

Bargaining Unit Deductible Carryover

Guide for Members of the AlaskaCare Employee Health Plan
Effective January 1, 2019

Introduction

When a State of Alaska employee moves from one position to another, or a position is reclassified, it can result in a bargaining unit change and in turn, a change in health plan coverage. In the past, this change has been challenging for employees who may have already met part or all of their annual deductible under their other State employee health coverage and must start again when they enroll in their new AlaskaCare plan. AlaskaCare understands and has a benefit in place to help.

Employees of the State of Alaska who move from a State bargaining unit that does not participate in AlaskaCare **and** who have satisfied all or a portion of the current benefit year deductible under their former plan may request a waiver of all or a portion of their new AlaskaCare plan deductible.

AlaskaCare Bargaining Unit Change Deductible Carryover Waiver

The AlaskaCare employee health plan will honor the amount an employee has met **in the current plan year** towards their deductible when they transfer into the AlaskaCare plan from another State employee health plan. The carryover is limited to the maximum deductible of their selected AlaskaCare plan. Employees are responsible for securing documentation from their former health plan to demonstrate the amount to be credited towards their deductible. This carryover does not apply to any coinsurance or out-of-pocket maximums.

What is a Deductible?

Your deductible is the amount of covered expenses for which you are responsible each benefit year before any benefits are payable under the plan. For example, if your plan has a \$500 annual deductible, you generally pay the first \$500 for services that apply toward the deductible, then your health plan will begin to cover portions of your health care costs for the rest of the year, subject to the plan provisions.

Requesting a Deductible Carryover Waiver

Requesting a bargaining unit change waiver is a straightforward process. To transfer deductible credits from your previous State employee health plan to AlaskaCare, follow these steps:

- ✓ Step 1: Contact your previous health plan and request a copy of your Explanation of Benefit (EOB) statements for the plan year.
- ✓ Step 2: Contact the AlaskaCare Member Service Center to request a deductible carryover and to provide a copy of your EOBs for the year to date.
 - doa.drb.benefits@alaska.gov
 - (800) 821-2251 toll-free, or (907) 465-4460 in Juneau

Customer service agents are available to assist you Monday – Thursday from 8:30 a.m. to 4 p.m. and Friday from 8:30 a.m. to 3 p.m. Alaska Standard Time.

