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*"It is not the goal but the way there that matters, and the harder the way the more worthwhile the journey."*

Wilfred Thesiger

*"It is not by spectacular achievements that man can be transformed, but by will."*

Henrik Ibsen

## Welcome to the Egyptian Area Schools Employee Benefit Trust:

**Bethalto C.U.S.D. #8**  
**Wabash C.U.S.D. #348**

**Do you have a dependent over age 19 more than 50% dependent on you for support and enrolled in one of the Egyptian Trust Health Plans? If so, please read on...**

If you have not already done so, *now* is the time to complete the Dependent Status form and fax to Meritain Health in order to assure continued coverage for your over age 19 dependent who is more than 50% dependent on you for support. Note: this does NOT include those over age 19 dependents who are currently enrolled as Full Time Students.

You may find the form at [www.egtrust.org](http://www.egtrust.org) by clicking on "[Administrative Forms](#)" and then "[Dependent Status Form](#)". Please fax the completed form to Meritain Health at 888-525-2799 in order to avoid claim processing or prescription filling delays.

**Have You Checked Out The Egyptian Trust Member Website?**  
**[www.egtrust.org](http://www.egtrust.org)**

Following is a screen print of the home page of [www.egtrust.org](http://www.egtrust.org). This website has been designed with both the Employer Groups and Employees in mind. In addition to quarterly Newsletters, meeting notices, and administrative forms, the site includes the contact information for all of the vendors who contract to provide services to the Participating Employers of the Egyptian Trust, information about the services they provide including Benefit Summaries and forms to properly enroll in any of those programs, and much, much more. We're confident you will find all of the necessary information within the site and of course, if you have any suggestions about the site please feel free to email them to:

[MetroMeritain@meritain.com](mailto:MetroMeritain@meritain.com)



**EGYPTIAN AREA SCHOOLS**  
**EMPLOYEE BENEFIT TRUST**

Home | About Us | Administrative Forms | Benefits Summary

Executive Committee

HIPAA | Membership Inquiry | Newsletters | Participating Districts

Service Links

Plan Document | Voluntary Products

## Vendor/Consultant Websites/Phone

### Health & Dental

View your protected  
claims and eligibility and  
more at:

[www.myMeritain.com](http://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](http://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](http://www.egtrust.org)

### HealthLink Providers

Find a Tier 1 or Tier 2  
Participating Provider,  
create a Customized  
Directory, and more at:  
[www.healthlink.com](http://www.healthlink.com)

To pre-certify required  
procedures and hospital  
confinements contact  
HealthLink at:

Member Services Phone  
800-624-2356

### UniView Vision Plan

To find a participating  
Uniview provider go to:  
[www.unicare.com](http://www.unicare.com)

Member Services Phone  
888-884-8428

## LabCard Program

The LabCard program which became effective September 1, 2008 was introduced in order to achieve deeper savings for both the covered member and the Egyptian Trust. While it has provided significant savings and 100% reimbursement of blood draws and specimens for those members who have used the program, it has not been convenient for 100% of covered members. Meritain continues to work with LabCard to attempt expansion of the LabCard collection sites in the areas that are currently limited. A recent collection site analysis by LabCard provided the following results.

- 63% of the locations have access to a collection site within a 20 mile radius of the zip code of the school location.
- Based on the member's home address, in the state of Illinois, 69% of the member's home zip codes have access to a collection site within 20 miles of the zip codes provided, in the state of Indiana, 50% of the member's home zip code have access to a collection site within 20 miles of the zip code provided and in the state of Missouri, 99% of the member's home zip codes have access to a collection site within 20 miles of the zip code provided.

For those members who may not have access, LabCard is happy to reach out to your physician's to see if they have the ability to provide a specimen collection in their office and to work with them to send those specimens to Quest Diagnostics for their LabCard patients. If you would like LabCard to contact these physicians, you must provide the following information and email that information to [MetroMeritain@meritain.com](mailto:MetroMeritain@meritain.com).

Name of Physician  
Name of Practice  
Address of Practice  
Phone number of Practice

## Using the LabCard Program

### Using the LabCard Program is Simple

You must show your healthcare card/LabCard with the LabCard logo at your physician's office or a contracted collection site and **verbally** request to use the Lab Card Program. There are two ways to use the LabCard Program:

#### Collection at Your Physician's Office

- Your physician can collect your specimens in the office and call **1-800-646-7788** for a pickup. Please note: if your doctor charges a specimen collection fee, your health benefit plan will be billed for this service. (The specimen collection fee will be applied to your benefits based on plan provisions and you may be responsible for payment of this fee.)
- A courier will pick up the specimens at the physician's office and send them to Quest Diagnostics for testing. Results will be sent to your physician, typically the next day. If specimens are sent to a laboratory other than Quest Diagnostics, you will be responsible for deductibles, coinsurance and copays.

#### Collection at LabCard Collection Site

- If your physician is unable to collect your specimens, he or she can write a test order for you to take to a LabCard collection site.
- To locate an approved collection site in the area, you can call **LabCard Client Services at 1-800-646-7788** or visit [www.LabCard.com](http://www.LabCard.com). Be sure to call or check the website prior to any visit as collection site information, including locations, hours of collection, capabilities, and special instructions, is updated daily.
- Your specimens will be sent to Quest Diagnostics and results will be sent to your physician, typically the next day.

The LabCard Program applies to diagnostic outpatient laboratory testing, which includes blood testing, urine testing, cytology and pathology, and cultures. The LabCard Program does not apply to lab work ordered during inpatient hospitalization; lab work needed on an emergency (STAT) basis, and time-sensitive, specialized outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests; non-laboratory work such as mammography, x-ray, imaging and dental work; lab work performed by another lab; and testing that is not approved and/or covered by your health benefit plan.

The LabCard Program helps control healthcare costs and provides members with a savings opportunity for covered outpatient laboratory testing. If you have any questions, please call **LabCard Client Services at 800-646-7788**.

**You can help your physician's office identify you as a LabCard participant by giving the LabCard stickers to them to apply to your patient chart.**

*\*Provider collection and handling fees may apply, and are subject to health benefit plan provisions.*

## [Your Personalized Member Website At: www.myMERITAIN.com](http://www.myMERITAIN.com)

The Meritain Health member Web site is designed to provide a secure, user-friendly, one-stop-shop for you to access the claims and health information you can use for the management of your health and wellness status. We're committed to providing you with all the basics you expect, along with added features to support a healthy lifestyle, assist you with medical decisions, and give insight into the maximization of your healthcare dollars.

### [How to Access the Member Web Site](#)

Log into the member Web site from [www.myMERITAIN.com](http://www.myMERITAIN.com). Use the following steps to register:

1. If you are a first time user, click on the "Create a new user account" link.
2. On the "Member Registration" page, enter:
  - Member ID. This is the ID number from your member ID card.
  - Date of birth
  - First and last name
  - Zip code
  - Group number (this is found on your ID card)
  - E-mail address
3. After you enter this information, hit "Next".
4. On the second 'Member Registration' page, enter:
  - Username
  - Password
  - Secret Question
  - Secret Answer
  - Email address
5. The 'Verify Information' page will open. Please check all information for accuracy. When you are finished, click "Finish Registration."
6. Click the Click here to Log In with your new account link to log into your member Web site.

### **What services are available online for Members?**

With your Member Website, you can do any of the following from one convenient location:

- View your claims status and claims history\*
- Search for in-network doctors and facilities
- Research medication information, including generic options and pricing
- View your Eligibility and Coverage Information

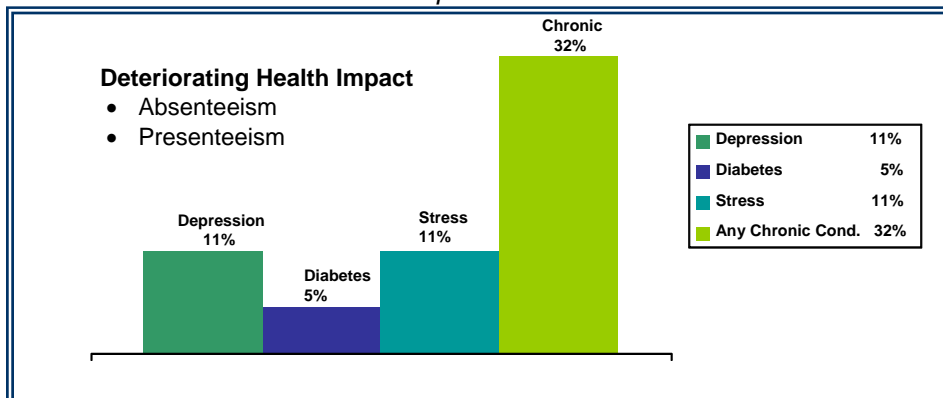
**Don't forget that you can also research health and wellness topics through our convenient online links at [www.myMERITAIN.com](http://www.myMERITAIN.com).**

\*Members over 18 years of age have partially protected information according to HIPAA Privacy Regulations.

**\*\*Members over 18 having difficulty creating an account with their SSN, please contact Meritain Health at: 800.844.7979**

### [Interesting Health Care Facts & Statistics](#)

- **Kudos to those who utilize the Egyptian Wellness Benefits !** In 2008, 52.24% of covered Employees and Spouses utilized the Preventive/Wellness Benefits offered by the Egyptian Trust Health Plans compared to 45.26% in 2007.
- Approximately 74 percent of healthcare costs are due to lifestyle-related behaviors and, therefore, are preventable.
- 75% of U.S. healthcare spending goes to caring for individuals with chronic conditions.
- According to the Centers for Disease Control and Prevention, 59 percent of next year's high-cost population comes from this year's low cost population.
- In 2007 the average annual cost per member:
  - With diabetes was \$18,700
  - With heart disease was \$4,250
- According to the Integrated Benefits Institute:  
*...Up to 80% of the costs derived from health impairment conditions is in the form of lost employee productivity.*



# Health & Wellness Spotlight

## Fitness Benefits

### Get started the right way

**Start slow.** Incorporate more physical activity into your daily routine and gradually work up to the 30-minute goal to **improve health and manage your weight**. If you have a chronic health problem such as obesity, diabetes, heart disease, or high blood pressure, **ask your physician** or health care provider about what type and amount of physical activity is right for you. By going slow and gradually, you won't overdo it and you won't experience the common "burnout factor."

**Set goals. Track your progress. Write it down.** Set short-term and long-term goals and **celebrate** every success. Keep an activity log to track your progress. Note when you worked out, what activity you did, and how long you did the activity. And **note how you felt** during and after your workout. Often people will notice how much a workout or activity **changes their outlook** (positively!), and will go back to their logbook for **motivation** when that run seems easier to brush off or skip. Problems can disappear after a great workout, whether it's in a yoga class or raking up a pile of leaves.



**Think variety. Be creative.** Choose a **variety** of physical activities to help you meet your goals. You won't get bored and it can help keep your mind and body challenged. **Finding motivation** is often finding activities and challenges you enjoy, and figuring out ways to work them into your day (or your calendar).

Some people are calmed by yoga, some people are energized, and some are bored. Find the activity that is right for you.

**Eat well.** Nutritious foods: Choose a variety of them, every day. Remember that important things like **energy and stamina** for exercise depend on eating well. Lean meats and protein, complex carbohydrates, whole grains and nuts. And fruits and vegetables—lots of them.

**Get support. Find a friend.** Or as we like to say, "Who's your buddy?" Having a commitment with a buddy can increase the enjoyment of your activity even more, while also providing **time to socialize**. Also important, a commitment to your buddy increases the odds you will be there for them (and they will be there for you). Many people report feeling motivated to keep their activity schedule intact when they are going to **do it with a buddy**. People sometimes talk about how much they miss their activity when they do cancel—both the physical and social aspects.

### Means of motivation for fitness

As Americans, our time spent sitting has steadily increased over the years. Sitting in the car for the commute, sitting in the cubicle, sitting in meetings. At the same time, we are supposedly more mobile than previous generations, traveling more, covering more miles.

Many of our modernizations and mechanizations have brought great benefits to us. But modern life probably hasn't helped make us more active—in fact, it has probably conspired to help make it just the opposite.

The obvious challenge is that by sitting, we are not moving. Not burning calories, not increasing our cardiovascular abilities, nor balance and flexibility, nor health and wellness. And so the key seems first to recognize the need to get active, then to act (or "pro-act") accordingly. Finding the time is important and finding the motivation helps make it happen.



### First things first (priority and schedule).

Despite our best intentions, we sometimes find ourselves at the end of a long day with little energy for physical activity. Or we were all set for that four-mile route out to the high school and back, but

by the time the meeting got out it was practically dark.

Try **scheduling** (on your calendar, so you have it blocked and others see it) some physical activity in the first half of the day,

before work or at lunch. That doesn't necessarily mean a 5 a.m. cycling class at the health club. It could be a 45-minute power walk with the dog (who will thank you for it!), your spouse, or both, to talk about the day ahead. Or a medium-intensity bike ride to clear the brain for the day's activities.

Scheduling in some physical **activity during lunch time**—a walk around the corporate campus, a relaxed run on the treadmill—will have you energized for the second half of the day, and your workout out of the way.

**Incorporate (break it up and break it down).** Physical activities can often be **broken into smaller parts**, and don't have to be done all in one block. Often times we can do chunks of things throughout the day that together add up to our movement and physical activity needs. Overall, it's a matter of awareness (and sometimes a bit of creativity).

For example, you could take a couple of 15-minute breaks in your office and stretch, or make a point of parking several blocks away from the office and walking the 20 minutes before and after work (or getting off the bus several blocks before the office). Or try taking the stairs to meetings and walking a couple floors past where your meeting is scheduled, and then walk back to the meeting destination (just don't be late!).

More and more people are buying inexpensive **pedometers** and finding more ways to get **more steps into their day**—an easy way to incorporate a walking program without scheduling separate time. For some, it is as much a mental and creative challenge (how can I get just 400 more steps into my day to hit 10,000?) as it is a physical one. Integrating steps into your daily activities is a great way to keep active and feeling great.



**Stay motivated.** If after some time you start feeling bored with your routine, or frustrated because you're not seeing the progress you did when you first started, you're not alone—everyone hits fitness plateaus. The best way to move beyond them and on to new peaks or goals is to simply **add variety or challenge** to the mix. First and foremost, participate in **activities that you enjoy**. Some other great ways to freshen up your fitness plan include:

**Exercise with a buddy.** Whether meeting for a morning walk or circuit training at the gym, establishing a routine with a friend can help keep you committed, add motivation to push on toward your goals, and lend the kind of social fun and support that make a workout fly by.

**Hire a personal trainer.** A professional trainer can tailor an exercise plan to your personal goals, style, and schedule. Look for a trainer certified by a nationally recognized certifying organization, like the American Council on Exercise, American College of Sports Medicine or the National Strength and Conditioning Association. Ask for and contact their references, and choose someone whose style and personality will motivate you.

**Try a class.** Add variety to your workout week with classes offering both a change of scene and a different, complementary approach to fitness. Scheduling the class also gets it into your calendar for the day at a specific time.

**Fire up your MP3 player.** Without much online hunting, you can find a wide variety of music mixes, professionally guided workouts, and motivational tools to download and take with you. Whether it's an iTunes mix of your favorite songs, the "books on tape" thriller, or a podcast of the day's news, the time can fly by. Make sure you use your player only in safe environs.



**Look into online tools and communities.** Plenty of online progress trackers are available, and you can also team up with workout buddies, both virtually and in real-time, to share ideas and encouragement.