

Proposal Title	Foreign Ambulance Services (R031)	
Health Plan Affected	Retiree Health Plan	
Proposed Effective Date	January 1, 2026	
Reviewed By	RHPAB Modernization Committee; RHPAB	
Review Date	May 8, 2025; June 13, 2025; July 21, 2025	

1) Background

Under the terms of the AlaskaCare Defined Benefits Retiree Health Plan (Plan), coverage for transportation by professional ambulance is limited to services received within the United States. If a member is traveling or living outside of the United States, and requires emergency medical transportation services, they would be unable to receive Plan coverage for their foreign ambulance claim.

2) Objectives

To support members traveling or living outside of the United States who may require emergency medical transportation services.

3) Summary of Proposed Changes and Analysis

The Division of Retirement and Benefits (Division) is considering an enhancement to the benefit, by extending coverage to medically necessary professional ambulance services received outside of the United States. This would include ambulance transportation by ground or air, via fixed wing aircraft and/or helicopter, for patients with life-threatening conditions needing immediate medical attention.

The potential cost of ambulance travel outside of the United States varies by country. Segal, the Division's contracted benefit consultant, indicates most countries charge an initial flat fee, with additional charges by distance, similar to the United States, while a small number of remaining countries provide services free of charge or at a low rate. Based on current enrollment data, there are less than 250 retirees and dependents residing outside of the United States.

4) Actuarial and Financial Impacts

Segal has indicated since the extension of this coverage would be considered an enhancement only for the small population of members who reside or travel outside of the United States, and benefits for those living and receiving treatment within the United States would not be impacted, the total impact to the Plan's actuarial value would be de minimis. Based on Segal's analysis, it's estimated coverage of foreign emergency ambulance services would cost an additional \$150,000 to \$300,000 annually.