



**Retiree Health Plan Advisory Board (RHPAB)
Public Comments for calendar year 2020**

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RHPAB Public Comment for January 2020

From: Scott Lane

Sent: Monday, January 13, 2020 3:33 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: RPEA Letter and Concern re: DRB Actions

Dear Commissioner Tshibaka:

I must say that I am astounded by what I read regarding the DRB's failure to comply with the Courts ruling affecting my dental, vision and hearing insurance coverage. It is an abject failure on the part of DRB to refuse compliance, and then to bill our trust account for costs incurred in DRB's losing this suit.

I stand firmly with RPEA in their recent stance about this issue and concur with the following requests:

- 1) DRB immediately refund to the DVA trust account all premium money used to correct its unconstitutional 2014 dental plan,
- 2) discontinue paying any further costs from the DVA premium trust account needed to comply with the Court's April decision, and
- 3) immediately pay RPEA the attorneys fees and costs awarded by the Court--but not out of any DVA trust funds.

The DVA premium account is the trust account where all of the premiums that retirees pay each month for DVA coverage are deposited. The State does not contribute to this trust account and to use funds from this account to pay for actions by the DRB found to be unconstitutional violates the letter and spirit of the court order.

I also request that the DRB immediately pay the RPEA for attorney fees incurred in the DVA lawsuit, and not out of trust funds.

I appreciate your attention to these requests and that you support the retirement system set in place for employees of Alaskan public institutions.

Respectfully,

Scott R. Lane

Formerly the Elementary Principal, (Ret.) in Angoon, AK

From: Edwina Horn

Sent: Tuesday, January 7, 2020 12:11 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Alaska Retiree Health Plan Advisory Board

I know that the Alaska Retiree Health Plan Advisory board is working hard to keep costs down, but I feel we need to have some preventative care added to our retirement healthcare.

I have found that we are not covered for any preventative care such as Physicals, Colonoscopy, Mamograms and Blood work. Preventative care is something that could save the State money in the long run. Please consider adding it to our policy.

Thank you,

From: Sharon Hunter

Sent: Friday, January 3, 2020 9:37 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: improper use of DVA trust funds

To the DVA trust fund managers,

It is with deep concern that I write to you regarding what is an obviously egregious misuse of funds paid into the account by retirees themselves as our premium. The decision to use \$218,201.29 to correct the unconstitutional changes to our dental coverage implemented by the DRB is a stinging slap in the face to all of us who have paid into the fund. The courts have ruled that the removal of the legacy plan which was replaced with a standard plan of lower value was not to be supported and your attempt to make we the retirees of the system pay for your defense of the indefensible is more of the same disregard for our welfare.

DBA must act honestly and replace the amount used back in the participants' account.

Yours,

Sharon Hunter

From: David Pelto

Sent: Friday, January 3, 2020 4:53 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Cc: Andy Josephson

Subject: Misuse of Retiree Health Trust Funds

To the Trustees of the Alaska Retirees Health Trust,

I am totally dismayed to find out that the State of Alaska has actually used funds from the retiree health trust to pay for legal fees incurred when actually trying to defend actions which went counter to negotiated retiree benefits. It is a slap in the face from my own Alaskan neighbors to think that you would use monies paid by myself and other retirees to fund an effort to reduce my benefit package. This is straight out of some crazy story we would expect from a third world country on the "corrupt" list.

You will note that I have copied members of our legislature with this. I am hoping they will initiate an audit of all trustee actions over the past three years. The courts have found in multiple cases that the State of Alaska has acted counter to the agreement and the state constitution. The retiree organizations have had to resort to legal action and won in every case.

Instead of wasting state resources and insulting retirees with these efforts to reduce benefits, why hasn't the board worked to actually improve delivery of services? I cannot say it more clearly, the board has abrogated its responsibilities to both the state and the retirees it serves. You should all resign in disgrace and be replaced by people who actually care to do the business of the Health Trust.

Sincerely,

David Pelto,

Resident of Alaska for 53 years, Teacher of Alaskan students for 25 years

From: Sally Dybdahl

Sent: Wednesday, January 1, 2020 1:05 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: PleaseDoTheRightThing

I am a grateful 2002 retiree.

Please do the right thing as should have been done all along by honoring the Legacy Plan. Please refund monies that should not have been touched And follow the Court orders.

Thank you, Sally Dybdahl

Hoonah, AK. 99829

Sent from my iPhone

From: karen koester

Sent: Wednesday, January 1, 2020 10:30 AM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: DMV trust account

Hello -

I, like sooo many other Alaska State Retirees am sick of the inappropriate actions of this administration and request that this Administration immediately...

- 1) the DRB immediately refund to the DVA trust account all premium money used to correct it's unconstitutional 2014 dental plan
- 2) discontinue paying further costs from the DVA premium trust account needed to comply with the courts April decision
- 3) pay RPEA the attorney fees and costs awarded by the Court - BUT NOT OUT OF DVA TRUST FUNDS.

What you have done to the retirees of the State of Alaska by raiding the DVA funds are reprehensible - which the court found to be true.

Karen Koester

From: K.M. Gordon

Sent: Wednesday, January 1, 2020 6:44 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: FW: DRB Dental Necessity

Dear Retiree Health Plan Board Members:

In the 2020 Dental Plan Comparison sheet I came to the "Dental Necessity" section, and given the two drastically different wordings between the Legacy and Standard Plan, I wasn't sure why they should be so different.

Having recently been hosed by Aetna when a plan administrator's physical therapist in North Dakota determined my PT was unnecessary despite letters of medical necessity from my two doctors and my physical therapist after I was diagnosed with frozen shoulder, I am particularly sensitive to a "plan administrator" at some desk in a faraway state who has the power to override my own doctor and denies my medical needs. It was the physical therapy that actually saved me, but someone who never saw me decided that Aetna wasn't going to pay for any more of my treatments even though they had been prescribed and really were needed.

So because of this experience (wherein DRB staff were a great help advocating for me) I wondered when during a Town Hall call one of the state reps said that dental necessity under the Legacy Plan was determined by a Plans Administrator, and again later when the comparison sheet came out I was quite taken aback when reading the comparison between the plans where "dental necessity" is concerned.

DRB worded the dental necessity comparison in a blatantly negative manner, perhaps to make the Legacy Plan sternly and patronizingly say that dental necessity is NOT determined by your dentist, that it is the claims administrator who would do so. Under the Standard Plan, however, they worded the description gently and positively, saying that claims would be paid if determined to be dentally necessary.

Because I was confused at the stark differences in how these elements were written and why the tenor of the messages would sound so different, I called Delta Dental and asked about how dental necessity would be determined differently between the two plans. The Delta Dental lady I talked to said she had no idea why DRB worded the dental necessity

differently because Delta doesn't differentiate how necessity is determined between the plans; specifically she said that all plans are treated the same where necessity is concerned.

So DRB seems to have disingenuously taken liberties in wording, obviously trying to influence retirees to choose their cherished Standard Plan by intentionally "talking smack" about the Legacy Plan and making it sound as if Legacy Plan claims are more likely to be denied than claims under the Standard Plan. Just the wording choice alone implies DRB was trying to influence retirees by trying to push people toward the Standard Plan. There was at least one more place where the plans comparison seems overly biased, but it was not so blatant as the Dental Necessity section.

Thank you for giving me the opportunity to comment on the misleading nature of DRB's words in at least the comparison element of the Plans. Complete transparency is lacking regarding the dental plan business. Bias can't be allowed. Just the facts, please. Perhaps in the future you can compel fair and objective plan comparison descriptions and objectivity in any resulting Plan books. Concerns about DRB's operation of the dental plans are not just mine. In addition to frustration opined by some of my retiree friends, the courts have repeatedly shown little patience for DRB's antics and self-justification for their lack of compliance to court orders. Such hubris in public service must be eschewed.

Karen Gordon

RHPAB Public Comment for February 2020 - None

RHPAB Public Comment for March 2020

From: bob bradley

Sent: Monday, March 9, 2020 3:31 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Foreign Country Coverage

NOW , WE must front the Money & get Paid Back upon filing a claim. This is Fine, when the bill is Low. If bill HIGH, could be a problem. Please explore a method to get involved & Pay, IF the bill is LARGE ENOUGH..... Example : \$ 200 - OK ; \$5,000, NOT - OK, to large..... Medical Attention - THAILAND.

Thank YOU, Robert E. Bradley

RHPAB Public Comment for April 2020 - None

RHPAB Public Comment for May 2020

From: Charles Hagan

Sent: Friday, May 22, 2020 8:42 AM

To: Rasmussen, Teri L (DOA) <teri.rasmussen@alaska.gov>; Gamble, Michael T (DOA) <michael.gamble@alaska.gov>;

Ricci, Emily K (DOA) <emily.ricci@alaska.gov>

Subject: Life time Medical Coverage

I am writing this email to all of you, to make sure it gets in the correct hands, and at the correct place. I want to thank you for giving me the opportunity to voice my requests, to change the life time coverage of our medical insurance. The extreme hardships this set amount of lifetime coverage, when is depleted, will have on my life's finances will be absolutely

devastating. With the care and medical treatments that my wife is having now, my estimate is that she will deplete this lifetime coverage in a year and a half, and she will be 61 1/2 years old. Once this is used up, I will continue to personally pay for treatments for her for as long as I can, and then have to file for bankruptcy. I have checked into purchasing coverage for her when the lifetime coverage has expired, but this also is completely unaffordable with the premium cost and the amount of deductible before any insurance coverage begins, and then coverage is only 80%.

I have done some research into the cost of living increase since this lifetime coverage was put in place in 2003. The average cost of living has increased 36%, the cost of medical care has increased 68%, housing has increased 46%, electricity has increased 53%, even bananas increased 20%. Health insurance premiums have increased 76%. I do not know how much our premiums have increased. I do however know that our lifetime coverage has not increased at all, and this needs to be changed some how, and the lifetime coverage be increased.

From: Larry Yerich

Sent: Wednesday, May 27, 2020 5:33 AM

To: Vrana, Paula R (DOA) <paula.vrana@alaska.gov>

Cc: Ricci, Emily K (DOA) <emily.ricci@alaska.gov>; Wood, Betsy R (DOA) <betsy.wood@alaska.gov>

Subject: Re: Requesting assistance

Dear Paula,

Thank you for your email and information pertaining to the issue I shared. I will participate today at 8:30 a.m. I am fine with my email being part of the public record. I deeply appreciate your thoughtful and gracious invitation for today's virtual meeting.

I am not on my computer every day, so apologize I didn't see your response yesterday.

Thanks,

Larry Yerich

From: Vrana, Paula R (DOA) <paula.vrana@alaska.gov>

Sent: Tuesday, May 26, 2020 10:06 PM

To:

Cc: Ricci, Emily K (DOA) <emily.ricci@alaska.gov>; Wood, Betsy R (DOA) <betsy.wood@alaska.gov>

Subject: Re: Requesting assistance

Dear Mr. Yerich,

Thank you for sending in your feedback and for highlighting this important issue. The Division of Retirement and Benefits has been working with the Retiree Health Plan Advisory Board (RHPAB) on a suite of proposals intended to modernize the AlaskaCare Retiree Health Plan. Adding a fitness membership benefit like you describe is one of the items that has been previously suggested by some of your fellow retirees, and the Board has included this item on its most current list of draft proposals to consider.

With your consent, we would like to share your comments with the Board, so that they may read them and so that they will become part of the public record on this topic. If you are not comfortable with us sharing your comments, please let us know. We will not forward your email without your express permission.

The RHPAB meets quarterly – your email is very timely as their next meeting is tomorrow, [May 27 at 8:30 am Alaska time](#). The meeting will be held via WebEx and is open to the public. You can find the meeting information here: <https://doa.alaska.gov/drb/alaskacare/retiree/advisory.html>. I highly encourage you to participate in the meeting and consider giving public testimony on your desire to see fitness memberships added as a benefit to the AlaskaCare retiree health plan.

Thank you again for contacting us, and thank you very much for your service to the State of Alaska and to the United States.

Kind Regards,

Paula Vrana

Deputy Commissioner

Department of Administration

(907) 500-8650

From: Larry Yerich

Date: May 23, 2020 at 11:52:01 AM AKDT

To:

Cc: "kelly.tshibaka@alaska.gov"

Subject: Requesting assistance

Hello Stephanie and Kelly,

I am writing this Memorial Day weekend to ask your guidance in how to surmount an issue, for which no one seems to have paid attention to or know anything about resolving.

This encompasses supporting the physical fitness, emotional state, mental health benefits and overall well-being that State of Alaska retirees would attain through having an available gym membership.

I find it incomprehensible there are absolutely no provisions through the State's retirement medical insurance policy, Aetna, providing any such vehicle for retirees, of which I am one.

On a similar, personal note – I turned 65 [REDACTED] at which time Medicare came into my life. Even they have nothing for seniors pursuing a healthy lifestyle of fitness through a gym membership in Alaska.

I find all this unfathomable, in the face of every medical and scientific source, that physical fitness for (in my case) seniors/retirees is a necessity for quality of life and longevity.

I am a disabled military veteran (Vietnam-era). I maintained a healthy lifestyle through a gym membership at "The Alaska Club" for many years. [REDACTED]

[REDACTED] . It is of paramount importance I have access to my gym to begin the process of a pursuit of fitness, and all other aforementioned benefits only such an establishment can provide. There is no other option for me.

As a retiree, I cannot afford the \$80.00 per month basic membership at The Alaska Club. I am baffled there is no provision for me (or any other retiree) to avail themselves to a gym membership. And, that is what brings me to both of you.

I spoke to my Aetna case manager, who suggested I reach out to you to bring this exceedingly ignored subject in efforts to not only shed light on it, but to initiate change. Time is of the essence.

I look forward to hearing back from you in this regard.

Most respectfully,

[Lawrence "Larry" Yerich](#)

[REDACTED]
Anchorage, AK [REDACTED]

RHPAB Public Comment for June 2020 - None

RHPAB Public Comment for July 2020

From: Eve Dillingham

Sent: Thursday, July 23, 2020 9:39 AM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Annual Wellness Exam (Preventive Care)

RHPA Board Members -

Alaska retirees under AlaskaCare are not covered by annual routine wellness exams, as they were when they were actively employed, because Preventive care was not part of the original benefits covered by the AlaskaCare Retiree Health Plan when it was created in 1975. The original benefits are 45 years old.

While most private insurance covers an annual preventive health visit with no co-pay under the Affordable Care Act, "the Plan is exempt from its requirements." [SOA, DRB]

My husband, fortunately, is now eligible for annual wellness exams through Medicare, but I will not be eligible for another 6 years. Many diseases in my age group can be prevented through preventive care while saving both my life and, ergo, the State money.

I am renewing my request that the board advocate on my behalf, and those who retirees not yet eligible for coverage, for annual wellness exam coverage (preventive care).

Thank you for your consideration,
Name: Helen Eve Dillingham, Retired

From: Rodny Schug

Sent: Thursday, July 23, 2020 2:53 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Orthodontics Coverage

Greetings,

When will the Dental Plan review and discuss covering Orthodontic treatment? Braces and invisalign.

Thanks for all you do!

Respectfully,
Rod Schug

From: Larry Yerich

Sent: Tuesday, July 14, 2020 1:32 PM

To: DOA DRB Townhall (DOA sponsored) <doa.drb.townhall@alaska.gov>

Subject: Requesting Update

Hello,

I am writing to request an update, as to the status of Aetna providing a gym/health club membership. I broached this during the last meeting (or possible the previous to that) and was told it was going to be addressed and sent to the "powers that be" for their consideration.

Having access to a gym, such as the Alaska Club, at a substantially reduced rate, should be of paramount importance to Alaska retirees. The monthly dues for a basic "Silver" membership is more than \$80.00 a month, which is not do-able for a person with a limited income, such as retirees are.

You cannot achieve a state of wellness in mind body and spirit without the benefit is access to a gym, to elevate your health and optimize your mental and spiritual self.

[REDACTED] I find it implausible that no such vehicle exists for people, such as I am, over 65 years old. I need the availability of a gym to work towards recovery [REDACTED]. I want to avail myself to rebuilding myself.

Will you help?

Respectfully,
Larry Yerich

RHPAB Public Comment for August 2020 - None

RHPAB Public Comment for September 2020

From: Bradley Owens

Date: 9/3/2020

During the 2019 open enrollment for dental, does DRB have data re: 1) the total number of people subscribing to dental coverage eligible to change enrollment; 2) the total number of eligible members who changed their plan; 3) of those who did change, how many did so a) electronically (email), b) by regular mail, c) by telephone contact with DRB, or d) in person? Could DRB spread the one-month reduction over a period of one year on a monthly basis?

From: Mari Auxier

Sent: Friday, September 4, 2020 4:25 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Rolfig Coverage

I have used a Rolfer with a laser for over 10 years and received the most healing therapy I have ever had.

Before I retired, Aetna covered my Rolfig charges. Since retiring they no longer cover it. I encourage you to have Aetna cover these charges once again.

Thank you,
Mari Auxier

RHPAB Public Comment for October 2020

From: kornstad

Sent: Wednesday, October 21, 2020 1:50 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Modernization Committee

Please distribute the following email to the members of the Modernization Committee.

The information for this committee was given to us by Clara Roomsburg, at DRB Member Services. My name is Jan Kornstad. My husband, Vern, is a retired teacher from the Kenai Peninsula Borough School District. We are interested in seeing Rolfig therapy included in the retiree's benefit package so we are happy to see that it is being considered by the Modernization Committee. Many of us here on the Kenai Peninsula are enthusiastic patients of various rolfers. It was extremely disappointing to learn, upon Vern's retirement, that even though this type of treatment is fully covered in the active teacher employee package, coverage for rolfig has been eliminated from the retiree's package.

We have read through the committee meeting minutes of January 15, 2020. Can you tell us where the inclusion of rolfig stands at this point? We want to let you know that our goal is to see rolfig included in the retiree's benefit package. If there is anything we can do to further that goal we would surely appreciate you letting us know. Please feel free to call or email any time.

In the interest of full disclosure, we want to let you know that we are currently in the appeals process with Aetna over the denial of a recent rolfig treatment claim. We have reached Level II and will probably extend that to Level III, assuming that our Level II appeal will be denied also.

Thank you for listening,

Vern & Jan Kornstad

RHPAB Public Comment for November 2020

From: Breeden

Sent: Monday, November 23, 2020 11:48 AM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Alaska State Retiree Benefits for Prescriptions

Any reduction to our insurance benefits is not feasible or acceptable. Medical Prescriptions continue to increase in cost but my income, as a retiree, is not increasing yet my medical needs ARE increasing. My years as an employee of the State of Alaska assured me I would have these prescription benefits in my retirement to preserve my lifestyle in my Golden Years (older age).

Sincerely,
John Breeden
Retiree

RHPAB Public Comment for December 2020

From: Amy Goodman

Sent: Wednesday, December 16, 2020 2:01 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Subject: Silver Sneakers

I am writing to request the Board pass a resolution to add Silver Sneakers as a health benefit to the AlaskaCare Retiree plan. It's been under consideration for a while, and it is needed now more than ever in the middle of a pandemic. It is time to move from discussion to decision-making.

Thank you.
Amy Goodman

From: Mike Ruckhaus

Sent: Monday, December 28, 2020 1:41 PM

To: Alaska Retiree Health Plan Advisory Board (DOA sponsored) <alaskarhpab@alaska.gov>

Cc: Mike Ruckhaus

Subject: Addition of Silver Sneakers as a benefit

Dear Retirement Board:

I would like to request the addition Silver Sneakers as a preventative medicine benefit. There is a significant amount of data of the cost effectiveness of preventive medicine and exercise would certainly fit under that category.

Thank you for your consideration

Mike Ruckhaus