



2027 Enrollment Guide

COMPOSITE PLAN

Open Enrollment begins October 19

Select your plan level and enroll or remove dependents during Open Enrollment from October 19, 2026 through November 20, 2026.



Open Enrollment Questions?

Contact the Trust office at **907-751-9700** or toll free at **800-478-4450**

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Dear Member,

As we approach the end of the year, it's time to review and update your dependents for the upcoming year. Open Enrollment for 2027 is now officially open, running from October 19, 2026 through November 20, 2026.

What You Need to Do:

1. **Make Your Changes:** Visit www.959trusts.com and select Health Benefits → Open Enrollment to submit your Enrollment Form online, or complete the enclosed form and submit it at the Alaska Teamster-Employer Welfare Trust office at 520 E 34th Ave., Suite 107, Anchorage AK 99503. If you do not submit an Open Enrollment form with changes by November 20, 2026, your current selections will carry over into the new year.
2. **Ask Questions:** If you have any questions or need assistance, feel free to contact the Trust office at (907) 751-9700 or toll free at (800) 478-4450.

Important Dates:

- **Open Enrollment Period:** October 19 – November 20
- **Benefits Effective Date:** January 1, 2027

Making informed decisions now can have a significant impact on your health, finances, and overall well-being in the coming year.

Sincerely,

Alaska Teamster-Employer Welfare Trust

About 2027 Open Enrollment

- This Open Enrollment period provides you with an opportunity to enroll or dis-enroll dependents covered by your Alaska Teamster-Employer Welfare Plan.
- All enrollments and/or changes you request are subject to the specific terms and conditions described in the Plan's Summary Plan Description Booklet.
- **If you do not wish to make changes** during this Open Enrollment period, your coverage will remain the same until the next annual Open Enrollment period for coverage effective January 1, 2028.
- **Don't Miss the Deadline.** Only on-time enrollments will be accepted. The last day to submit an Open Enrollment form or online enrollment changes is by November 20, 2026.
- **A Note About Section 125 Payroll Deduction Option.** If your employer offers a Section 125 Payroll Deduction option to make a pre-tax monthly payment of your portion for health and welfare benefits, please have your employer remit the appropriate rates in advance of the January 1, 2027, eligibility date.

Complete Your Open Enrollment Online!

To make changes online during this Open Enrollment period, go to www.959trusts.com and select Health Benefits → Open Enrollment or scan the QR code:



What's Staying the Same in 2027



Lower Deductibles

Individual and family deductibles are staying the same for 2027.

2027 Deductible	
Individual	Family
\$750	\$2,250

Low and No-Cost Care Options

Hinge Health Virtual Physical Therapy

If you're struggling with joint or muscle pain, Hinge Health can help with virtual programs that combine gentle exercise with one-on-one support to improve your condition, reduce pain, and help you move confidently.



Whether your goal is to go hiking more, spend time in your garden, or take the stairs (or all three), you can get pain relief with exercises that can be done in as little as 15 minutes – anytime, anywhere you're comfortable.

→ Visit hingehealth.com

Preventive Care

Preventive care is an investment in your long-term health and well-being. By taking simple steps now – such as scheduling an annual check-up, getting recommended screenings, and making healthy lifestyle choices – you can avoid costly health issues down the road. Plus, preventive care is covered 100% (subject to UCR limits), with no copayment or deductible.

Covered preventive care may be different depending on your age, gender, and circumstances, so be sure to check your coverage before receiving care.

→ Visit the Find a Provider page at 959trusts.com

Transcarent Surgery Care

Need surgery? With Transcarent Surgery Care, you pay \$0. Formerly known as BridgeHealth, Transcarent Surgery Care and the Alaska Teamster-Employer Welfare Trust are committed to providing you optimal care at a lower out-of-pocket cost.



Surgery costs scheduled through Transcarent are covered at 100%, with no deductible or coinsurance, and include pre-op, surgery, and post-op care.

Surgical procedures include Cardiac, General, Neurological, Orthopedic, Spine, Vascular and Women's Health.

→ Contact a Care Coordinator at (888) 387-3909 for additional information.

100% Covered Care Anywhere with Teladoc

Teladoc provides you and your eligible dependents with 24/7/365 access to U.S. board certified doctors and pediatricians by phone, web or app – at no cost to you. If you cannot see your regular doctor, Teladoc doctors can diagnose, treat and prescribe medication. Connect to a doctor in minutes.



→ Download the app or visit www.teladochealth.com

Reduce Your Type 2 Diabetes Medication with Virta

Virta can help you manage or reverse your Type II diabetes without relying on medication. Designed to help you lose weight, lower blood sugar, and reduce medications, Virta offers personalized support to help you transform your health – at \$0 cost to you.



Virta is available to eligible members and dependents age 18 and older who have been diagnosed with type 2 diabetes.

Note: There are some medical conditions that may exclude participation.

→ Visit 959trusts.com/virta

No Co-Pays at Coalition Health Centers

The Coalition Health Centers welcome members of the Alaska Teamster-Employer Welfare Trust and their eligible dependents. Primary care providers at the Coalition Health Centers focus on injury and illness treatment, disease prevention, health promotion, patient education, wellness and preventive care including DOT physicals. Contact the location nearest you to schedule an appointment today. Walk-ins welcome!

Anchorage

710 East Tudor Road, Suite 120
(907) 264-1370
Ages 5+

Mat-Su

1700 East Bogard Road
Building A, Suite 103
(907) 206-4601
Ages 5+

Fairbanks

570 Riverstone Way, Unit 3
(907) 450-3300
Ages 2+

By Appointment: Mon – Fri 7:30 a.m. – 6:30 p.m. **Walk-in Appointments:** Mon – Fri 8:30 a.m. – 6:30 p.m.

→ Visit coalitionhealthcenter.com

What's Changing in 2027

Summary of Material Modifications (SMM)

The Board of Trustees of the Alaska Teamster-Employer Welfare Trust has approved the following changes to the Alaska Teamster-Employer Welfare Plan. Unless stated otherwise, these changes will go into effect on January 1, 2027.

This SMM supplements the summary plan description dated January 1, 2018 ("SPD"). You should retain this document with your copy of the SPD.

No Need to Change Providers

Participants and their dependents will have uninterrupted access to current providers, including Affordable Dental Care. However, using a dentist in the Moda Delta Dental PPO or Premier Network will save you money.

Find a Preferred Provider

Scan the QR code to search for a provider in the Delta Dental PPO or Premier Network.



Section 9: Dental Care Benefit for Eligible Employees and Their Dependents



Changes described below include a new preferred provider network, as well as increases to the maximum benefit payable for Orthodontia benefits for Dependents, and the percentage payable for Class I services.

9.1 Covered Dental Expenses

The following is an addition to Section 9.1:

The Trust's preferred provider network for dental providers is Moda – Delta Dental. The Trust has entered into a contract with Moda to provide dental care to Participants at preferred rates.

Active Participants and their Dependents may go to any licensed dentist. However, Participants will save money when they access care from a dentist in the Delta Dental PPO or Premier Network.

9.2 Calendar Year Deductible and Maximum Benefit Payable

The following sentence replaces the second bullet point in Section 9.2:

- Orthodontia benefits are available only through age 18 (under the age of 19), and are limited to a lifetime maximum benefit payable of \$2,000 per Dependent child.

9.3 Percentages Payable

The table below replaces the table in Section 9.3:

Class I – Diagnostic and Preventive Services:	100%
Class II – Basic Dental Services:	80%
Class III – Major Dental Services:	50%
Orthodontic Services:	50%

9.5 Covered Dental Services

The following sentences replace the first two sentences under Orthodontic Services in Section 9.5:

The Orthodontia Benefit is available only through age 18 (under the age of 19). Benefits are payable at 50%, limited to a lifetime maximum benefit payable of \$2,000 per covered individual.

2027 Plan Options and Rates

Plan Type	Effective January 2027
Composite	\$2,536

How to Complete and Submit Your Enrollment Form

Complete your Annual Enrollment Today!



Online

Visit www.959trusts.com or scan the QR code and select Health Benefits → Open Enrollment to submit your enrollment form online.

In-Person

Complete the enclosed form and submit it in-person or by mail at:

Alaska Teamster-Employer Welfare Trust
520 E 34th Ave., Suite 107
Anchorage AK 99503

If you don't make any changes, your current selections will carry over into the new year.

Download the BeneSys App

Your medical and pension plan — in the palm of your hand

Download the BeneSys Now mobile app for easy access to your Health and Pension Plan information. The main functions of the app are:

Health Plan

- Check current **Eligibility** status, as well as one year of history
- Access your electronic **Medical ID card**
- View **dependent enrollment** information
- Track your family's annual deductibles
- Access individual accumulator information for each family member*
- Access 12 months of Explanation of Benefits (EOB)

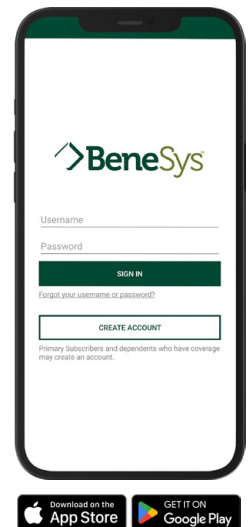
*Family members aged 18 and over must register individually

Pension Plan

- See your Defined Benefit summary and pension detail by plan year, including your most recent calculated accrued benefit

Employer Contributions

- View your last 12 months of contributions



Contact Information



Trust Customer Service Office

Alaska Teamster-Employer Welfare Trust
520 E. 34th Avenue, Suite 107
Anchorage, AK 99503-4116
Phone: (907) 751-9700 or (800) 478-4450
Email: benefits@959trusts.com
www.959trusts.com



Costco Mail Order Pharmacy

802 134th St SW, Suite 140
Everett, WA 98204
Phone: (800) 607-6861
Fax: (800) 633-0334
www.pharmacy.costco.com



Navitus Health Solutions

361 Integrity Dr.
Madison, WI 53717
Phone: (877) 571-7500
www.navitus.com



Vision Service Plan (VSP)

P.O. Box 385018
Birmingham, AL 35238-0518
Phone: (800) 877-7195
www.vsp.com



Transcarent Surgery Care (formerly Bridge Health)

Phone: (888) 387-3909
www.transcarent.com



Hinge Health

Phone: (855) 902-2777
Email: help@hingehealth.com
www.hingehealth.com



Moda Health Delta Dental

Phone: (855) 718-1767 (TTY: 711)

