



Alaska Teamster-Employer Welfare Trust

# 2025 Enrollment Guide

## Open Enrollment begins October 15!

Select your plan level and enroll or remove dependents during Open Enrollment from October 15, 2024 through November 22, 2024.

### OPEN ENROLLMENT QUESTIONS?

Contact the Trust office at **907-751-9700** or toll free at **800-478-4450**

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Dear Member,

As we approach the end of the year, it's time to review and update your Plan selection for the upcoming year. Open Enrollment for 2025 is now officially open, running from October 15, 2024 through November 22, 2024.

This is your annual opportunity to assess your current Plan Level and make any necessary changes to make sure your selection meets your needs. Whether you're considering changing your Plan or enrolling or dis-enrolling dependents, this is the time to make those adjustments.

### What's New This Year:

We are excited to announce several enhancements to our benefit offerings, including:

- **Lower Deductibles:** We've introduced lower deductibles for all our Plan Levels, making it more affordable for you to access the care you need.
- **Hinge Health:** We're thrilled to offer access to Hinge Health, a leading digital clinic for joint and muscle care. Hinge Health provides personalized exercise therapy programs to help manage and prevent musculoskeletal conditions like back, knee, and hip pain.
- **Improved Mail Order Refill Policy:** Effective immediately, **mail order refills** are now allowed at **50% utilization instead of 70%**, making it easier for you to manage your prescriptions and ensure you have the medications you need when you need them.

### What You Need to Do:

1. **Review Your Current Benefits:** Take some time to go through your existing benefits. Assess whether they still meet your needs or if there are changes you'd like to make.
2. **Make Your Selections:** Visit [www.959trusts.com](http://www.959trusts.com) and select the Open Enrollment button to submit your Enrollment Form online, or complete the enclosed form and submit it at the Alaska Teamster-Employer Welfare Trust office at 520 E34th Ave., Suite 107, Anchorage AK 99503. If you do not submit an Open Enrollment form with changes by November 22, 2024, your current selections will carry over into the new year.
3. **Ask Questions:** If you have any questions or need assistance, feel free to contact the Trust office at (907) 751-9700 or toll free at (800) 478-4450.

### Important Dates:

- **Open Enrollment Period:** 10/15/2024 – 11/22/2024
- **Benefits Effective Date:** January 1, 2025

We strongly encourage you to take advantage of this opportunity to review the Plan Level options, particularly with the lower deductibles this year. Making informed decisions now can have a significant impact on your health, finances, and overall well-being in the coming year.

Sincerely,

Alaska Teamster-Employer Welfare Trust

## About 2025 Open Enrollment

- This Open Enrollment period provides you with an opportunity to change your medical coverage starting January 1, 2025, under one of the specific Plan Levels described. You also have the opportunity to enroll or dis-enroll dependents covered by your Alaska Teamster-Employer Welfare Plan.
- All enrollments and/or changes you request are subject to the specific terms and conditions described in the Plan's Summary Plan Description Booklet.
- **If you do not wish to make changes** during this Open Enrollment period, your coverage will remain at the Plan Level you are currently enrolled in, and unless you qualify for a Special Enrollment your next opportunity to change your coverage designation will be during the next annual Open Enrollment period for coverage effective January 1, 2026.
- **Don't Miss the Deadline.** Only on-time enrollments will be accepted. The last day to submit an Open Enrollment form or online enrollment changes is Friday, November 22th, 2024.
- **A Note About Section 125 Payroll Deduction Option.** If your employer offers a Section 125 Payroll Deduction option to make a pre-tax monthly payment of your portion for health and welfare benefits, please have your employer remit the appropriate rates in advance of the January 1, 2025, eligibility date.

### Complete Your Open Enrollment Online!

To make changes to your Plan Level online during this Open Enrollment period, go to [www.959trusts.com](http://www.959trusts.com) and select the Open Enrollment Link or scan the QR code:



## What's New In 2025

### Lower Deductibles

We've introduced lower deductibles for all our Plan Levels in 2025, making it more affordable for you to access the care you need. Effective January 1, 2025, all Plan deductibles will be reduced to \$750/\$2,250 from the current \$1,000/\$3,000.

2024 Deductible		2025 Deductible	
Individual	Family	Individual	Family
\$1,000	\$3,000	\$750	\$2,250

### Refill Your Mail Order Prescriptions Sooner

Effective immediately, mail order refills are now allowed at 50% utilization instead of 70%, making it easier for you to manage your prescriptions and ensure you have the medications you need when you need them.

This Plan change will allow you to order refills sooner — and give mail services more time to deliver them to your door before your medications run out. Save time and money by taking advantage of this benefit.

You do not need to be a Costco member to use the Costco Mail Order Pharmacy.

→ Visit [pharmacy.costco.com](https://pharmacy.costco.com).

### Hinge Health Virtual Physical Therapy



Hinge Health is a new benefit beginning January 1, 2025 that will be offered to you and your eligible family members at no additional cost to you. If you're struggling with joint or muscle pain, Hinge Health can help with virtual programs that combine gentle exercise with one-on-one support to improve your condition, reduce pain, and help you move confidently.

Whether your goal is to go hiking more, spend time in your garden, or take the stairs (or all three), you can get pain relief with exercises that can be done in as little as 15 minutes — anytime, anywhere you're comfortable.

Look for additional information closer to the January 1, 2025 live date!

## ➔ Save Money in 2025 with Low and No-Cost Care Options

### Preventive Care

Preventive care is an investment in your long-term health well-being. By taking simple steps now — such as scheduling an annual check-up, getting recommended screenings, and making healthy lifestyle choices — you can avoid costly health issues down the road.

Remember, staying healthy doesn't just save you money; it improves your quality of life. Take advantage of the preventive care services available to you and start reaping the benefits of a healthier future. Don't forget, preventive care is covered 100% (subject to UCR limits), with no copayment or deductible.

Covered preventive care may be different depending on your age, gender and circumstances, so be sure to check if it is covered before receiving care.

### Transcarent Surgery Care



Need Surgery? With Transcarent Surgery Care, you pay \$0. Formerly known as BridgeHealth, Transcarent Surgery Care and the Alaska Teamster-Employer Welfare Trust are committed to providing you optimal care at a lower out-of-pocket cost. Surgery costs when scheduled through

Transcarent are covered at 100%. There is no deductible or coinsurance when you choose a Transcarent provider. Surgery costs paid through Transcarent include:

- Preoperative surgeon appointment
- Surgery (all facility, anesthesia, surgical staff, and surgeon charges)
- In-patient services, if a hospital stay is required
- Postoperative surgeon appointment

Surgical procedures include Cardiac, General, Neurological, Orthopedic, Spine, Vascular and Women's Health. Contact a Care Coordinator at (888) 387-3909 for additional information.

→ Visit [transcarent.com](https://www.transcarent.com)

### 100% Covered Care Anywhere with Teladoc



Teladoc provides you and your eligible dependents with 24/7/365 access to U.S. board certified doctors and pediatricians by phone, web or app — at no cost to you. If you cannot see your regular doctor, Teledoc doctors can diagnose, treat and prescribe medication. Connect to a doctor in minutes.

→ Download the app or visit [www.teladochealth.com](https://www.teladochealth.com)

### No Co-Pays at Coalition Health Centers

The Coalition Health Centers welcome members of the Alaska Teamster-Employer Welfare Trust and their eligible dependents. Primary care providers at the Coalition Health Centers focus on injury and illness treatment, disease prevention, health promotion, patient education, wellness and preventative care including DOT physicals. Contact the location nearest you to schedule an appointment today. Walk-ins welcome!

#### Anchorage

710 East Tudor, Suite 120  
907-264-1370  
Ages 5+

#### Mat-Su

1700 East Bogard Road  
Building A, Suite 103  
907-206-4601  
Ages 5+

#### Fairbanks

570 Riverstone Way, Unit 3  
907-450-3300  
Ages 2+

By Appointment: Mon – Fri 7:30 a.m. – 6:30 p.m. Walk-in Appointments: Mon – Fri 8:30 a.m. – 6:30 p.m.

→ Visit [coalitionhealthcenter.com](https://www.coalitionhealthcenter.com)

## 2025 Plan Options and Rates

Tier Level	Effective January 2025 rate
Composite	\$2,438.00

## How to Complete and Submit Your Enrollment Form

Complete your Annual Enrollment Today!

### Online

Visit [www.959trusts.com](http://www.959trusts.com) or scan the QR code and select the Open Enrollment button to submit your enrollment form online.



### In-Person

Complete the enclosed form and submit it in-person or by mail at:

Alaska Teamster-Employer Welfare Trust  
520 E 34th Ave., Suite 107  
Anchorage, AK 99503

If you don't make any changes, your current selections will carry over into the new year.

## Contact Information

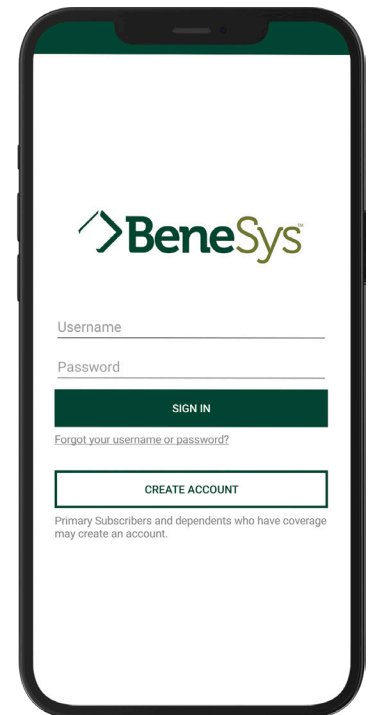
Do you have questions or need care? We are here to help.

### Your medical and pension plan — in the palm of your hand

Download the Benesys mobile app for easy access to your Health and Pension Plan information. The main functions of the app are:

#### Health Plan

- Check current **Eligibility** status, as well as one year of history
- Access your electronic **Medical ID card**
- View **dependent enrollment** information
- Track your family's annual deductibles
- Access individual accumulator information for each family member\*
- Access 12 months of Explanation of Benefits (EOB)



## Pension Plan

- See your Defined Benefit summary and pension detail by plan year, including your most recent calculated accrued benefit

## Contributions

- View your last 12 months of contributions

*\*Family members aged 18 and over must register individually*

### Trust Customer Service Office

Alaska Teamster-Employer Welfare Trust  
520 E 34th Avenue, Suite 107 Anchorage,  
AK 99503-4116

Phone: (907) 751-9700 or (800) 478-4450

Email: [benefits@959trusts.com](mailto:benefits@959trusts.com)

[www.959trusts.com](http://www.959trusts.com)

### Costco Mail Order Pharmacy

802 134th St SW, Suite 140  
Everett, WA 98204

Phone: (800) 607-6861

Fax: (800) 633-0334

[www.pharmacy.costco.com](http://www.pharmacy.costco.com)

### Vision Service Plan (VSP)

P.O. Box 385018  
Birmingham, AL 35238-0518

Phone: (800) 877-7195

[www.vsp.com](http://www.vsp.com)

### Transcarent Surgery Care

*(formerly Bridge Health)*

Phone: (888) 387-3909

[www.transcarent.com](http://www.transcarent.com)

### Hinge Health

Phone: (855) 902-2777

Email: [help@hingehealth.com](mailto:help@hingehealth.com)

[www.hingehealth.com](http://www.hingehealth.com)