

State of Alaska
Division of Retirement and Benefits
PO Box 110203
Juneau, AK 99811-0203



**AlaskaCare
Employee Health Plan
2025 Open Enrollment Guide**

November 2024

A central graphic featuring a moose standing on the right and a reindeer on the left, both adorned with small wreaths of autumn leaves. They are set against a backdrop of snow-covered ground, evergreen trees, and distant mountains under a blue sky with white clouds. In the center, the text "Don't let your health" is above the word "FALL", which is written in large, bold, black letters. "behind, keep your wellness in mind!" is written below "FALL". There are small leaf sprigs on either side of the word "FALL".

**Don't let your health
FALL
behind, keep your
wellness in mind!**

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Dear AlaskaCare member,

The days are getting cooler, the leaves are beginning to fall, and autumn is settling in. You may be wrapping up your foraging, fishing and berry picking, to pull out your indoor hobbies like knitting, canning, and brushing the dust off that book you want to finish. As you prepare for a change in weather, it's time to start thinking about your family's healthcare needs and planning ahead for 2025. This enrollment guide, along with a wealth of information on the AlaskaCare website, will give you the tools you need to make an informed choice.

AlaskaCare is committed to improving and expanding your benefits to help you stay healthy and affordably access the care you need, when and where you need it. We know AlaskaCare's 6,000+ employees and their families are unique. That's why we provide a range of options, including three medical plans, two dental plans and several additional benefits you can elect to participate in. You can choose the right mix of benefits to meet your needs.

During Open Enrollment, you can review your benefit elections to make sure they are still the best fit.

The Open Enrollment period for the 2025 plan year (January – December 2025) begins Wednesday, November 6 and ends Wednesday, November 27, 2024. Now is the time to make changes for the upcoming benefit year!



Wednesday, November 6 to Wednesday, November 27, 2024
Enroll online at drb.alaska.gov/events/openenrollment.html

Open Enrollment Checklist

- Review Benefit Highlights.** See page 4 for benefit highlights and other important updates.
- Review your benefit choices and current elections.** This includes three options for medical coverage, two options for dental coverage, optional vision coverage, a health flexible spending account (HFSA), and several voluntary supplemental benefits (VSBs).
- Do the math!** Make sure your elections cover what you need. Check out the handy plan cost comparison tool on our website: drb.alaska.gov/events/openenrollment.html
- Review your household information.** This includes you and your covered enrolled dependents. Double check that all names and Social Security numbers for your enrolled dependents are correct, to ensure your household's health coverage is accurately reported to the Internal Revenue Service as required by law.
- Confirm your health benefit elections for 2025.** Log in to MyRnB to make any changes to your health benefits. You may choose the same elections you have now, or make changes to take effect January 1, 2025.
- Make your Voluntary Supplemental Benefit (VSB) elections.** This includes life insurance, critical illness, and long & short-term disability. Your VSB elections will roll over to the 2025 benefit year if you do not make updates during Open Enrollment. For more information on offered benefits and instructions on how to participate in Open Enrollment, please visit the Division of Retirement and Benefits [Voluntary Supplemental Benefits webpage](#).

Important Reminders

- After Open Enrollment ends, you will not be able to make changes to your health plans or voluntary supplemental benefits in 2025, and will need to wait until the next Open Enrollment period for 2026. However, you can make changes mid-year if you have a qualifying life event.
- The AlaskaCare Health Flexible Spending Account (HFSA) allows you to pay for eligible health care expenses not covered by your medical, dental, or vision plans with pretax contributions. **To take advantage of this program, you must enroll annually during open enrollment.** Enrollment in the Health Flexible Spending Account does not roll over. Even if you are enrolled in 2024, you must go online to re-enroll for 2025.
- You can elect a waiver of coverage (opt-out), but this **must** be completed annually. **If you opted out of one or more benefits in 2024, but do not take action during Open Enrollment for 2025, you will be re-enrolled in the economy plans by default.** Read more about the waiver of coverage on page 8.
- If you do not take action during this period and/or your new enrollment elections are not received by the **November 27, 5 p.m.** deadline, your current benefit elections (**except for HFSA or opt-out**) will remain in effect through the benefit year ending December 31, 2025. See page 6 for enrollment instructions.

Overview

This enrollment guide outlines the choices available to you under the State of Alaska Select Benefits plan, commonly referred to as AlaskaCare. Because you may have different needs than your coworkers and friends, you can create a personal benefit program from a range of benefits and levels of coverage.

Check out the Open Enrollment webpage at drb.alaska.gov/events/openenrollment.html for more detailed information about each plan option, Voluntary Supplemental Benefits (VSB), how to opt out of coverage, and FAQs. Use the Health Plan Cost Comparison Tool, also available on the website, to help you make informed choices about the best plan for your needs based on your anticipated costs for the coming year and the estimated cost of each plan.

If you make selections that require a monthly employee contribution, that amount will be taken through pretax payroll deductions. This means deductions are withheld from your pay before federal income taxes are applied. The monthly employee contribution amount is divided in half and deducted from the first two paychecks of each month throughout the year.

The online enrollment system will automatically calculate your monthly employee contribution amount as you make selections, allowing you to see what your costs may be as you change your elections.

For detailed coverage information, please refer to the AlaskaCare Employee Insurance Information Booklet available at AlaskaCare.gov.



Coordination Between State Employees' Health Plans

Under the authority of 2 AAC 39.920, AlaskaCare will only pay 30 percent of covered charges for your dependents if your spouse or children are covered by a State employee health trust and that coverage:

- has been waived,
- pays less than 70 percent of covered expenses, or
- has an individual out-of-pocket maximum, including deductible, of more than \$3,500.

If you have health coverage through AlaskaCare and your spouse or the parent of any of your children has other health coverage (for example, through a State employee health trust), the parent who has primary responsibility for covering your children must ensure they elect a plan that provides full family coverage. Failure to do so will result in less coverage for your dependents in the coming year.

Benefit Highlights

Teladoc® has been part of your AlaskaCare employee health plan since September 1, 2018, providing you with a convenient and affordable way to receive quality general medical, mental health and dermatology care. AlaskaCare employee health plan members have access to Teladoc® for non-emergency conditions by web, phone, or mobile app 7 days a week, 365 days a year.

Services Offered:

- General Medical Consultations - \$0 Copay
- Dermatology Consultations - \$0 Copay
- Caregiver Consultations - \$45 Copay
- Mental Health Consultations - \$0 Copay



Preventive Care—At No Cost

All AlaskaCare employee medical plan options will pay covered preventive services in full when received from an in-network provider. In-network preventive care services are not subject to deductibles or coinsurance.

This includes routine screenings, checkups, routine gynecological and well-child exams. It also includes counseling you receive to prevent illness, disease or other health problems. Many of these services are covered as part of physical exams.

These services are generally not preventive if you get them as part of a visit to diagnose, monitor or treat an illness or injury. Then copays, coinsurance and deductibles may apply.

Aetna follows the recommendations of national medical societies about how often children, men and women need these services. Be sure to talk with your doctor about which services are right for your age, gender and health status.

NEW

NEW IN 2025: Enhanced Maternity



Effective January 1, 2025, your AlaskaCare plan is adding the Aetna Enhanced Maternity Program to your health benefits, providing support before, during, and after your pregnancy. In addition to the current maternity benefits covered under the AlaskaCare plan, Enhanced Maternity offers the following:

- Phone-based genetic counseling and screening, as well as convenient, confidential, and cost-effective genetic testing
- Personalized nurse support if you have a health condition or other risk that could affect your pregnancy
- Personalized care and educational resources for improved preeclampsia outcomes
- Fertility advocacy for members struggling with infertility
- Education, resources, and support, including helpful information about:
 - prenatal care
 - labor and delivery
 - postpartum care
 - and much more!

Beginning in 2025, you can enroll in Enhanced Maternity by reaching out to Aetna at 1-800-272-3531 (TTY: 711) weekdays from 8 a.m. to 7 p.m. Eastern Time or by visiting the Maternity Support Center on the Aetna member website at aetna.com.

You can access the Online Benefits Enrollment portal to make open enrollment elections 24 hours a day, 7 days a week from:

Wednesday, November 6, 2024, through Wednesday, November 27, 2024 at 5 p.m. Alaska Time.

Employee Assistance Program

For AlaskaCare eligible employees, the Employee Assistance Program (EAP) offers a confidential counseling service, free of charge to you and your dependents, administered by Aetna. This service provides assessment, treatment and referral services, and covers up to eight counseling sessions per problem per benefit year.

The program is geared to provide assistance with difficulties that you may encounter: work, emotional problems, stress, family or relationship problems, and drug and alcohol abuse. Some of the areas the EAP can help with include personal balance, emotional wellness, communication skills, stress management, and grief. Your call or visit to the EAP counselor is completely confidential. **EAP staff is available 24 hours a day, 7 days a week, 365 days a year.**

To access Resources for Living

Visit: resourcesforliving.com

Username: AlaskaCare | Password: AlaskaCare
phone: 1-855-417-2493

Resources for Living

Resources for Living is part of the AlaskaCare Employee Assistance Program. This program consists of support services, seminars, and resources to support your well-being and mental health.

- **Emotional Well-Being Support:** You can access up to 8 counseling sessions per issue each year. You can also call at any time for in-the-moment emotional well-being support. Counseling sessions are available face to face, via televideo or chat therapy.
- **Daily Life Assistance:** Competing day-to-day needs can make it tough to know where to start. Personalized guidance is available to you with resources for childcare, parenting and adoption, caring for a family member, community resources/basic needs, pet care, and more!
- **Legal Services:** You can get a free 30-minute consultation with a participating attorney for each new legal topic. If you opt for services beyond the initial consultation, you can get a 25 percent discount (with some restrictions). You also have free access to legal documents and forms on your member website.
- **Resources for Living Webinars:** Join live webinars offered every month on topics such as communication, stress, self-improvement and more.

Health Flexible Spending Account (HFSA)

The Health Flexible Spending Account (HFSA) provides an opportunity for you to save by setting aside money for health care expenses on a pre-tax basis. You decide the amount you want to contribute each month, up to the Internal Revenue Service (IRS) limit. You can also use your HFSA to pay for qualified health care expenses not covered by your insurance.

How a HFSA Works: During each benefit year, you contribute a predetermined amount from each paycheck to the account. When you incur medical expenses, you file claims and are reimbursed with tax-free dollars from the account. You benefit from reduced taxes because you don't pay taxes on the dollars you contribute to your accounts.

How to Receive Reimbursement: To be reimbursed for eligible medical expenses, claims for reimbursement to the HFSA may be submitted in one of the following ways:

Streamlining: If you do not have any other health coverage, you can elect to have your HFSA set up with "streamlining." Streamlining automatically sends the unpaid portion of your eligible medical claim (deductible, your portion of the coinsurance, etc.) directly to your HFSA account for reimbursement.

Non-Streamlining (Direct Claims Submission): With this option, you submit your claims to Inspira on the Request for Reimbursement form after receiving your explanation of benefits (EOB) from the plan or any other health plan in which you participate.

Over the Counter (OTC) Claims Submission: With this option, you submit claims to Inspira on the HFSA OTC Claims form regardless of whether you have elected streamlined or direct claims submission.

Rates and Carryover Amounts

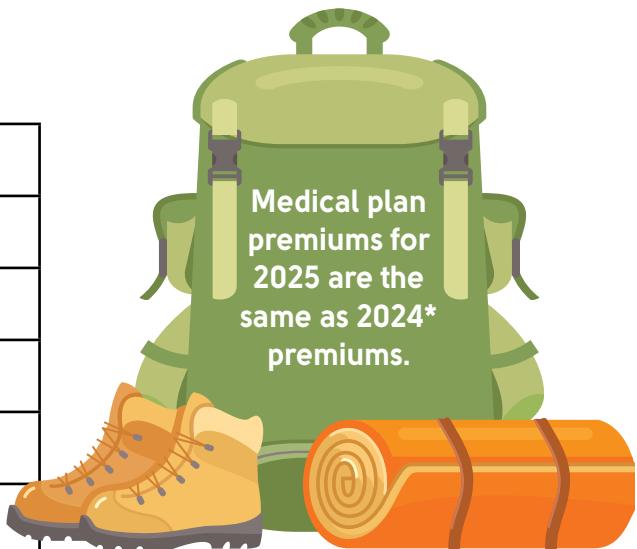
Rates: \$25 minimum/month to \$250 maximum/month.
\$3000 maximum annual.

Carryover: \$640 carryover into 2025.

Read more about the HFSA benefit online at drb.alaska.gov/employee/healthplans.html#hfsa

AlaskaCare 2025 Employee Premiums

	Employee Only	Employee and Family
Standard Medical Plan	\$125	\$303
Economy Medical Plan	\$63	\$167
Consumer Choice Medical Plan	\$25	\$71
Standard Dental Plan	\$37	\$102
Economy Dental Plan	\$0	\$0
Managed Vision Plan	\$15	\$40



Medical Plan provisions for ALL employee groups:

	Individual Deductible	Family Deductible	Coinsurance* (percentage of allowable amount paid by plan)	Individual Annual Out-of-Pocket Limit*	Family Annual Out-of-Pocket Limit*	In-Network Primary Care Office Visit Copay	In-Network Specialty Care Office Visit Copay
Standard Medical Plan	\$300	\$600	80%	\$1,750	\$3,500	\$25	\$45
Economy Medical Plan	\$500	\$1,000	70%	\$2,750	\$5,500	\$35	\$55
Consumer Choice Medical Plan	\$2,400 (first \$750 offset by HRA)	\$4,800 (first \$1,500 offset by HRA)	70%	\$5,400	\$10,800	N/A	N/A

*See section 2.1 Medical Benefit Schedule in the AlaskaCare Employee Health Plan Booklet for a list of coinsurance and out-of-pocket maximum exceptions (such as 100% coinsurance for in-network preventive care, or greater out-of-pocket maximums that apply to charges from some out-of-network facilities).

How to Enroll

Eligible dependents

Dependents of eligible employees may be covered under the AlaskaCare benefit plans. Eligible dependents include your spouse, your children up to age 26, and your child age 26 and older who is permanently and totally disabled. Additional information is available in the AlaskaCare Employee Plan Booklet, under section 1.3.2 Eligible Dependents.

Changing your coverage before Open Enrollment ends

You may change your mind about any benefit choices as long as you re-enroll in your final choices before the enrollment deadline. Reminder—each time you re-enroll, a new enrollment is processed. The previous enrollment will no longer exist. Make sure to re-select each of your elections.



Ready to Enroll? Follow these Instructions for enrolling in health benefits online:

New Benefits Election Portal for AlaskaCare Employees

The AlaskaCare enrollment portal has a new, updated look. The portal is still accessed through MyRnB, but the process is streamlined and easier to navigate.



New Hire Instructions:

If you are newly hired, or do not have a myAlaska or myRnB account, the enrollment process has an additional step.

1. Navigate to myRnB: myrnbc.alaska.gov and login or create a myAlaska account if you don't already have one. Once you've logged in, follow the link that says "If you wish to enroll for benefits now, please click here."
2. This will take you to your enrollment portal. Please fill out the appropriate "Employment Info" and return to the dashboard.
3. You are now able to select "new hire" and begin your benefit selections following the steps on the previous page.

Opting Out Instructions:

If you are an AlaskaCare Employee Health Plan covered employee with other medical coverage, you may elect to opt out of or waive coverage for yourself and your family for one or more of the medical, dental, and vision plans offered through AlaskaCare. You may also elect employee-only coverage while opting-out of coverage for your family from one or more of the AlaskaCare benefits.

If you want to waive any component of AlaskaCare coverage, you must elect to waive each component **and do so annually** during the open enrollment period. **A waiver of coverage for 2024 will not carry over to 2025.**

1. While logged into your MyRnB account, with access to the new enrollment portal: click on each benefit selection and navigate to the red opt out button. You must opt out of each election that you do not want to be a part of.
2. Once you have selected which benefits you want to opt out of, click "Next."
3. An opt-out waiver window will appear. You must review the Opt-Out Notice, then agree to the terms and conditions, and continue to the dialog box.
4. Click submit, and you have completed the opt out process.

If you chose to opt out of the Medical plan in 2024, and you do not complete the opt-out process during Open Enrollment for 2025, you will be defaulted to the Economy Employee Only Plan or the Economy Employee and Family Plan (if you have active dependents listed). **Remember: you must annually elect to opt-out of coverage.**



Enrollments must be made online. If you need assistance while trying to enroll, contact the Member Education Center at:

In Juneau: (907) 465-4460

Toll-free: (800) 821-2251

**Monday-Thursday:
8:30 a.m. to 4 p.m. (Alaska Time)**

**Friday: 8:30 a.m. to 3 p.m.
(Alaska Time)**

Email: doa.drb.benefits@alaska.gov

Aetna Concierge: (855) 784-8646

Delta Dental of Alaska: (855) 718-1768

Optum Rx: (855) 409-6999

Inspira: (888) 678-8242

VSP: (800) 877-7195