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Open enrollment is your annual opportunity to evaluate and make any necessary changes to your elections under the Alyeska Pipeline Service Company (Alyeska) Retiree Group Medical and Dental Pre-Age 65 Plan. The period for making these elections is **January 17-February 8, 2023**. All changes will become effective March 1, 2023 and can be made by contacting Peak One Administrators. If you are not making changes to your elections or your covered dependents, no action is necessary.

2023 Medical and Dental rates: We're pleased to announce that Alyeska's Pre-Age 65 Retiree medical and dental premiums will remain the same for the plan year starting March 1, 2023. Alyeska has made the decision to not have a rate increase for the 2023 plan year. While the overall cost of the plan has increased, your health care premiums will remain the same. It is critical we work hard this year to contain health plan costs. Stability of health care premiums is only possible with your disciplined and active participation. Here are ways we can all contain cost that can benefit you and the plan.

- ◆ [Log in to ditch the paper!](#) Read your Explanation of Benefits (EOB) online. Premera BCBS will send you an email when a new EOB is available to view. Log on and change your preference to **Paperless EOB**.
- ◆ **Optavise** (previously called Direct Path) is your Benefit Advocate **1-800-548-7714**. Call to get a cost comparison prior to having a medical procedure. Talk with the nurse regarding your health and ask questions regarding options for treatment. Have your advocate assist you with getting the prior approval needed for medical travel. Your advocate is there to help save you time, frustration, and money!
- ◆ A **Center of Excellence (COE)** is in Seattle and now in Anchorage, too! A COE provides specialty medical services such as total joint replacements (knee and hip), spine surgery, and certain gynecological procedures. A pre-approved procedure performed at a COE will waive your cost share (deductible and copay) and may cover airfare, hotel, and transportation of either out-of-state or in-state. Currently, the Anchorage COE is only for knee and hip total joint replacement.
- ◆ The **Elective Procedure Travel** program reimburses approved costs such as airfare, hotel, and car rental when you travel outside Alaska for an eligible medical procedure. Premera BCBS pre-approval is required; call (800) 508-4722 to inquire and get started.
- ◆ Many participants have discovered using **telemedicine** for access to a doctor, or a physical and mental therapist, and as a great way to save money and time. You have choices when it comes to how you want to access virtual care – text, video, phone or chat. Telemedicine providers are available as follows:
 - [Doctor on Demand](#) video or phone-based care for general medicine 24/7
 - [myCare Alaska](#) mobile texting platform for general medicine 24/7
 - [Talkspace](#) online therapy with licensed clinician for mental health needs
 - [Omada](#) virtual care physical therapy to provide rehabilitation with convenience
 - Get all the Virtual Care options with the [Premera MyCare App!](#)
- ◆ You are highly encouraged to use **Blue Cross Blue Shield (BCBS) network providers** to receive the best coverage under the plan. You can find the network directory online at www.premera.com and by calling the phone numbers on your Premera BCBS card.

Other important information

- ◆ If you are not currently enrolled in the Medical Plan, you do not have the option to enroll.
- ◆ If you are not currently enrolled in the Dental Plan, you do not have the option to enroll.
- ◆ Alyeska retiree medical and/or dental plan participants (retiree or covered spouse) turning age 65 are eligible for the Retiree Medicare Eligible Reimbursement Health Plan administered by **Via Benefits**. After enrolling in Medicare parts A and B, Via Benefits can assist with enrollment into a coordinating Medicare plan starting the first of the month when you (or your eligible spouse) turn age 65 (same as Medicare eligibility due to age). Premera BCBS Medical and/or Dental coverage ends the last day in the month prior to this eligibility. If your spouse is under age 65, he or she can remain on the retiree medical and/or dental plan until they become eligible due to turning age 65.
- ◆ If you or your spouse are turning age 65 and have questions about eligibility or HRA benefits, contact **Via Benefits at 1-855-241-5725** and view the Retiree Medicare Eligible Reimbursement Health Plan Summary Plan Description (SPD). Enrollment with Medicare and then with Via Benefits can start as early as three months prior to the month turning age 65. It's highly encouraged you do enrollment prior to turning age 65.

If you are unsure of your current coverage or have any questions regarding payments, contact **Peak One Administrators at 1-877-404-9443**. Open Enrollment changes to your retiree medical and/or dental plan coverage must be received by Peak1 Administrators no later than **February 8, 2023**. **No exceptions will be made for late submissions.**

General Plan Information: Alyeska's benefit summaries including the 2023 Summary of Benefit Coverage (SBC) are available at www.alyeska-pipe.com/employees-and-retiree. You may request a paper copy of any documents by contacting Dena Thomas at (907) 787-8110.

Optavise: All Alyeska retiree plan participants can utilize this provided benefit. Optavise (formerly Direct Path) is a personal advocacy service available to help understand benefits program(s) and the broader health care system, as well as become better health care consumers. Advocates provide assistance with finding in-network providers, researching cost and quality for planned medical services, resolving claims and billing issues, and more. Alyeska's Optavise also includes access to the Clinical Specialist program. A Registered Nurse is available, as an expert, to simplify and help you understand a clinical diagnosis, explain treatment options, and coordinate services on your behalf with multiple providers. Call DirectPath at 1-877-548-7714.

Network: Since Preferred Provider status is subject to change at any time, it is important to confirm the status of a provider before services are rendered. For the most current information on Preferred and Participating Providers in Alaska or Washington, please refer to www.premera.com, access the Premera BCBS mobile app or contact Premera BCBS Customer Service at 1-800-508-4722. If you are outside Alaska or Washington, call 1-800-810-BLUE (2583).

Women's Health and Cancer Rights Act: In October 1998, Congress enacted the Women's Health and Cancer Rights Act. This act requires group health plans that provide coverage for a mastectomy and provide coverage for breast reconstruction, including surgery, reconstruction for symmetrical purposes, prostheses, and treatment of physical complications of all stages of mastectomy, including lymphedema. The act requires we notify you about the law's provisions.

Future Life Events: If you experience a "life event" (e.g., marriage, divorce, change in dependent status), eligible changes to your health care coverage must be made within 30 days of the event by notifying Peak One Administrators. See summary plan description for more information.

| VENDOR / BENEFIT | PHONE NUMBER | WEBSITE |
|---|-----------------------|--|
| DirectPath Advocacy Services | 1-877-548-7714 | |
| Premera Blue Cross Blue Shield (BCBS) Medical/Vision and Dental | 1-800-508-4722 | www.premera.com |
| Peak One Administrators under 65 Retiree/Cobra payment administrators | 1-877-404-9443 | https://peak1.member.hrissuite.com |
| Express Scripts Prescription coverage | 1-800-391-9701 | www.express-scripts.com |
| Via Benefits/age 65+ retiree plan administrator | 1-855-241-5725 | https://my.viabenefits.com/alyeska |
| Dena Thomas, Alyeska Benefits Coordinator | (907) 787-8110 | www.alyeska-pipe.com/employees-and-retiree/ |

This open enrollment guide is designed to highlight your 2023 health plan benefits. For more detailed information about your benefits, including covered expenses, exclusions and limitations please refer to the individual summary plan descriptions (SPDs), summary of benefit coverage (SBC), plan documents, full rate sheets and dependent eligibility guidelines. These official documents are available on A-net and from computers outside of Alyeska at www.alyeska-pipe.com/Connect/Benefits. You may request a paper copy of any document.

If you are a COBRA plan participant, this mailing has been sent to inform you of any rate and plan changes. Please contact Peak1 Administrators for any payment or eligibility questions.

This document describes certain processes and provisions of Alyeska Pipeline Service Company. Nothing contained in this communication is a contract for employment or a promise to provide benefits. Alyeska reserves the right to amend or terminate the plans at any time and for any reason. In the event there is a conflict between the terms of this document and the governing plan document, the governing plan document shall control.

For Retirees from the Northern Lights Retiree Club:

The Northern Lights Retiree Club connects oil and gas industry Alaskans. We come together quarterly to socialize and remain informed so we can continue to support the industry that fuels the Alaskan economy . . . and our State's future. We are 150 people strong and are looking to grow—the more the merrier. We have members that worked at Alyeska, ARCO, BP, ConocoPhillips, ExxonMobil and others. For more information, contact Kathy Gray at Kathylou52@aol.com.

THAT FEELING WHEN YOU SAVE MONEY



Call your Advocate for ways to save!

Your Advocate can:

- Find lower-cost options for tests and procedures
- Save you money on prescription drugs
- Review your medical bill for errors
- Find an in-network doctor
- Appeal a denied claim

Call your Advocate for any benefits or health care question throughout the year!

Advocacy is completely confidential and provided as part of your benefits program at no cost to you.

advocate@directpathhealth.com



M-F: 7 a.m. – 8 p.m. CT

SAT: 8 a.m. – 1 p.m. CT