

December 27, 2017

To: Alyeska pre-age 65 Retiree/Cobra Medical and Dental Plan Participants
From: Fred Millen, Human Resources Director
Subject: 2018 pre-age 65 Retiree Open Enrollment

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 Plan. The period for making these elections is **January 18 through February 8, 2018**. All changes will become effective March 1, 2018.

If you are not making any changes to your elections or your covered dependents, no action is necessary.

2018 rate changes: Alyeska's medical premiums will increase slightly while dental premiums will decrease starting March 1, 2018. See the 2018 plan year rate sheets for the different tiers.

Medical plan: There are no changes to deductibles or copays

- ◆ The medical plan adds Premera BCBS's Outpatient Rehabilitation Management program to provide you medical review and authorization on all therapy. See attached flier and call Premera BCBS regarding any current therapy to understand the program.
- ◆ Teladoc continues to provide Alyeska's medical plan participants 24/7 access to U.S. board-certified doctors at \$40 per visit; it now has dermatology appointments at \$75 per visit (includes follow-up appointment within 7 work days). Call (855) 332-4059 with your Premera BCBS ID card for more information. You are encouraged to first set up an account before you need an appointment at www.teladoc.com/premeraAK.
- ◆ NurseLine is a free 24/7 phone service for Alyeska medical plan participants. It provides confidential access to registered nurses who offer guidance and general information about medical needs or concerns. Call (800) 841-8343.
- ◆ The Medical Travel Support program is still offered. Administered by Premera Blue Cross Blue Shield of Alaska, this program reimburses approved costs when you (and a companion) travel for an eligible medical procedure outside Alaska. *Pre-approval required* – call your DirectPath advocate today at (877) 548-7714 or Premera BCBS at (800) 508-4722 for more information or to get started.

Dental plan: There are no changes to deductibles or copays

The dental plan provides coverage for preventative, basic and major restoration, implants and orthodontia.

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.
- ◆ Medicare eligible Alyeska retiree plan participants and/or their spouse turning age 65 are eligible for the Retiree Medicare Eligible Reimbursement Health Plan administered by **Via Benefits® (formerly known as OneExchange)**. After enrolling in Medicare Parts A and B, your Via Benefits benefit advisor can assist in enrollment for a coordinating Medicare plan starting the first of the month when you (or your covered spouse) turn age 65. Premera BCBS Medical and/or Dental coverage ends the last day in the month prior to the person's 65th birthday*. If your spouse is currently not Medicare-eligible (under age 65), he or she can remain on the Premera BCBS plan until the month prior to turning age 65.
- ◆ If you or your spouse is turning age 65 and have questions about eligibility, please call **Via Benefits at 1-855-241-5725** and view the Retiree Medicare Eligible Reimbursement Health Plan SPD. Enrollment with Medicare and then with Via Benefits can start as early as three months prior to the month someone turns age 65 and must be completed no later than three months following the 65th birthdate month.

If you are unsure of your current coverage or have any questions regarding payments, contact Peak1 Administrators at 1-877-404-9443. Open Enrollment changes to your current medical and/or dental plan coverage must be *received by Peak1 Administrators* no later than **February 8, 2018**. **No exceptions will be made for late submissions.**

General Plan Information: Alyeska rate sheets and benefit summaries including the 2018 Summary of Benefit Coverage (SBC) are available at www.alyeska-pipe.com/Connect/Benefits. You may request a paper copy of any documents by contacting Dena Thomas at (907)787-8110.

Go Electronic with your Explanation of Benefits (EOB): Did you know you can create an account at www.Premera.com and see all past claims, current claims, insurance coverage and more? Call Premera BCBS at (800) 508-4722 if you have any questions.

DirectPath: All Alyeska retiree plan participants can utilize this provided benefit. DirectPath is a personal advocacy service available to help understand benefits program(s), 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 DirectPath experience also includes the *Nurse Navigator* program. A 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 (877) 548-7714.

*if date of birth is on the first of month, eligibility mirrors that of Medicare and coverage from Premera BCBS ends one-day prior to Medicare start date.

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, please 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 to 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.

Your Alyeska Benefits and Health Care Reform: Alyeska has implemented required elements of the Affordable Care Act (ACA) and will continue to comply with all legislative and regulatory requirements. As we continue to adapt to changes, Alyeska is committed to providing competitive health care plans that support employees and reflect Alyeska’s financial capability. Alyeska will continue monitoring and complying with requirements set by the ACA and evaluates changes proposed or implemented in the future.

Future Life Events: If you experience a “life event” during 2018 (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 Peak1 Administrators. See summary plan description for more information.

VENDOR / BENEFIT	PHONE NUMBER	WEBSITE
Peak1 Administrators / Retiree/Cobra plan payment administrators	1-877-404-9443	http://www.mypeak1.com/participant/
DirectPath / Advocacy Services	1-877-548-7714 4 a.m.-5 p.m. AST (M-F) 5-10 a.m. AST (Sat)	www.patientcare4u.com/Alyeska-Pipeline-Services-Co/
Premera Blue Cross Blue Shield (BCBS) of Alaska / Medical, Dental, Vision	1-800-508-4722 Nurse Line 1-800-841-8343 Teladoc 1-855-332-4059	www.premera.com
Express Scripts / Prescriptions with the Premera BCBS medical plan	1-800-391-9701	https://www.express-scripts.com
Dena Thomas, Alyeska Benefits Coordinator	(907) 787-8110	www.alyeska-pipe.com/Connect/Benefits

This open enrollment guide is designed to highlight your 2018 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 by calling Alyeska Benefits Coordinator Dena Thomas at (907) 787-8110.

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.