

STATE OF ALASKA

POLITICAL SUBDIVISION GROUP HEALTH AND LIFE PLAN

Participation as of May 31, 2009:

Number of employers: 45

Number of covered lives: 1175 (employee count only)

Who Can Participate

Under AS 39.30.090, a governmental unit - a municipality, school district or other political subdivision of the State - may elect to participate.

Who Is Covered

If a governmental unit participates, coverage is mandatory for all permanent full-time employees and elected or appointed officials. It is optional for their eligible dependents and spouses as well as for permanent part-time employees.

What Is Covered

Each of the four plans available covers medical, dental, vision, audio and prescriptions, but each has different deductible and/or coinsurance (reimbursement) amounts. Also included is a mandatory Basic Life policy for the employees as well as an Optional Life plan.

What It Costs

Premiums differ depending on the Plan selected and whether dependents are covered. The governmental unit may either pay the entire cost of the insurance for its employees and their eligible dependents or share the cost with employees.

The Employer's Responsibility

Employers are required to enroll employees and their eligible dependents, collect and remit any premiums, report eligible members to the insurers, and provide coverage continuation administration for terminated employees or dependents.

The Insurers

The current carrier for health insurance is Aetna, Inc. The current carrier for life insurance is Unum.

How To Apply

To apply for coverage under this health program, a governmental unit must submit two copies of the Participation Agreement and a certified copy of a resolution approved by the governing body.

More Information

The State of Alaska, Division of Retirement and Benefits, is the policyholder for the plan. The Agent is the Alaska Municipal League Joint Insurance Association.