

# PUBLIC EDUCATION HEALTH TRUST

Governed, led, supervised and guided by Public Education Employees  
Local Control, Low Costs, Local Choice, High Quality

## ABOUT US

PEHT was created by public education employees. You elect the board that governs PEHT and all benefit decisions are made by your peers. PEHT is a not-for-profit insurance provider with no profit motivation. Your claim activity is always protected and kept private. Your organization chooses which of the 8 medical plans it wants to offer, providing flexibility to meet the individual family needs.





# BENEFIT ENHANCEMENTS

Does not apply to Legacy Plan

## ER DEDUCTIBLE

PEHT Trustees have removed the ER Deductible. No longer exposed to possible \$500 for using the Emergency Department


## INPATIENT DEDUCTIBLE

PEHT Trustees have removed the Inpatient Deductible. No longer exposed to up to \$1,000 for being admitted to hospital

## RX COINSURANCE MAXIMUMS

All plans now have a prescription co-insurance maximums. Co-insurance per scripts still apply, however annual caps have been provided.





Any changes made during open enrollment are effective July 1, 2022. Any deductibles or out of pockets met January - June will count towards July-December



A person is holding a large, round, gold-colored pocket watch. The watch face is black with white numbers and hands. The person's hand is visible on the right side of the watch. The background is a solid grey color.

**OPEN  
ENROLLMENT  
BEGINS MAY  
9<sup>TH</sup> AND WILL  
END JUNE 17<sup>TH</sup>.  
DON'T BE LATE**

CHOOSING THE RIGHT PLAN FOR YOUR FAMILY

Medical Plan Summary	Plan CB+	Plan FB	HDHPB	Legacy
Deductible	\$500/\$1,500	\$1,500/\$3,000	**\$1,500/**\$3,000 Medical and RX	\$50/\$150
20% Co-Insurance Maximum * In- Network	\$2,000/\$6,000	\$3,000/\$6,000	\$3,500/\$7,000	\$264.75
Primary Care Physician, Mental Health Office Visits	Deductible/Co-Insurance	\$25 Copay for 6 visits* in- network	Deductible/Co-Insurance	Deductible/Co-Insurance
Preventative Services *In Network	100%	100%	100%	100%
Telemedicine - Teladoc	100%	100%	\$50 then 100% after deductible	100%
*In-Patient Deductible ER Deductible	\$0	\$0	\$0	Inpatient \$500 deductible
RX Co-Insurance	30%	30%	20% after deductible	(\$12/\$25/\$50)
RX Co-Insurance Annual Maximum	\$3,000/\$6,000	\$3,000/\$6,000	\$2,050/\$4,100 after deductible	N/A
*In-Network Benefit			**aggregated deductible family of 2 or more, the deductible is \$3,000. No single deductible when more than one	

CHOOSING THE RIGHT PLAN FOR YOUR FAMILY

Dental and Vision Plan Summaries	Plan CB+	Plan FB	HDHPB	Legacy
Dental Deductible	\$75/\$225	\$75/\$225	\$75/\$225	No deductible
Annual Maximum	\$3,000 per person	\$3,000 per person	\$3,000 per person	\$2,000 per person
Preventative/Basic/Major	100%/80%/50%	100%/80%/50%	100%/80%/50%	100%/80%/50%
Orthodontia – Lifetime	\$2,000	N/A	N/A	\$2,000 Under age 19
Vision Exam (VSP Provider)	\$25	\$25	\$25	\$25
Vision Frames/Lenses	\$25	\$25	\$25	\$25
Frames	1 year/2 every other year	1 year/2 every other year	1 year/2 every other year	1 year/2 every other year
Contacts	Up to \$170 in lieu of frames	Up to \$170 in lieu of frames	Up to \$170 in lieu of frames	Up to \$170 in lieu of frames

# JEA SELECTED PREMIUMS FY23

## SHOWN AS MONTHLY AND AS PAYROLL DEDUCTIONS

12 Months of Coverage July 22 – June 23	Plan CB+	Plan FB	HDHPB	Legacy
Employee Only	220.37	140.77	0.00	322.47
Employee and spouse	450.20	283.00	192.00	664.70
Employee and Children	414.73	257.13	172.13	610.13
Employee and Family	597.82	352.62	220.62	905.62
21 Paycheck Deductions				
Employee Only	125.93	80.44	0.00	184.27
Employee and Spouse	257.26	161.72	109.72	379.83
Employee and Children	236.99	146.93	98.36	348.64
Employee and Family	341.61	201.50	126.07	517.50



PEHT

## MOVING TO A NEW PLAN?

[www.mibenefits.com](http://www.mibenefits.com) login or create your unique login

Open Enrollment - May 9<sup>th</sup> the mibenefits will have options for you to move plans.

Any deductibles and out of pockets met during January-June will transfer to July-December plans.

### Go365 - by September 30

Bronze Status is at 13%

Need **50%**

Silver Status is at 3%

Need **10%**

Contact Ryia Waldern

Individuals can earn \$450 a year

Group can earn 2% off next years rates



SUPPORT

## TELADOC

24 hr 7 day a week Medical provider

[www.tealdoc.com](http://www.tealdoc.com)

1-800-835-2362

Schedule your free\* medical consult

\*\$50 for HDHP

## GO365



Register today !!

Earn points for check ups

Points = bucks = Amazon Gift Cards

## PROVIDENCE EXPRESS CARE AND URGENT CARE

5 locations in Anchorage

-Mat-Su. Also available

in Washington/Oregon

7am-7pm 7 days a week

\$25 copay for office visit\*

(HDHP After deductible)



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PEHT

## RESPONSIVENESS

PEHT has one purpose. To serve its members with high quality service and access to reasonable health insurance plans.

We protect your health claims data.

Our governance board is elected by you the member.  
(two seats open this fall)

The board designs the plans to meet the needs of education employees.

PEHT administrative costs are less than 5% of total costs.

Last five years of premium increases have been below national medical inflation numbers.

We are consistent with no SPIKES or surprises.





**OPEN ENROLLMENT ENDS  
JUNE 17<sup>TH</sup> DON'T BE LATE**

**LOGIN TO [MIBENEFITS.COM](https://mibenefits.com)  
TO MAKE ANY CHANGES  
EFFECTIVE JULY 1, 2022**

A top-down view of a wooden desk with various medical supplies. A stethoscope is on the left, a keyboard is at the top, a watch is on the left, and surgical scissors, a reflex hammer, and a syringe are on the right. A central text box contains contact information.

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