

Retired Public Employees of Alaska.
Mike Humphrey.
Director of Health Benefits and Retiree Health
Monthly Meeting - August 2025

Summary of Proposed Change

In collaboration with the RHPAB, the AlaskaCare Retiree Health Plan is evaluating potential enhancements to the Standard Dental-Vision-Audio (DVA) Plan. Through the meetings held in February, May, and June of 2025, it was recommended that the following proposed changes be evaluated further and put before the RHPAB for a vote:

- **Ambulance coverage in outside the United States:** The cost of ground ambulance outside of the United States should be covered.
 - Minimal impact
 - RHPAB recommended that this be sent to the Commissioner of Administration for Approval
- **Reintroduction of Teladoc:** To continue to support members in their ability to access timely care, potentially from rural locations, or for those who have limited mobility by adopting the claims administrator's telemedicine policies.
- **Acute Primary Care**
 - 24/7 on demand access to board-certified doctors by phone or video. Request a visit or schedule an appointment for a later time.
- **Dermatology**
 - Upload images and provide details about your skin condition and receive a response in just 1 business day from a licensed dermatologist.
 - Includes 7-day in-app messaging follow up for any questions or needs.
- **Behavioral Health**
 - Meet with a therapist, psychologist or psychiatrist 7 days a week (7 am to 9 pm local time) from the comfort of your home by video or phone and get support for anxiety, depression, stress and more.
 - Services available for adolescents 13-17 as well (video only)
- **Cost to the Retiree:** \$25.00 per visit
- **Preventive Cleanings:** Remove Delta Dental's OHTH program, and increase Plan coverage from two to four prophylaxis, scaling, and periodontal maintenance visits per calendar year for all members.
 - a. Preventive Cleanings: An additional \$270,000, or 0.45%
 - b. RHPAB recommended that this be sent to the Commissioner of Administration for Approval

Preventive Cleanings	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Prophylaxis – Adult	2x per calendar year	Remove OHTH and change to 4x per calendar year
Prophylaxis – Child	2x per calendar year	Remove OHTH and change to 4x per calendar year
Scaling in presence of generalized moderate or severe gingival inflammation	2x per calendar year	4x per calendar year
Periodontal maintenance	2x per calendar year	Remove OHTH and change to 4x per calendar year

- **X-Rays and Imaging:** Allow Plan coverage for 3D imaging, which is currently a Plan exclusion, once per calendar year.
 - a. An additional \$300,000, or 0.50%
 - b. RHPAB recommended that this be sent to the Commissioner of Administration for Approval

X-Rays and Imaging	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Full mouth x-ray & panoramic x-ray	1x every 5 years	1x per calendar year
3D Imaging	Plan Exclusion	1x per calendar year

- **Other Class I Changes:** Increase the allowance for the topical application of fluoride from two times per calendar year based on age criteria, to four times per calendar year with no age limit. Remove current eligibility criteria for sealant application, sealant repair, and preventive resin restoration in a moderate to high-risk patient for a permanent tooth, and allow once per tooth per year for each service.
 - a. De minimis impact
 - b. RHPAB recommended that this be sent to the Commissioner of Administration for Approval

Other Class I Changes	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Topical application of fluoride	2x per calendar year up to age 19. 19 and older 2x per calendar year based on history.	Change to match cleaning frequency (4x per calendar year), no age limit
Sealant application per tooth, Sealant repair per tooth, Preventive resin restoration in a moderate to high caries risk patient – permanent tooth	Limited to the unrestored occlusal surfaces of permanent molars once per tooth in any 5 year period. If performed within 2 years by the same provider, the sealant is not billable to the patient.	1x per tooth per year – no age limit

- **Crowns/Dentures:** Reduce the frequency limit from once per tooth every seven years, to once per tooth every five years. Update the reimbursement allowance from the allowable amount for a metal crown to the allowable amount for a porcelain crown.
 - a. An additional \$150,000, or 0.25%
 - b. RHPAB recommended that this be sent to the Commissioner of Administration for Approval

Crowns	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Crown	1x 7 years, up to metal allowable	1x 5 years; enhance benefit to allow full benefit for porcelain crown

Dentures	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Removable prosthetics – Partial, dentures	1x every 7 years	1x every 5 years
Overdenture – Complete Maxillary (Upper arch)	1x every 7 years, alternate benefit of D5110	Partial or full denture per arch 1x every 5 years

- **Orthodontics:** Depending on the lifetime maximum benefit selected, either \$1,500, \$2,000, or \$2,500.5% to 2.1%
 - RHPAB recommended that this be sent to the Commissioner of Administration, stating that Orthodontics should not be added

Orthodontia Options	Standard Plan Benefit (Current)	Standard Plan Proposed Changes
Orthodontia - \$1,500 LTM	Not Covered	0.5% - 1.3%
Orthodontia - \$2,000 LTM	Not Covered	0.6% - 1.7%
Orthodontia - \$2,500 LTM	Not Covered	0.7% - 2.1%

Total Financial Estimated Impact

Category	Financial Impact
Preventive Cleanings	0.45%
X-Rays and Imaging	0.50%
Other Class I Changes	De Minimis
Crowns	0.25% - 0.50%
Orthodontia - \$1,500 LTM	0.5% - 1.3%
Orthodontia - \$2,000 LTM	0.6% - 1.7%
Orthodontia - \$2,500 LTM	0.7% - 2.1%
Total	1.70% - 3.55%

Potential Standard DVA Plan Premium Impacts

The charts below illustrate the relative cost impact to retirees by Plan based on potential plan changes:

Coverage Level	Standard Monthly	1%		2%		5%		10%	
		Rate	Annual Incr.	Rate	Annual Incr.	Rate	Annual Incr.	Rate	Annual Incr.
Ret Only	\$ 71	\$ 72	\$ 12	\$ 72	\$ 12	\$ 75	\$ 48	\$ 78	\$ 84
Ret & Spouse	\$ 142	\$ 143	\$ 12	\$ 145	\$ 36	\$ 149	\$ 84	\$ 156	\$ 168
Ret & Children	\$ 129	\$ 130	\$ 12	\$ 132	\$ 36	\$ 135	\$ 72	\$ 142	\$ 156
Ret & Family	\$ 202	\$ 204	\$ 24	\$ 206	\$ 48	\$ 212	\$ 120	\$ 222	\$ 240

Other Topics

The population that is not eligible for Medicare Part A:

- Estimated count 380
- Division is aware that a fix is needed. But I will need to wait until the new BEAR system is up and running.

Vaccines: waiting for further clarification. However, here is the CDC schedule
<https://www.cdc.gov/vaccines/hcp/imz-schedules/adult-age.html#table-age>

Preventive Benefits: waiting for further clarification.