

State of Alaska  
RETIREE HEALTH PLAN ADVISORY BOARD  
Related to Reintroducing Teladoc as a Virtual Provider Option  
under the AlaskaCare Defined Benefit Retiree Health Plan

**Resolution 2025-02**

WHEREAS, the Retiree Health Plan Advisory Board (Board) is authorized by Administrative Order No. 336 to facilitate engagement and coordination between the State of Alaska's retirement systems' members, the Alaska Retirement Management Board, and the Commissioner of Administration regarding the administration of the retiree health plan; and

WHEREAS, the Alaska retiree health care trusts provide health coverage through the AlaskaCare Defined Benefit Retiree Health Plan (Plan) to retirees and their dependents; and

WHEREAS, the Plan currently provides members with coverage for eligible telemedicine services; and

WHEREAS, the availability of telemedicine service provider options increases access to timely and affordable care, particularly for members who experience difficulty in accessing a provider who accepts Medicare, those in rural locations, or those who have limited mobility; and

WHEREAS, the Division has contracted with a third-party vendor to administer benefits services received through Teladoc for active employee plan members, with the option to expand coverage to the Retiree Plan; and

WHEREAS, the Division may contract with a different third-party vendor in the future to provide similar services; and

WHEREAS, the Division has proposed to consider adding to the Plan the option to obtain acute care, dermatology, and behavioral health services through the virtual provider service platform, Teladoc, with a \$25 member copay, as outlined in detail in the Program Proposal presented to the Retiree Health Plan Advisory Board on July 21, 2025 (Program Proposal); and

WHEREAS, for non-Medicare members medical services provided as part of an ongoing written plan of care, when administered by an eligible health care provider practicing within the scope of their license, are included benefits, and

WHEREAS, for Medicare-eligible members, services received through Teladoc are not currently billable through Medicare, and therefore would be covered by AlaskaCare Plan as primary; and

WHEREAS, the Division has solicited public comments on the Program Proposal to consider reintroducing Teladoc services for acute care, dermatology, and behavioral health, which resulted in 100% of public comments in favor of implementation of the Program Proposal; and

WHEREAS, the Program Proposal has been evaluated by an independent certified Fellow of the Society of Actuaries, who found that the proposed change would be considered an expansion of provider options which does not impact the actuarial value of the Plan; and

WHEREAS, the Program Proposal has been evaluated by an independent certified Fellow of the Society of Actuaries, who found that the proposed change is anticipated to result in approximately \$100,000 to \$200,000 in additional annual costs to the Plan; and

WHEREAS, the Division's analysis has included: evaluation of the need and rationale for the proposed change, data analysis based on actual experience, evaluation of the impact of the changes to the current benefits; evaluation of any gaps, restrictions, reductions, eliminations, expansions, or additions to the current benefits; the number of members potentially impacted by changes and the seriousness of any impacts;

NOW THEREFORE, BE IT RESOLVED THAT THE RETIREE HEALTH PLAN ADVISORY BOARD recommends the AlaskaCare Defined Benefit Retiree Health Plan adopt and implement the reintroduction of Teladoc services for acute care, dermatology, and behavioral health, as outlined in the Program Proposal submitted to the Board on July 21, 2025, to be effective January 1, 2026.

DATED this 6th day of October 2025.