



2023–24

Administrative Guide

Welcome!

This guide helps you with most of your day-to-day administration of Public Education Health Trust (PEHT) health plans and programs. Visit your Trust website for forms, resources, updates and more information.

As a member, you have access to robust online resources.

www.pehtak.com

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Public Education Health Trust

PEHT Vision

Maximum Member Benefits at the Least Cost

Trust Address and Contact Information:

2550 Denali Street #1614, Anchorage, AK 99503

Phone: 907.274.7526

Fax: 907.222.2556

PEHT Staff

Rhonda Prowell-Kitter

Chief Financial Officer/Plan Administrator

rpk@pehtak.com

Rebecca Hubbard

Trust Claims Analyst

rg@pehtak.com

Tia Cross

Administrative Assistant

tcross@pehtak.com

PEHT Board of Trustees

Josh Andrews — Chair

joshandrews@me.com

Kathy Bell — Secretary

bell.kathy@gmail.com

Jessica Cook

jessica.cook@anchorageea.net

Karen Morrison

ebbnflow4life@yahoo.com

Laura Mulgrew

mulgrewla@hotmail.com

Tim Walters

Timlikescoffee@gmail.com

Tom Klaameyer

tom.klaameyer@neaalaska.org

Our Partners in Health

Medical and Dental

EBMS

866.247.1443

<http://www.ebms.com/>

Vision

VSP

800.877.7195

<https://www.vsp.com/>

Medical Travel

Transcarent

855.265.2874

<https://transcarent.com/>

Medical and Dental Provider Network

Aetna Signature

Administrators (ASA)

To search for an in-network provider please use the following link:

www.aetna.com/asa

TeleHealth

Teladoc

800.835.2362

<https://www.teladoc.com/>

Prescription Drug

Optum Rx

855.395.2022

<https://www.optumrx.com/public/landing>

Member Assistance Program

SupportLinc

888.881.5462

<http://peht.mysupportportal.com/>

Virtual Physical Therapy

Transcarent

855.265.2874

<https://transcarent.com/>

Our Direct Contract Partners in Health

In addition to our ASA providers, the Trust has negotiated direct relationships with providers throughout Alaska.

Acupuncture

Brian Yelverton (Anchorage)

907.929.7818

Silver Moon Acupuncture (Anchorage)

907.980.1468

Snow Blossom Acupuncture (Anchorage)

907.245.7669

Addiction Treatment

Free By The Sea (Ocean Park, WA)

800.272.9199

Allergist

Valley Allergy and Asthma Clinic (Palmer)

907.745.4488

Cardiothoracic Surgery

Northstarr Cardiothoracic Surgery (Anchorage)

907.917.2200

Chiropractic/Acupuncture

Alpine Chiropractic — Dr. Fuller (Wasilla)

907.376.2475

Arctic Chiropractic Eagle River (Eagle River)

907.694.7700

Arctic Chiropractic East Mat-Su (Palmer)

907.746.7842

Arctic Chiropractic East (Anchorage)

907.222.6122

Arctic Chiropractic Haines (Haines)

907.766.3200

Arctic Chiropractic Huffman (Anchorage)

907.222.6122

Arctic Chiropractic South (Anchorage)

907.243.0660

Arctic Chiropractic West Mat-Su (Wasilla)

907.746.7842

Arctic Chiropractic Wrangell (Wrangell)

907.874.3361

Arctic Medical Center Matsu (Palmer)

907.205.5957

Complete Chiropractic & Sports Therapy

(Petersburg)

907.650.7775

Dimond Chiropractic (Anchorage)

907.344.0033

Dr. L Morris (Anchorage)

907.929.7818

Dr. T Desalvo/Dr. K Bunde (Wasilla)

907.357.7463

Dr. W. Hopkins (Anchorage)

907.929.7818

Jorgensen Family Chiropractic (Palmer)

907.707.1380

Larson Chiropractic (Wasilla)

907.376.2225

Luminary Chiropractic Care (Anchorage)

907.279.1838

Northstar Chiropractic (Wasilla)

907.357.4111

Ramirez Chiropractic (Wasilla)

907.631.0776

Soma Wellness (Anchorage)

907.563.7662

Spine & Sports Injury Center dba Complete Family

Care (Wasilla)

907.376.2225

Sports, Personal Injury & Chiropractic Consulting

(Wasilla)

907.726.3668

Clinical Psychology

Dr. B. Kiernan (Juneau)

907.586.4266

Clinical Social Worker/Therapist

Amy Smith, LCSW, CDCI (Anchorage)

907.717.9238

Jennie Schroll, LCSW (Chugiak)

907.691.4528

Counseling

Sharon Litwin (Anchorage)

907.351.0174

Solomon's Porch (Wasilla)

907.350.4353

Our Direct Contract Partners in Health

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Counseling

The Talking Place, Child & Adolescent Counseling (Eagle River)

907.726.0426

Wendi Compton-Karuna Counseling (Anchorage)

907.444.5641

Family Practice/Internal Medicine

Alaska Family Health Center (Palmer)

907.745.1777

Dr. H Makin (Anchorage)

907.212.3171

Ideal Family Medicine (Palmer)

907.746.3366

Dr. C Kilby (Anchorage)

907. 263. 2200

Dr. M DeMers (Anchorage)

907. 263. 2200

General

Express Care Clinic (Anchorage)

888.227.3312

Providence Alaska Medical Center (Anchorage)

907.562.2211

Hematology and Oncology

Alaska Oncology and Hematology (Anchorage)

907.279.3155

Intervention Therapy, Pain Relief and Wound Care

Alaska Pain and Wellness Centre (Anchorage)

907.277.9700

Licensed Professional Counselor

Logan Larson (Anchorage)

907.229.5029

Massage Therapy

Arctic Chiropractic East Mat-Su (Palmer)

907.746.7842

Arctic Chiropractic South (Anchorage)

907.243.0660

Arctic Chiropractic West Mat-Su (Wasilla)

907.746.7842

Arctic Chiropractic Wrangell (Wrangell)

907.874.3361

Arctic Medical Center Matsu (Palmer)

907. 205. 5957

Healing Therapeutics — M. Stiubhard (Anchorage)

907.301.9568

Peoples Integrative Wellness (Anchorage)

907.306.7956

Wild Iris Integrative Massage — Lawton (Palmer)

907.746.3270

Medical Air Transport

Medevac Alaska (Alaska)

907.868.9001

Mental Health & Wellness

Fireweed Counseling & Wellness (Anchorage)

907.830.9633

Neurobehavior North, Inc (Palmer)

907.745.5066

Pemberton & Young Counseling (Anchorage)

907.258.8005

Transitions Counseling — Christina McGauthier (Eagle River)

907.622.1522

Willow Medical & Wellness (Anchorage)

907.222.0753

Wisdom Traditions Counseling Services (Anchorage)

907.770.3656

Mind, Body, Spirit Counseling and Consulting (Fairbanks)

907.770.3656

Midwifery

Birds & Bees Midwifery (Anchorage/Palmer/Wasilla)

907.315.9916

Integrated Wellness and Center for Birth (Wasilla)

907.357.7781

Labor of Love Midwifery (Wasilla)

907.841.2565

Our Direct Contract Partners in Health

In addition to our ASA providers, the Trust has negotiated direct relationships with providers throughout Alaska.

Naturopathy

Alaska Natural Health Solutions (Anchorage)

907.569.5757

Dr. M Morrison (Anchorage)

907.632.5632

Nurse Practitioner

Jennifer Hunt, AGNP (Anchorage)

907.263.2200

Neurosurgery/Neurology (Spine, Brain, Related Nerves)

**Anchorage Neurosurgical Associates, Inc.
(Anchorage)**

907.258.6999

Mary Margaret Hillstrand ANP (Anchorage)

907.263.2200

Nutrition

Nutrition Partnership, LLC (Anchorage)

907.631.9005

Oncology

Midnight Sun Oncology (Palmer)

907.746.7771

Ophthalmologist

Prism Optical of Alaska

907.885.3999

Wolf Eye Center (Wasilla)

907.376.2020

Orthopedic

Alaska Surgery Center (Anchorage)

907.550.6241

Dr. L. Wickler (Anchorage)

907.264.2044

Pioneer Peak Orthopedics (Palmer)

907.707.1671

Pediatric

Rainforest Pediatric Care (Juneau)

907.463.1210

Physical Therapy

Arctic Chiropractic East (Anchorage)

907.222.6122

Arctic Chiropractic East Mat-Su (Palmer)

907.746.7842

Arctic Chiropractic Haines (Haines)

907.766.3200

Arctic Chiropractic Huffman (Anchorage)

907.222.6122

Arctic Chiropractic West Mat-Su (Wasilla)

907.746.7842

Arctic Chiropractic Wrangell (Wrangell)

907.874.3361

Arctic Medical Center Matsu (Palmer)

907.205.5957

**Arctic Rehabilitation & Physical Therapy
(Anchorage)**

907.277.3422

Back in Action Physical Therapy (Wasilla)

907.376.2225

Jaded Body Wellness & Spine Institute (Wasilla)

907.631.0600

**Spine & Joint Rehabilitation Specialists
(Anchorage)**

907.230.4645

Surgery

Dr. B. Taylor (Palmer)

907.745.9400

Dr. Sharon Schaefer (Palmer)

907.746.6100

Surgery Centers

Alaska Surgery Center (Anchorage)

907.550.6241

TMS Treatment

True North TMS (Anchorage)

907.344.0753

Vascular Surgery

Alyeska Vascular Surgery (Anchorage)

907.562.8346

Women's Health & Mental Wellness

Restoration Wellness (Wasilla)

907.376.7300

Participation and Rating Criteria

General Eligibility Criteria

- A person is eligible for coverage when he or she works at least 15 hours during an average work week, and
 - Is a covered member under a Collective Bargaining Agreement (CBA) entered into by a participating Public Education Union working in Alaska; and
 - Completes an applicable Waiting Period as defined in the CBA
- **OR**
 - Meets the definition of eligible Employee as defined by the Policy & Procedures Manual/Personal Policy of the participating employer; and
 - Completes an applicable Waiting Period as defined in the Policy & Procedures Manual/Personal Policy of the participating employer
- Eligibility Requirements for Board Members:
 - Board members are eligible if the district school board has passed a resolution allowing school board members to participate in the health benefits. Each participating school board member must sign a participation agreement.

Participation and Rating Criteria (continued)

General Eligibility Criteria (continued from previous page)

- Eligibility Requirements for Dependent Coverage:
 - A family member of a Member will become eligible for Dependent Coverage on the first day of the month following the date timely enrollment is received and the family member satisfies the requirements for dependent coverage including all supporting documentation.
 - Marriage Certificate
 - Court-Appointed Legal Guardianship
 - Approved Statement of Financial Interdependence
 - Birth Certificate
 - Adoption or Placement for Adoption
 - Qualified Medical Child Support Order

Participation and Rating Criteria (continued)

Plan Participation Criteria

- Dependent / Family Definition:
 - A dependent is any one of the following persons:
 - Covered Members' Spouse, Domestic Partner and/or children from birth to the limiting age of 26. When a child reaches the limiting age, coverage will end on the last day of the child's birthday month.
 - Domestic Partner shall mean a person of either opposite sex or of the same sex meeting the following criteria:
 - Share an intimate, exclusive committed personal relationship of mutual caring.
 - Are not related by blood closer than permitted under marriage laws of the State of Alaska.
 - Are not acting under fraud or duress, and who are both at least 18 years old and competent to enter into a contract.

Participation and Rating Criteria (continued)

Plan Participation Criteria (continued from the previous page)

- Have no other Domestic Partner nor had a different Domestic Partner/Spouse in the last 12 consecutive months.
- Shared the same principal residence for the last 12 consecutive months.
- Are jointly responsible for each other's basic living expenses and agree that anyone who is owed for these expenses can collect from either person.
- Declares in writing as evidenced by the notarized Statement of Financial Interdependence form, under penalty of perjury, that she or he is the other's Domestic Partner.
- If a Domestic Partner does not enroll with a Member when first eligible for coverage, once the above criteria is met the Domestic Partner can only enroll during Open Enrollment or first of the month following the loss of other coverage provided timely enrollment is requested.

Participation and Rating Criteria (continued)

Plan Rating and Underwriting Rules

- The Trust rates assume that PEHT plans are the only benefits offered to members. If other plans are made available, the Trust must be notified and have an opportunity to review.
- The Trust reserves the right to adjust rates for new groups if enrollment changes by 10% or more from the enrollment submitted with the proposal process.
- If a higher than core rate has been merited for new group enrollment:
 - The rate action may be reviewed annually
 - In no event will a group's rate be lower than the core rates for each plan
- Groups must take the same Rate Structure for all coverages (medical, dental, and orthodontia, if applicable).
- New groups must enroll in a 4-tier rate structure.

Participation and Rating Criteria (continued)

Plan Rating and Underwriting Rules (continued from previous page)

- Once a four-tier rate structure has been selected by current participating employers; groups may not switch back to composite rates.
- The Trust is a fully-pooled program and claims experience is not shared with groups, regardless of size.
- A minimum of 75% participation of eligible employees must participate in the plan.
- Dental and orthodontia coverage is bundled with the medical plan. An employer can select which dental plan to offer with a medical plan and whether or not orthodontia is included.

Plan Administration Rules

- Plan deductibles and out-of-pocket maximums are accumulated on a calendar year basis.
- For participants changing plans at renewal, the prior plan deductibles and out-of-pocket maximums will automatically be credited to the selected new Trust plan.
- Individual plan participants selections can only be made during the Open Enrollment Period (May 1st – May 31st) unless a Qualifying Event occurs.

New Group Enrollment Process

- A new District's Acceptance of the Trust's rate offer must be made at least 60-days before the plan effective date.
- For mid-calendar-year enrollment of new groups, plan deductibles can be credited for prior coverage, provided Explanation of Benefits (EOB) information is submitted to the Plan Administrator.
- The Board of Trustees must have a majority vote to accept a new eligible group into the Trust. The vote will take place at the first meeting following notification from the group.
- After approval, the Trust prepares and sends a Group Participation Agreement.
 - This agreement must be signed and returned 30 business days prior to group effective date.

New Group Enrollment Process (continued)

- Once the group accepts and signs the Trust election form:
 - The Trust will send enrollment forms to the group.
 - All enrollment forms must be submitted to the Trust 30 business days prior to the group effective date.
 - Dependent verification of eligibility must be submitted by the 31st day after the group effective date.
 - No benefits are provided during this window but will be retroactive to members effective date if dependent verification of eligibility is submitted in a timely manner.
 - If the enrollment processed is 10% change to enrollment reviewed, the Trust may re-rate the coverage.
 - Trust will bill group based on enrollment forms received.
 - First month premium will be due on the group effective date.
 - Trust will send a monthly invoice on or about the 20th of each month.

Renewal Timing/Activities

- The Board of Trustees approve the renewal rates for a July 1st effective date at the beginning of April each year.
- The Trust will send a renewal confirmation letter with a rate sheet specific to each group shortly after the Board Trustees approval of renewal rates around the first week in April of each year.
- Each group must return the signed renewal confirmation rate sheet back to the Trust on or before April 28th. If not received by this date, the Trust can not guarantee your renewal will be processed timely.
- Open enrollment this year is held between May 1st through May 31st for the renewal effective July 1, 2023.
- Enrollment changes must be submitted to the Trust by May 31st for the renewal effective July 1, 2023.
- Proof of eligibility for newly enrolling dependents must be submitted to the Trust no later than May 31st for coverage effective July 1st.

Premium Billing Process (Tiered Groups ONLY)

Premium Payment & Reconciliation

- On or about the 20th of each month the Trust shall prepare an invoice of your employees that we show as enrolled and covered for the following month. The invoice shall incorporate any additional enrollment forms or notices of terminations we have received by the 20th.
 - The invoice will indicate what level of coverage (Employee, Employee Spouse, etc.) that the employee has selected.
 - A preliminary amount due for the following month will be included.
 - There will be sections for the District to make changes, including additions and deletions.
 - As the District determines eligibility, any changes to the invoice the Trust has generated will need to be notated and the payment amount adjusted by District personnel.

Premium Billing Process (continued)

Premium Payment & Reconciliation (continued from previous page)

- Payments are due to the Trust **no later than** the 5th of the following month.
 - The District shall return a copy of the invoice with any adjustments and corrected payment amounts to the Trust.
 - The Trust office will prepare a reconciliation and contact the District should there be any questions of eligibility or payment amounts.
- Late Payments
 - If a premium payment is not received by the Trust by the deadline provided above, the District shall pay a late fee at a rate equal to the Prime Rate plus two (2) percent per day on the past due balance until such outstanding balance is paid in full
- Premium changes as a result of the addition of a newborn or child placed for adoption, are due first of the month following the birth or placement of the child.

Billing for September 2017

Division Number	Division Name	Jan Desig	Emp last name	Emp first name	Monthly Premium	MedTierDesc	Emp Eff Date	Emp Term Date
CB	Altman		John		\$ 1,541.10	Emp & Children	01-Jul-13	
	CB		Beck	Greg	\$ 1,541.10	Emp & Children	01-Jul-13	
	CB		Bono	Sonny	\$ 1,541.10	Emp & Children	01-Jul-13	
	CB		Cash	June	\$ 1,541.10	Emp & Children	01-Jul-13	
	CB		Gordon	Flash	\$ 2,405.30	Emp & Family	01-Jul-13	
	CB		Klinger	Maxwell	\$ 1,650.00	Emp & Spouse, Partner	01-Sep-14	
	CB		Reese	Sarah	\$ 785.80	Emp Only	01-Feb-16	
	CB		Severide	Kelly	\$ 785.80	Emp Only	01-Feb-16	
	CB		Wallace	Boden	\$ 785.80	Emp Only	01-Feb-16	
					Total:	\$ 9,494.90		
ADDITIONS			Last Name	First Name	Amount	Coverage Selected	Effective Date	
1	CB		Dawson	Gabriela	\$ 1,650.00	Employee/Spouse	9/1/2017	
2	CB		Lindsay	Erin	\$ 785.80	Employee Only	9/1/2017	
3								
Deletions			Last Name	First Name	Amount	Coverage Selected	Term Date	Reason
1	CB		Gordon	Flash	\$ (2,405.30)	Employee/Family	8/31/2017	Resigned
2								
3								
Payment Submitted					Total	\$ 9,525.40		

Group Termination

The following is the procedural policy for groups that wish to terminate their coverages through the Trust:

- The Trust will only accept a termination date of June 30th unless extenuating circumstances are such that termination may take place on another date. For a date of termination other than June 30th, a majority vote of the Trustees is required.
- The group will need to give the Trust at least sixty (60) days notice before termination; if such advance notice is not provided, the Trust will continue to bill the terminating group full premium for sixty (60) days past the date that the Trust was notified of termination.
- The group is not entitled to any portion of the designated reserves, IBNR funds or waiver funds held by the Trust.
- The Trust will pay run out claims submitted to the Trust within ninety (90) days of the last date the terminating group participates in the Trust. Claims incurred on or after the effective date of termination shall not be paid.
- The group will not be allowed to re-enter the Trust for a period of three (3) years.

Continuation of Coverage — COBRA

COBRA Administration Process

- The Trust contracts with EBMS to provide COBRA services for the Trust's participating Districts.
- Receipt of member term notice will be processed by the next business day.
- This will generate delivery to the member of the initial COBRA packet and offer which should be received within two weeks; this includes:
 - Benefit Information
 - Contact Information
 - Premium Options
 - Enrollment Forms
 - Termination Letter and Credible Coverage Information
- The member will have 60 days to respond with their enrollment. Once the COBRA election form is received the member will have an additional 45 days to submit their premium payment(s).

Continuation of Coverage — COBRA (continued)

COBRA Payment Process

- The member has the option to pay monthly or multiple months at one time. However, in order for payments to be considered timely, payment for each month will be due prior to the last day of the month due. Please, note that eligibility and benefits will only be available for the months where payment has been received.
- Monthly payments are due on the first of each month; however, the member has a grace period of 30 days after the first day of the month to make each monthly payment. If payments are not received by the 30-day grace period, all COBRA rights will then be terminated.
- COBRA benefits are available for 18 months following the date of termination (*There are some exceptions to this and if a member is eligible for additional time, it will be noted in their COBRA offering packet). Please note COBRA continuation is a retroactive policy and will always back date coverage to the date following termination.
- Payments must be paid by check or money order. Cash and/or Credit Cards will not be accepted.
- Once the first payment is received by EBMS, the member will receive a set of 12 months of monthly premium coupons in the mail. Please note, it is the member's responsibility to pay their COBRA premiums on time. At any time, they can request more coupons by calling the client service line.
- If a member has underpaid or overpaid their premiums, they will receive a letter in the mail that lets them know they have an over payment or a partial premium payment and the premium balance due.
- Payments should be made out to the Trust and sent to EBMS for processing:

Public Education Health Trust c/o EBMS

PO Box 21367

Billings, MT 59104-1367

800. 777.3575

Trust Approved Broker Partners

Through a formalized agreement between your broker and the Trust, an approved broker partner has committed to:

- Be a licensed Life and Health agent, in good standing, with the State of Alaska.
- Sign a Broker Agreement Letter with the Trust.
- Participate in training provided by the Trust and the vendor partners the Trust works with.
- Provide input regarding your satisfaction and suggestions for changes to the Trust offerings.
- Make contact with you, as the group administrator, at least twice during the year (outside of renewal timeframe).
- Make the Trust aware of any challenges and concerns expressed by you.
- For the Brokers partnership with a participating District and the Trust, the Trust:
 - Requires a copy of the Brokers Alaska license.
 - Requires a broker of record letter signed by the participating District, authorizing the Trust to discuss the groups benefits with the Broker.
 - Provides broker payments of 2.75% of premium to a maximum of \$15,000 per plan year when the broker brings a new group to the Trust.