



## Get Ready to Enroll for the 2017/18 Plan Year

### Watch the Mail for Your Open Enrollment Packet

Your Open Enrollment packet has all the information you need to enroll in your PE 71 Trust Fund benefits for the 2017/2018 Plan Year (see your packet for deadlines), including:

- **Benefit changes.** Take a look in the Benefits Plus Guide to learn what's new for the next Plan Year starting July 1, 2017.
- **Your current benefit choices** (printed on the enrollment forms).
  - **If you want to change your Health Plan** or your dependents, enroll before Open Enrollment ends. (Note: eligible members who want a Flexible Spending Account (FSA) must enroll every Plan Year.)
  - **If you want to keep your current benefits,** do not enroll and *do not send in any forms*—your Health Plan selections will automatically roll over to the next Plan Year.

Enroll online or mail your forms to the Spokane Trust Administrative Office. Online enrollment is secure, quick and easy for you, and saves time and increases accuracy for the Trust Administrative Office. Plus, you can make changes online until the last day of Open Enrollment.

If you have any questions about Open Enrollment, or don't receive your packet, please contact the Trust Administrative Office at 800-557-8701, option 2, then 2.



## Four Reasons to Consider the Yellow Plan

### This Year, More than Ever, the Yellow Plan Could Save You Money

Before you enroll, do yourself a favor by considering these Yellow Plan advantages:

- 1** You'll save more than \$1,000 throughout the year in your per-paycheck contributions.
- 2** You get a Health Reimbursement Arrangement (HRA)—\$1,000/employee only coverage and \$1,500/family coverage—which you can use to pay out-of-pocket costs (deductible, copays and coinsurance) on covered services.
- 3** Your unused HRA funds roll over to the following Plan Year. That can help you save for unexpected medical expenses.
- 4** Your combined health plans may cover 100% of your out-of-pocket costs, if you have other coverage (for example, through a spouse's employer or Indian Health Services).



**Public Employees  
Local 71 Trust Fund**

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## **It Pays to Know Your Options**

### **Who Are You Going to Call if You Get Sick?**

Suppose you get sick with flu-like symptoms: you have a 100-degree temperature, sore throat, and you're coughing. Do you know your health care options? And how much each will cost?

#### **IF YOU USE:**

- **The Aetna Nurseline**, you pay \$0. This is a good option when you want advice, including whether you need to see a physician. Call 1-800-556-1555 (toll-free).
- **Teladoc**, you have access to licensed physicians 24 hours a day, 7 days a week. Pre-register at [teladoc.com](http://teladoc.com) or call 1-800-TELADOC (toll-free). Then, you may request an appointment by web, phone or mobile app. Teladoc physicians can prescribe medications, if you need them. You pay \$0.
- **The Coalition Health Center**, you'll see a licensed health care practitioner (make an appointment by phone or online at [coalitionhealthcenter.com](http://coalitionhealthcenter.com)). If you need medication, the CHC is able to dispense common prescriptions, saving you a trip to the pharmacy. You pay \$0.
- **Your doctor**, you'll pay your deductible and coinsurance. If you choose a doctor in the Aetna network (see details below) the doctor fees will be discounted, so you'll save money compared to a non-PPO provider.
- **The emergency room**, you'll pay your deductible and coinsurance, but emergency room visits are expensive. They should be limited to life-threatening situations or if there is a risk of bodily harm if you don't receive services immediately.

LiveWell provides general information about PE Local 71 Trust Fund benefits. For more information, please refer to your Plan Booklet. In the event of conflicting information, the Plan documents and insurance contracts will govern.

## **Find a Provider in the Aetna Network**

### **Save Money, Whether You're Traveling or at Home**

When you're traveling out of state, you'll receive better benefit coverage when you choose a provider in the Aetna network. (Tip: You'll also save money when you choose a doctor in the Aetna network within Alaska.) To find one, go to [Aetna.com](http://Aetna.com) or download the Aetna smartphone app. Register to login and access your personal information. You can easily:

- Search for a doctor, hospital or urgent care clinic—whether you are in Alaska or traveling outside the state
- Create a personal health record
- Talk to a nurse, if you have health-related questions
- Compare hospital quality information
- View your Aetna claims and statements
- Access discounts for a variety of services and health products