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"We are made wise not by the recollection of our past, but by the responsibility for our future."

George Bernard

"The greatest wealth is health."

Virgil

Welcome to the Egyptian Trust:

Panhandle C.U.S.D. #2

Dieterich Unit #30 Schools

Gallatin C.U.S.D. #30

Carrollton C.U.S.D. #1

9th Annual Bookkeeper/Administration Meetings

Each year the meetings of the Bookkeeper and Administration Staff are held in order to inform and educate the Employer Participants of the Trust. The interactive meetings assure continuance of communication and exchange of information between the Employer Groups and Consultants/Vendors hired by the Trust to manage your Health Benefits Program. Annual meetings in three locations are one of the many ways in which the Trust continually works toward long term success of this program.

Many thanks to the Bookkeeper/Administration Staff who took time out of their busy Summer schedule to learn more about the Trust and the administration involved. This year participation grew to **154 attendees**. Your input, comments, and suggestions are always invaluable. Participation of the Employer Groups benefits the Employer, the Consultants/Vendors involved in administering the benefits, but most importantly, benefits the membership of the Trust!

Mark your calendars now for July 28 – July 30, 2010 when we expect to hold the 10th annual meetings.

Health Savings Account (HSA) Qualified-High Deductible Health Plan (Bronze Plan) Changes Effective January 1, 2010

In accordance with the IRS Requirements for 2010, Egyptian Trust will be implementing the following limits to the HSA Qualified High Deductible Health Plan (Bronze Plan) effective January 1, 2010.

	<u>Individual</u>	<u>Family</u>
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
HSA Contribution Limit	\$3,050	\$6,150
Catch-Up Contribution (55 or older)	* \$1,000	

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$1,000 could be made to that account. For additional information about Health Savings Accounts please refer to your Bronze Plan Document or visit www.irs.gov.

**Vendor/Consultant
Websites/Phone**

Health & Dental

*View your protected
claims and eligibility and
more at:*

www.myMeritain.com

*Member Services Phone
800-844-7979*

Prescription Drugs

*View your protected
prescription drug claims
history and more at:*

www.express-scripts.com

*Member Services Phone
800-451-6245*

Egyptian Trust

*View information about
Egyptian Trust, programs
offered by the Trust,
historical newsletters, and
more at:*

www.egtrust.org

HealthLink Providers

*Find a Tier 1 or Tier 2
Participating Provider,
create a Customized
Directory, and more at:*

www.healthlink.com

*Member Services Phone
800-624-2356*

UniView Vision Plan

*To find a participating
Uniview provider go to:*

www.unicare.com

*Member Services Phone
888-884-8428*

Lincoln Financial Group

*Member Services Phone
800-423-2765*

Health Plan Documents Effective September 1, 2009

The most recently published Summer Newsletter included all of the health plan changes which became effective on September 1, 2009. It is important each covered member becomes familiar with the benefits of their health program. Please refer to the Summer Newsletter for a synopsis of the benefit changes by clicking on:

<http://www.egtrust.org/Summer%202009%20Newsletter%207-09-revised.pdf>

Plan Documents are now available for the Platinum, Gold, and Silver Plans and the Bronze Plan. In coming weeks Meritain Health will be shipping a sufficient supply of the Plan Documents to each participating employer group. The employer group will distribute to each employee or retiree covered by one of the Egyptian Trust Health Plans. The Plan Documents will also be posted at www.egtrust.org. Please review your Plan Document for details of enrollment, benefits, claims provisions and more. If you have questions about your benefits please contact Meritain Health Customer Service Department at (800) 844-7979.

Voluntary Dental Plan Documents

In conjunction with the distribution of the Health Plan Documents, Meritain Health will also ship the voluntary dental plan documents to each participating employer group. The employer group will distribute to each employee or retiree covered by one of the Egyptian Trust Voluntary Dental Plans. The Plan Documents will also be posted at www.egtrust.org. Please review your Plan Document for details of enrollment, benefits, claims provisions and more. If you have questions about your benefits please contact Meritain Health Customer Service Department at (800) 844-7979.

Coming soon to www.egtrust.org ~

We understand you have many questions about the various benefits and the programs offered by the Egyptian Trust. In an effort to enhance the information available at your fingertips, we'll soon be adding FAQ's (Frequently Asked Questions) to the website. This section will be dedicated to those questions and common inquiries made to the program administrators.

And, if you haven't already done so, be sure to register at www.myMeritain.com to take advantage of accessing your password protected private enrollment and claims information.

Egyptian Trust Website

Recently added to the Egyptian Trust website is the “New Hire Packet”. This document provides a summary of the plans and associated premiums available to a New Hire or a Newly Eligible Employee of one of the participating employer groups of the Egyptian Trust. Contained within the document is the Customer Service Department contact information should you have questions concerning these programs.

The Egyptian Trust website is a very useful member tool which contains information and forms for each product endorsed by the Egyptian Trust including the Health Plans, Voluntary Life Insurance, Voluntary Dental, and Voluntary Vision.

You may retrieve any of the following forms, documents, and more when visiting us at www.eqtrust.org.

Employee Forms

- Enrollment Form - All Products
- Enrollment Form - Changes Only
- Enrollment Notice - 12 month notice to change health plan
- Dependent Status Form
- Member Statements Form
- MyMeritain Member Website registration instructions

Medical Plans

- HIPAA Privacy Practices
- Schedule of Benefits - Platinum
- Schedule of Benefits - Gold
- Schedule of Benefits - Silver
- Schedule of Benefits - Bronze
- 2009 Preventive Care Drug Listing - Bronze
- 2009 Drug Formulary
- Plan Document –Platinum, Gold, or Silver Plan
- Plan Document – Bronze Plan

Life Insurance

- Optional Life Insurance Brochure
- Evidence of Insurability Form

Dental

- Dental Summary of Benefits

Vision

- Summary of Benefits – Vision
 - UniView Vision Benefits Brochure
-

Flu Prevention Resources from Meritain Health

Meritain Health is pleased to provide the following information to support you in staying healthy during the flu season. Visit us at www.meritain.com for additional information on a large variety of subjects.

Preventing the Flu

Good Health Habits Can Help Stop Germs

Good health habits like covering your mouth when you cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu.

- **Avoid close contact.** Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.
- **Stay home when you are sick.** If possible, stay home from work, school and errands when you are sick. You will help prevent others from catching your illness.
- **Cover your mouth and nose.** Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.
- **Wash your hands.** Washing your hands often will help protect you from germs.
- **Avoid touching your eyes, nose or mouth.** Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.
- **Practice other good health habits.** Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids and eat nutritious food.

Source: National Center for Immunization and Respiratory Diseases (NCIRD)

H1N1 Flu (Swine Flu)

What You Can Do to Stay Healthy

There are everyday actions people can take to stay healthy.

- Cover your mouth and nose with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hands cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread that way.

Try to avoid close contact with sick people.

- Influenza is thought to spread mainly person-to-person through the coughing or sneezing of infected people.
- If you get sick, the Centers for Disease Control and Prevention (CDC) recommends that you stay home from work or school and limit contact with others to keep from infecting them.

For more information please visit the CDC at:

http://www.cdc.gov/swineflu/swineflu_you.htm

Source: Centers for Disease Control and Prevention

Welcome Back to School!



What You Need To Know About Seasonal Influenza

Keep yourself and your family healthy this flu season!

Influenza, more commonly known as the flu, is a contagious respiratory illness caused by influenza viruses. Every year, 5-20 percent of the population get the flu, and more than 200,000 people are hospitalized for flu-related complications.

Complications of the flu.

Certain populations of people are at higher risk for flu-related complications, which can include bacterial pneumonia, ear infections, sinus infections, dehydration and worsening of chronic medical conditions, such as congestive heart failure, asthma or diabetes.

How the flu spreads.

Influenza is a respiratory illness, and as such, spreads from person to person mainly through coughing or sneezing. Some people may become infected by touching something with flu viruses on it and then touching their nose, mouth or eyes.

It's important to do what you can to keep yourself and your loved ones healthy!

The best way to prevent the flu is to get vaccinated.

Although there are many steps you can take to prevent getting the flu, including the recent H1N1 influenza, the single best defense you can take is to get a flu shot every year. About two weeks after vaccination, antibodies develop that protect against influenza virus infection. **The seasonal flu shot will not protect against the H1N1 flu, and vice versa. These are two separate vaccines.**

Depending on your age and health status, certain people are at higher risk than others for serious flu-related complications.

These people should definitely consider getting a flu shot every year:

- Children ages six months to 19 years old.
- Pregnant women.
- People 50 years of age and older .
- People six months or older with certain chronic medical conditions.
- People who live in nursing homes and other long-term care facilities.
- People who live with or care for those at high risk for complication from the flu, including:
 - Healthcare workers.
 - Household contacts of persons at high risk for complications from the flu.
 - Household contacts and out-of-home caregivers of children less than six months of age (these children are too young to be vaccinated).
- Teens and young adults who live in crowded conditions, such as college dormitories.
- In addition, to prevent H1N1 influenza in particular, young adults from ages 20-24 should be vaccinated.

How contagious is the flu?

Very! Did you know that most flu-ridden adults may be able to infect others beginning one day before symptoms develop and up to seven days after becoming sick? That means you can pass on the flu to someone else before you know you are sick, as well as while you are sick.

How is the H1N1 flu different from the seasonal flu?

The largest number of confirmed cases of the H1N1 flu have occurred in people between the ages of 5 and 24.

Although individuals over age 64 are much less likely to become infected with H1N1 flu than other age groups, they have been shown to be more likely to suffer from complications if they do become infected.

The H1N1 flu has been associated with a high risk of complications in people who are pregnant or have other high risk medical conditions, such as diabetes or heart disease.

Please note, certain people should not get a flu vaccination. These people include:

- People who have a severe allergy to chicken eggs.
- People who have had a severe reaction to an influenza vaccination in the past.
- People who developed Guillian-Barré syndrome (GBS) within six weeks of getting an influenza vaccine previously.
- Children less than six months of age.
- People who have a moderate or severe illness with a fever should wait to get vaccinated until their symptoms lessen.

If you have questions about whether or not you should get a flu shot, it's best to check with your doctor.

When to get vaccinated.

Yearly flu vaccination should begin in September or as soon as the vaccine is available, and continue throughout the influenza season, into December, January and beyond. This is because the timing and duration of flu seasons vary. While influenza outbreaks can happen as early as October, most of the time flu activity peaks in January or later.

About anti-viral drugs.

The following people should speak with their doctor about the possible need for anti-viral treatment if they become ill with the flu:

- People with severe flu symptoms.
- Young children, children with chronic medical conditions or developmental disabilities, or children and adolescents (age 19 and under) who are receiving long-term aspirin therapy and who might be at risk for experiencing Reye Syndrome after flu infection.
- Women who are pregnant.
- People who are 65 years of age or older.
- Residents of nursing homes and other chronic care facilities.
- People who are immunosuppressed.

Other tips to help keep you well.

There are other precautions you should take to help prevent the spread of the flu, including the recent H1N1 flu:

- Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick, too.
- If possible, stay home from work, school and errands when you are sick. You will help prevent others from catching your illness.
- Cover your mouth and nose with a tissue when coughing or sneezing, or in a pinch, cough into your shirt sleeve or a bent elbow. It may prevent those around you from getting sick.
- Washing your hands often will help protect you from germs.
- Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.
- Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids and eat nutritious food.

Symptoms of the flu.

- Fever (usually high)
- Headache
- Extreme tiredness
- Dry cough
- Sore throat
- Runny or stuffy nose
- Muscle aches
- Stomach symptoms, such as nausea, vomiting and diarrhea also can occur, but are more common in children than adults
- Symptoms of the swine flu are the same as other influenza viruses, but includes vomiting and diarrhea

Symptoms requiring emergency attention.

- Trouble breathing, shortness of breath or rapid breathing
- Chest pain or pressure
- Stomach pain
- Confusion
- Severe or frequent vomiting
- Getting better, followed by a return of fever and worsening of symptoms
- In children, an inability to drink enough liquids to stay hydrated, fever with a rash or being so irritable that the child does not want to be held



H1N1 Flu and You

Below are questions and answers regarding the H1N1 Flu (Swine Flu) prepared by the Centers for Disease Control and Prevention (CDC):

What can I do to protect myself from getting sick?

The most important thing you can do to protect your health is practice the following respiratory etiquette:

- If you're sick, you should notify your supervisor but should not show up at work. If children are ill, they should not go to school.
- Cover your mouth and nose with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth.
- Try to avoid close contact with sick people.

What is H1N1 Flu?

H1N1 Influenza (Swine Flu) is a respiratory disease of pigs caused by type A influenza viruses that causes regular outbreaks in pigs. People do not normally get the H1N1 flu, but human infections can and do happen. H1N1 flu viruses have been reported to spread from person-to-person, but in the past, this transmission was limited and not sustained beyond three people.

Is this H1N1 flu virus contagious?

CDC has determined that this influenza A (H1N1) virus is contagious and is spreading from human to human. However, at this time, it not known how easily the virus spreads between people.

If I've been exposed, how long does it take to develop symptoms?

Symptoms usually start to appear in 1-4 days.

What are the symptoms of flu, seasonal and H1N1?

A fever over 101 degrees F is usually one of the first signs of having contracted the flu. Headaches, fatigue, body aches and head congestion are also common symptoms. Excessive coughing may result in chest pain. Pain and/or discomfort in extremities and back pain are also common symptoms. Gastrointestinal symptoms are not uncommon.

How does H1N1 flu spread?

Spread of this influenza A (H1N1) virus is thought to be happening in the same way that seasonal flu spreads. Flu viruses are spread mainly from person to person through the coughing or sneezing of people with influenza. Sometimes people may become infected by touching something with flu viruses on it and then touching their mouth or nose.

How can someone with the flu infect someone else?

Infected people may be able to infect others beginning 1 day before symptoms develop and up to 7 or more days after becoming sick. That means that you may be able to pass on the flu to someone else before you know you are sick, as well as while you are sick.

What should I do to keep from getting the flu?

First and most important: wash your hands. Try to stay in good general health. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food. Try not touch surfaces that may be contaminated with the flu virus. Avoid close contact with people who are sick.

What is the best way to protect my child from the flu?

- Teach them hand washing and this can be practiced at home.
- Flu shots are used on children from age 6 months and older.
- A nasal spray vaccine can also be used for children 2 years and older. If asthma is a concern, avoid the nasal spray.
- Tell your child to avoid other children who appear to be sick.
- If your child appears to become very ill, don't assume this will pass as with colds. Take your child to a doctor right away if...
 - Your child has a high fever or a fever lasting more than 12 hours.
 - Has trouble breathing or breathes fast.
 - Has skin that has turned blue.
 - Won't take reasonable amount of fluids.
 - Seems confused or difficult to wake from sleep or become sluggish
 - Has a seizure.
 - Or has other conditions that put them at risk, like heart disease, diabetes or asthma.

Are there medicines to treat H1N1 flu?

CDC recommends the use of Oseltamivir or Zanamivir for the treatment and/or prevention of infection with these H1N1 Flu influenza viruses. Antiviral drugs are prescription medicines (pills, liquid or an inhaler) that fight against the flu by keeping flu viruses from reproducing in your body. If you get sick, antiviral drugs can make your illness milder and make you feel better faster. They may also prevent serious flu complications. For treatment, antiviral drugs work best if started soon after getting sick (within 2 days of symptoms).

How long can an infected person spread H1N1 flu?

People with H1N1 influenza virus infection should be considered potentially contagious as long as they are symptomatic and possible for up to 7 days following illness onset. Children, especially younger children, might potentially be contagious for longer periods.

What surfaces are likely to be sources of contamination?

Germs can be spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth. Droplets from a cough or sneeze of an infected person move through the air. Germs can be spread when a person touches respiratory droplets from another person on a surface like a desk and then touches their own eyes, mouth or nose before washing their hands.

How long can viruses live outside the body?

We know that some viruses and bacteria can live 2 hours or longer on surfaces like cafeteria tables, doorknobs and desks. Frequent hand washing will help you reduce the chance of getting contaminated from these surfaces.

Television coverage of this flu shows many people wearing surgical masks. How effective are these in providing a level of protection?

Face masks are more effective at preventing the spread of the virus if you have it. It isn't so effective at protecting you from catching it. Remember, the virus spreads by breathing in the virus that is airborne from an infected person's cough or sneeze (3 feet is the expected range). Then that virus-laden droplet lands on surfaces that we touch. We routinely touch things that are then introduced to our bodies via the eyes, nose or mouth. The routine touching of an infected surface won't cause the flu. So if you've touch a suspicious surface or person and don't have immediate access to hand washing or sanitizer, just remember to keep your hands below your waist until you can wash.

What is the best technique for washing my hands?

Washing your hands often will help protect you from germs. Wash with soap and water or clean with alcohol-based hand cleaner. We recommend when you wash your hands with soap and warm water, that you wash for 15 to 20 seconds. When soap and water are not available, alcohol-based disposable hand wipes or gel sanitizers may be used. You can find them in most supermarkets or drugstores. If using gel, rub your hands until the gel is dry. The gel doesn't need water to work; the alcohol in it kills the germs on your hands.

What should I do if I get sick?

If you live in areas where H1N1 flu cases have been identified and become ill with influenza-like symptoms, including fever, body aches, runny nose, sore throat, nausea, or vomiting or diarrhea, you may want to contact your health care provider. Your healthcare provider will determine whether flu testing or treatment is needed.

If you are sick, you should stay home and avoid contact with other people as much as possible to keep from spreading your illness. If you become ill and experience any of the following warning signs, seek emergency medical care.

In children, emergency warning signs that need urgent medical attention include:

- Fast breathing or trouble breathing
- Blue-ish skin color
- Not drinking enough fluids
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms improve but then return with fever and worse cough
- Fever with a rash

In adults, emergency warning signs that need urgent medical attention include:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting

Can I get H1N1 influenza from eating or preparing pork?

No! H1N1 influenza viruses are not spread by food. You cannot get H1N1 influenza from eating pork or pork products. Eating properly handled and cooked pork products is safe.

You should develop a family emergency health information sheet

This should include the name of the family member, blood type if known, allergies and any past or current medical history including operations.

For more information regarding the H1N1 Flu and other Pandemic concerns, access Web site

<http://www.pandemicflu.gov/>.



Taking Care of Yourself

What to Do if You Get Sick with Flu

Topics:

- **Flu Symptoms**
- **Antiviral Drugs**
- **If You Get Sick**
- **Emergency Warning Signs**

Flu Symptoms

The flu is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death.

Symptoms of flu include:

- Fever (usually high)
- Headache
- Extreme tiredness
- Dry cough
- Sore throat
- Runny or stuffy nose
- Muscle aches
- Stomach symptoms, such as nausea, vomiting, and diarrhea, also can occur but are more common in children than adults.

While getting a flu vaccine each year helps prevent the flu, practicing good health habits is the best way to prevent illness as vaccines do not prevent the contraction of all strains of the virus. Influenza antiviral drugs can fight against influenza, offering a second line of defense against the flu.

Antiviral Drugs

Antiviral drugs are an important second line of defense against the flu.

- If you do get the flu, antiviral drugs are an important treatment option (they are not a substitute for vaccination).
- Antiviral drugs are prescription medicines (pills, liquid or an inhaler) that fight against the flu by keeping flu viruses from reproducing in your body.
- Antiviral drugs can make your illness milder and make you feel better faster. They may also prevent serious flu complications. This could be especially important for people at high risk.
- For treatment, antiviral drugs work best if started soon after getting sick (within 2 days of symptoms).

There are four flu antiviral drugs approved for use in the United States. CDC has issued interim guidance on which antiviral drugs to use during the 2008-09 flu season. The four antiviral drugs are:

- Oseltamivir (brand name Tamiflu®) is approved to both treat and prevent influenza A and B virus infection in people one year of age and older.
- Zanamivir (brand name Relenza®) is approved to treat influenza A and B virus infection in people 7 years and older and to prevent influenza A and B virus infection in people 5 years and older.

- Amantadine (Symmetrel®, generic) is approved to treat and prevent only influenza A viruses in people older than 1 year.
- Rimantadine (Flumadine®, generic) is approved to prevent only influenza A virus infection among people older than 1 year. It is approved to treat only influenza A virus infections in people 13 and older.

Antiviral drugs differ in terms of who can take them, how they are given, their dose (which can vary depending on a person's age or medical conditions), and side effects.

For more information, see “Information for Health Care Professionals: Using Antiviral Agents for Seasonal Influenza” or consult the package insert for each drug. Your doctor can help decide whether you should take an antiviral drug this flu season and which one you should use.

If You Get Sick

Most healthy people recover from the flu without complications. If you get the flu:

- Stay home from work or school.
- Get lots of rest, drink plenty of liquids, and avoid using alcohol and tobacco.
- There are over-the-counter (OTC) medications to relieve the symptoms of the flu (but never give aspirin to children or teenagers who have flu-like symptoms, particularly fever).
- Remember that serious illness from the flu is more likely in certain groups of people including people 65 and older, pregnant women, people with certain chronic medical conditions and young children.
- Consult your doctor early on for the best treatment, but also be aware of emergency warning signs that require urgent medical attention.

Emergency Warning Signs

Seek emergency medical care if you or someone you know is having any of following warning signs discussed below.

In children, emergency warning signs that need urgent medical attention include:

- Fast breathing or trouble breathing
- Blue-ish skin color
- Not drinking enough fluids
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms improve but then return with fever and worse cough
- Fever with a rash

In adults, emergency warning signs that need urgent medical attention include:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting

Seek emergency medical care if you or someone you know is experiencing any of the signs above.

Source: Coordinating Center for Infectious Diseases (CCID), National Center for Immunization and Respiratory Diseases (NCIRD)