

## Alaska AFSCME Retiree Chapter 52

#### Quarterly Newsletter

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# Enhanced Employer Group Waiver Program (EGWP)— New Program — Same Pharmacy Benefits?

Beginning in 2019, AlaskaCare is considering an "enhanced EGWP," a program providing all the benefits of a Medicare Part D plan and wraparound benefits to cover any medication that AlaskaCare covers now, even if it is not covered by Medicare. This is an administrative change to how pharmacy benefits are managed for Medicare-eligible retirees and dependents. Pharmacy benefits for AlaskaCare retirees remains the same: Network Copayments: Generic— \$4, Brand Name— \$8, Mail Order— \$0.

AlaskaCare currently receives a federal subsidy for the retiree health prescription drug benefit. With an enhanced EGWP, the retiree health trust would receive much higher subsidies than they do today for the same benefits. This keeps more money in the fund, so AlaskaCare stays fiscally healthy and protects your benefits.

Retirement and Benefits is holding monthly TeleTown teleconferences. The first TeleTown call was held on August 23<sup>rd</sup>. A written summary and recording of the event is <a href="http://doa.alaska.gov/drb/headlines/2018/08/eqwp-tele-town-hall/#.W6P6Wvmlbcs">http://doa.alaska.gov/drb/headlines/2018/08/eqwp-tele-town-hall/#.W6P6Wvmlbcs</a>

At the second TeleTown call held on September 20<sup>th</sup>, RnB announced that effective January 1, 2019, OptumRx will become the prescription plan administrator for AlaskaCare.

Another TeleTown call is planned for some time in October. Email notice will go out to members who have provided an email address. If you have not provided an email address, please call the office at 277-5232 or (800) Numbers: Inside Alaska: 478-2732; Outside Alaska: 496-2235 to let me know you're interested so I can call you when the meeting date is announced.

Retrieved in part from AlaskaCare informational mailing.



# **Open Enrollment for Retirees & Dependents**

AlaskaCare's Open Enrollment Period is the time when members can review their current benefit elections and health care needs and make selections for the upcoming benefit year, beginning January 1, 2019. Open Enrollment for the benefit year beginning January 2019, runs from October 31<sup>st</sup>—November 21<sup>st</sup>. RnB plans to have information and forms available online in a few weeks.

### **RETIREE HEALTH PLAN ADVISORY BOARD**

The next meeting of the Retiree Health Plan Advisory Board is **November 28, 2018**. Information on how you can attend and participate in this public board meeting, is available on the AlaskaCare RHPAB <a href="http://doa.alaska.gov/drb/alaskaCare/retiree/advisory.html">http://doa.alaska.gov/drb/alaskaCare/retiree/advisory.html</a> or you can send an email to <a href="mailto:alaskarhpab@alaska.gov">alaskarhpab@alaska.gov</a>

If you do not have access to a computer, you can request information through the Division of Retirement and Benefits toll-free at (800) 821-2251 or in Juneau at (907) 465-4460.

#### National AFSCME Retirees Council Meeting: Winds of Change

The Janus decision by the Supreme Court has rocked labor and is drastically changing the landscape of the movement. The decision was released by the U.S. Supreme Court in June of 2018 and stated that public employee unions may not collect fees from non-members for negotiating on their behalf for wages, benefits and working conditions.

It has the potential to shrink the size of public sector unions that are responsible for the pension and health care benefits we currently have, benefits that are now rarely available in the private sector. President Saunders announced at AFSCME's Biennial Convention, that there has been a net gain of members since the decision was announced.

Labor has the opportunity to hark back to the early years of the movement when workers united in the face of unfriendly regulation and policy. As threats mount to worker protections, the importance of joining together as a group to protect yourself can and should resonate.

Now we all have an obligation to work together to put forward a clear program and legislative agenda. The need for solidarity and a clear vision is vital for retirees as well as current public employees.

At the national retiree council meeting which took place prior to the convention, retiree chapters reported attacks on pensions, retiree health coverage, and COLA's.

<u>Nebraska</u> retiree representative Michael Zgud reports that public sector retirees in their state do not have health insurance coverage and are struggling to make it on their defined contribution pension. "Our benefits have been stripped and we are just working to be allowed to communicate with our retirees."

AFSCME retiree president from <u>Puerto Rico</u>, Blanca Paniagua, asks retirees from across the country for support as Puerto Rico threatens to cut public pensions between 20-25%. "I promise you that I will keep fighting for our vulnerable retirees in Puerto Rico."

West Virginia retiree president, Earnest "Spud" Terry, reports the complete elimination of the workers union in West Virginia and an attempt by the retirement system to eliminate access to direct deduction for pensioners who want to participate in the retiree chapter. "I'm not sure if we will even be here next convention."

While Janus has the potential to devastate benefits in the public sector, the outcome really rests with public employees and retirees themselves. Will enough of them engage fully to protect themselves or just watch as their benefits fall away one by one?



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#### I'm Not In the U.S. Am I Covered?

Your AlaskaCare Retiree Health and Dental/Vision/Audio Benefits are covered worldwide as no coverage changes were proposed in the Retiree Insurance Information Booklet dated September 2018. The new plan booklet is available online at <a href="http://doa.alaska.gov/drb/alaskaCare/retiree/publications/booklets.html">http://doa.alaska.gov/drb/alaskaCare/retiree/publications/booklets.html</a> or call RnB at 800-821-2251 after the first of the year to get a hard copy.

#### HERE'S HOW YOUR BENEFITS WORK IF YOU NEED CARE (EMERGENCY OR ELECTIVE) WHEN OUTSIDE THE U.S.

- Precertification requirements for non-emergency impatient admissions and other procedures and services **APPLY**. Check your specific plan booklet for more information.
- Pay your bill in full upon receipt of services— **Member Tip:** Ask for your bill to be calculated in U.S. Dollars (this will help avoid a possible unfavorable exchange rate when your request for reimbursement is processed).
- Submit your claim to AETNA for processing and payment.