself you'd mark it on your calendar. But even if you did, the day came and something more pressing came up, or you just couldn't muster the energy, so you skipped it. After all, what's all the fuss about fairs?



It seems not a day goes by that I don't see something in the news about education. And I am reminded someone once said "If you think education is expensive, try ignorance." When I think about education, I often think of childhood education, college or continuing education related to work. I think of taking a class like rock climbing, how to fix an outboard, or tune up my bike. But what about education to help us make decisions - decisions that may affect us or our family members today, tomorrow or in our retirement years?

In my school years, I loved English, dreaded geometry and tolerated typing because mom said I could always fall back on that skill (thanks mom!). But there were no life skills classes – how to balance a checkbook or handle credit. And certainly no one would have attended a class on how to prepare for retirement – we were preparing for life. But my older – and wiser – self realizes I need an education to make good decisions. The insurance benefits I select, the financial choices I make, my retirement options and managing my health all affect my bottom line – financially, physically and emotionally.

The Division offers educational opportunities via the Web and in person to large and small groups. And members can

call the customer service center or make an appointment any time. But I think a fair is the best deal – a Health Fair to find out how I'm doing and what I can do better, a Benefits Fair to learn about all my benefits, especially those that are financial and retirement related, or an Open Enrollment Fair to learn about the benefits available to me, how they interact and what to consider during Open Enrollment.



Ask  KYP

## **Know Your Plan**

features information to help you better understand the AlaskaCare Health Plans, what they cover and how to use the benefits to your best advantage.

For more information, visit my Ask KYP blog, at [AlaskaCare.gov](http://AlaskaCare.gov).



The great thing about a fair is that I can learn from other people's questions or situations, immerse myself in the things I need to think about, give my undivided attention to my benefits which are a large part of my compensation, and I can learn how to maximize those benefits by making good decisions. But the best thing about a fair is it's free! All I have to do is make time for it. So come to a fair this year – a few are highlighted in this newsletter and more will be listed at [Alaska.gov/drb](http://Alaska.gov/drb) as they are scheduled. You have only knowledge to gain and who knows, you might even see me there! ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: fairs*



# Work-Life Services: Saving You Time and Money

The AlaskaCare Employee Health Plan includes an Employee Assistance Program (EAP) provided by Magellan Health Services. EAP offers free, confidential assessment and counseling services to help employees and their families with the challenges of everyday life. Some of the things EAP can help with include:

- Relationship issues
- Managing stress
- Quitting tobacco, alcohol or drug use
- Working through grief or loss issues

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*Work-Life Services have saved members on average 10 hours finding the help they need and reduced their stress level by 46%!*

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These are just a few of the things that EAP can help with but now the EAP has even more to offer through new Work-Life Services. More than ever, people look for ways to keep up with increasing demands on their time. The EAP's Work-Life Services bring together the latest information, resources and referrals to make balancing your busy work schedule and personal life easier.

Work-Life Services can help you find solutions to the issues you face throughout life including prenatal care, adoption, child care, retirement planning, senior care and special needs services, just to name a few.

Work-Life Services offer:

- Specialists with education, background and experience in one or two specialty areas to provide you with expert

guidance, information and referrals on issues they understand.

- Personalized referrals that have been prescreened by a specialist to meet your specifications and needs and that have confirmed availability.
- Interactive online tools in the work-life portal accessed from the EAP page at AlaskaCare.gov that includes a library of articles and guides as well as interactive health tools, webinars, audio tips and podcasts.
- Member discounts with over three million negotiated discounts and extreme deals on electronics, travel, shopping, restaurants, movies, books, cars, and more.



Work-Life Services are available 24 hours a day, 365 days a year by calling (800) 478-2812 or by using the link on the EAP page of AlaskaCare.gov where you can also find more information, including a directory of services. ♦

*More information at AlaskaCare.gov, enter search keyword: EAP*

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## Open Enrollment for Employees: May 21 to June 8

*Continued from page 1*

Juneau and will include sessions on the AlaskaCare Employee Health Plan, life and disability benefits under Optional Benefits, as well as information regarding the Supplemental Annuity and Deferred Compensation Plans. The Fair is designed to give you information on the benefits available to you, how they interact and what to consider when making benefit choices. Visit Alaska.gov/drb in early May for more details about Open Enrollment Fairs.

To get a head start on Open Enrollment, you can review your current benefits once you log in to your account. To get to the enrollment login page, visit Alaska.gov/drb and click on "Insurance Enrollment" under "Changes" in the right-hand sidebar. Once in the enrollment system, click on "Review My Current Elections" on the right side of the page. ♦

*More information at AlaskaCare.gov, enter search keyword: open enrollment, fairs*

# Exciting Changes Coming for Wellness Program



The AlaskaCare Employee Health plan is taking the wellness program to the next level! Starting July 1, the wellness program will undergo changes to reflect our goal of helping

employees on the path to lifelong health. We are excited to announce that HealthSmart will have a three member team, located in Alaska, dedicated to administering the expanded wellness and disease management programs for the AlaskaCare Employee Health Plan.

New offerings will include personalized health risk assessments, Weight Watchers at Work, a comprehensive tobacco cessation program, Mother and Child Program, and self-directed 12 week wellness programs. The program will continue to offer health coaching, a 24-hour Nurseline and quarterly newsletters.

More information will be coming soon to your mailbox and email and will be available on [AlaskaCare.gov](http://AlaskaCare.gov) in the coming months as we roll out the new programs. ♦

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## AlaskaCare Employee Plan Preventive Care Benefit Change

**Beginning July 1**, benefits for preventive care under the AlaskaCare Employee Health Plan will increase. Certain preventive services will no longer require a deductible and will be covered at 100% of the recognized charge for each service, regardless of which plan you are enrolled in. Services are limited to one routine physical examination and one routine service of each type, such as related lab tests, x-rays, mammograms, and other screening tests and services during the benefit year.

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*Certain preventive services will no longer require a deductible and will be covered at 100% of the recognized charge.*

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The Employee plan currently provides coverage for preventive services including one routine physical exam and related lab tests, x-rays, mammograms, and other screening tests and services each year. The services are currently subject to the deductible and coinsurance for the plan you are enrolled in.



For example, currently members in the Standard Medical plan must first satisfy as \$250 deductible and then are reimbursed at 80% of the recognized charge. In the new preventive care benefits, members do not have to satisfy the deductible and the services are covered at 100% of recognized charge for each service.

For a copy of the health plan booklet and the addendum with this change, please visit [AlaskaCare.gov](http://AlaskaCare.gov). ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: health booklet*

# Health Flexible Spending Account Contribution Limits Are Changing

Members of the AlaskaCare Employee Health Plan may enroll in the Health Flexible Spending Account (HFSA) to set aside tax-free dollars to pay for items not paid by the health plan – things like deductibles and coinsurance.

Effective July 1, 2012, the limit on HFSA contributions will change to \$208 per month to comply with new limits set by federal health care legislation. When enrolling for HFSA, which is required each year for members who want to participate, members must specify a contribution limit between the minimum of \$20 per month and the maximum of \$208 per month.

The HFSA is a great tax-free way to pay for out of pocket medical, dental, and vision expenses that you would pay anyway. While the plan does include a “use it or lose it” provision as required by federal law, estimated savings range from 20% to over 40%.

Active employees can read more about the HFSA at [AlaskaCare.gov](http://AlaskaCare.gov) and may enroll during the Open Enrollment, May 21 through June 8. ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: HFSA*

## Monthly Health Focus: Work-Life Balance

Balance. It's harder than ever to achieve these days. In trying to stay on top of everything in both your work and your personal life, it's easy to feel overwhelmed. The stress of doing it all can affect your health and lead to unhealthy habits. People seem to struggle with more stress now, as technology has intruded on family time and communication.

More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: March Health Focus, EAP. New topics are added monthly so be sure to check back often.

## Health Fairs Scheduled for Anchorage, Fairbanks and Juneau

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A variety of blood tests are offered at Health Fairs for free or at substantially reduced rates. Other health screenings will also be available. You will have the opportunity to connect with many AlaskaCare partner organizations including:

- HealthSmart (formerly Wells Fargo TPA)
- The HealthSmart Wellness Program Team
- Costco Envision Rx Options Pharmacy Partners
- Magellan Health Services – Employee Assistance Plan
- Multiplan Provider Network formerly Beech Street

Fairs also include health-related exhibits and other educational opportunities. No registration is necessary. Check [AlaskaCare.gov](http://AlaskaCare.gov) for updates and additional information. ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: fairs*



# U.S. News & World Report Recognizes Alaska Regional as Top Performing Hospital

Alaska Regional Hospital was recently recognized as one of the nation's best regional hospitals for 2011-2012, according to U.S. News & World Report.



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Last year, Alaska Regional was also recognized by the publication for having one of the country's best orthopedics departments. Those hospitals recognized are high performers in at least one specialty, meaning that the facility is capable of providing first-rate care in these areas, including for those patients who have serious conditions or require difficult procedures. Orthopedics, neurology, and neurosurgery are the three areas of specialization that Alaska Regional was recently recognized for by U.S. News & World Report.

"In Alaska especially, this recognition is important because it means that Alaska Regional offers a high level of medical care to communities that otherwise might have limited options," Annie Holt, Alaska Regional CEO said.



The annual rankings appear in the publication's "Best Hospitals" report, which recognizes 247 hospitals outside major metropolitan areas. About 5,000 hospitals are evaluated in 16 different medical specialties. In addition to analysis statistics, physician responses to a national survey are also considered. ♦

## HealthSmart Purchases Wells Fargo Third Party Administrator - TPA



The AlaskaCare claims administrator, Wells Fargo Third Party Administrator (TPA), was purchased by HealthSmart Holdings effective January 1, 2012. HealthSmart is a healthcare solutions company headquartered in Irving, Texas. They have been in the health care business for more than 30 years and manage more than \$4.2 billion in claims annually. They continue the same partnerships with the outstanding companies that make up the AlaskaCare team.

This is a change in ownership only. Rather than being owned by Wells Fargo Insurance Services, part of Wells Fargo & Company, Wells Fargo TPA is now owned by HealthSmart.

The AlaskaCare team that provides customer service and processes claims, including the offices in Charleston, Juneau and Anchorage, will continue to provide the same services with the same phone numbers, addresses and hours. Only the company name will change. Over the coming months, the Wells Fargo name on Web sites, forms, letterhead, etc., is being replaced by the HealthSmart name. Since the name appears in the mailing address on the back of the ID cards, new cards will be issued July 1. There will be no change in member numbers so current ID cards will continue to work.

The same AlaskaCare team is committed to providing you the same great service experience – the AlaskaCare experience. Frequently Asked Questions regarding the change and more information on ID cards can be found at [AlaskaCare.gov](http://AlaskaCare.gov). ♦

*More information at [AlaskaCare.gov](http://AlaskaCare.gov), enter search keyword: TPA change*



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## Open Enrollment for Employees: May 21 through June 8, 2012

*More details inside*

*The Alaska Department of Administration complies with Title II of the 1990 Americans with Disabilities Act (ADA). This health newsletter is available in alternative communication formats upon request. To make necessary arrangements, contact the ADA Coordinator for the Division of Retirement and Benefits, at (907) 465-4460 or contact the TDD for the hearing impaired at (907) 465-2805.*

**Disclaimer:** Information in this newsletter summarizes the plan provisions, is supplemental only, and does not supersede the applicable Information Booklet's provisions.