

Winter 2014

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*"Either I will find a way, or I will make one."*

**-Phillip Sidney**

## ***Affordable Care Act – Exchange Insurance January 1, 2015***

**Eligible Employees and Dependents who are not currently enrolled in an Egyptian Trust Medical Plan may enroll as follows.**

- If you were previously enrolled in an insurance plan through the insurance exchange you will be permitted to drop that coverage and enroll in one of the Egyptian Trust health plans offered by your employer. Your effective date will be January 1.
- Your employer must have your signed enrollment form in their possession by December 31, 2014 in order to have coverage effective January 1, 2015.
- Covered employees may add any eligible dependents not currently enrolled in one of the Egyptian Trust health plans for the reason that the eligible dependent was enrolled in a plan through the insurance exchange (but all family members must be covered under the same medical plan).
- Retired former employees may not add dependents during this period.

**IMPORTANT:** Please be sure to complete all fields on the enrollment form including your date of birth, employee and dependent social security numbers, email address and phone number where you can be reached in the event the Care Coordinators need to reach out to you.

**Employees and Dependents who are currently enrolled in an Egyptian Trust Medical Plan and wish to enroll for Insurance through the Exchange may terminate coverage under the Egyptian Trust Medical Plan as follows.**

- You may terminate the Egyptian Trust Medical Plan **ONLY** if you provide documentation to your Employer that you have enrolled and secured insurance through the insurance exchange.
- Your termination of the Egyptian Trust Medical Plan will coincide with the effective date of the enrollment in the insurance exchange (January 1, 2015).

**Other Changes Are Not Permitted. Specifically:**

- You may not change plans during this period.
- You may not drop Trust coverage without enrolling for coverage through the exchange.
- You may not make any changes to the voluntary vision, dental, and life programs until the next annual open enrollment period.

**Any changes you make during this period will be irrevocable until the Egyptian Trust's next annual open enrollment unless you experience a Qualifying Change Event.**

Should you have any questions, please contact the Care Coordinators at (855) 452- 9997.

## Vendor/Consultant Websites/Phone

### Health

View your protected claims  
and eligibility and more at:

[www.egtrust.org](http://www.egtrust.org)  
click on



**CHC Member Services**  
Phone  
855-452-9997

### Prescription Drugs

View your protected  
prescription drug claims  
history and more at:

[www.caremark.com](http://www.caremark.com)

**CHC Member Services**  
Phone  
855-452-9997

### 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/UniCare

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

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

**CHC Member Services**  
Phone  
855-452-9997

### Delta Dental

View your protected claims  
and eligibility and more at:

[www.deltadentalil.com](http://www.deltadentalil.com)  
Member Services Phone  
800-323-1743

### UniView Vision Plan

To find a participating  
UniView provider go to:

[www.unicare.com](http://www.unicare.com)  
Member Services Phone  
888-884-8428

### Lincoln Financial Group

Member Services Phone  
800-423-2765

## Health Savings Account (HSA) Qualified- High Deductible Health Plan (Plan HDHP) Changes Effective January 1, 2015

In accordance with the IRS Requirements, following are the contribution and deductible/out of pocket limits to the HSA Qualified High Deductible Health Plan (Plan HDHP) which become effective January 1, 2015. The Schedule of Benefits for the HDHP Plan can be viewed under "HEALTH PLAN DOCUMENTS" at [www.egtrust.org](http://www.egtrust.org).

	Individual	Family
Minimum Deductible	\$1,300	\$2,600
Maximum Out-of-Pocket	\$6,450	\$12,900
HSA Contribution Limit	\$3,350	\$6,650
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 visit [www.irs.gov](http://www.irs.gov).

### Your Performance Drug List—CVS/caremark



The CVS/caremark Performance Drug List is a guide within select therapeutic categories for plan members and health care providers. **Generic drugs** should be considered as the first line of prescribing. If there is no generic available, there may be more than one brand-name medicine to treat a condition. The preferred brand-name medicines are listed to help identify products that are clinically appropriate and cost-effective. Click on the following link to view or print your CVS/caremark Performance Drug List updated January 2015.

<http://www.egtrust.org/CVS%20Caremark%20Performance%20Drug%20List%202015.pdf>

### Referral by Primary Doctor Requirements



In order to facilitate appropriate use of **Specialists**, the **Specialist** office visit copay is reduced to \$30 when you obtain a referral from your **Primary Doctor**. Your provider must submit this information to the Care Coordinators in order for you to receive the enhanced benefit.

If you choose to not obtain a referral from your **Primary Doctor** when visiting a **Specialist**, the **Specialist** office visit copay will be \$40. This applies to Tier 1 and Tier 2 provider charges. Tier 3 and Tier 4 providers remain subject to the calendar year deductible and coinsurance as outlined in your Schedule of Benefits.

**You are not required to have a Primary Doctor or required to obtain a referral, BUT will benefit from the lower copay if you do obtain a referral from your Primary Doctor. The choice is yours.**

You may visit [www.egtrust.org](http://www.egtrust.org) and click on Health Plan Documents to view or print the Schedule of Benefits for the plan you are enrolled in.

If you have any questions about obtaining a referral or updating referral information please contact the Care Coordinators at (855) 452-9997.

### Egyptian Trust Website Updates

The Egyptian Trust website is updated each time any of the Trust information changes or updated information is available. Keep in mind this site houses all the information about all of the programs offered by the Trust – not just the health plans. In order to be sure you are viewing the most recent version of the website you should periodically clear your "cookies". You may do so by going to your Internet Options to clear "cookies". Once your "cookies" have been cleared "refresh" your screen. You can do this by pressing F5 on your keyboard. You can confirm that this has worked by checking the meetings dates listed on the Home Page. The only dates that should appear are March 25, 2015 and May 6, 2015.

If you are like most people, you probably have a pretty good idea of what you are going to pay when you go grocery shopping, or when you need to replace your cell phone. However, change the conversation from everyday purchases to the topic of healthcare prices, and we are all pretty much in the same place – the dark. Costs charged by different providers for the same service or procedure can extremely vary, often by several hundred or even several thousand dollars, with little or no difference in quality.

Healthcare Bluebook is an online tool that can help you better understand what you should pay for healthcare procedures, as well as find providers offering fair prices in your area.

This is a **FREE** service, and is accessible through the Trust website at [www.egtrust.org](http://www.egtrust.org) by clicking on the following logo on the Home Page. You may also contact the Care Coordinators at **855-452-9997** for assistance.



Members will enter a specific service or procedure on the website and the program will bring up a list of providers within the geographical area that provide the specified service. The provider list will be sorted by cost, with the lowest cost providers listed first in the “green zone”, followed by higher cost providers shown in the “yellow zone” and “red zone”. The tool will show the range of costs charged by each provider for the service and also shows what Healthcare Bluebook has determined is a reasonable cost for the service.

To encourage members to use the Healthcare Bluebook tool and choose lower cost providers, the Trust will offer cash incentives for using green zone providers for certain procedures. When a member has one of the procedures listed below performed by a “green zone” provider, the member will receive a check in the specified amount.

Service Type	Procedure Name	Incentive
Cardiac	Doppler Exam of the Heart	\$25
Cardiac	Heart Echo Imaging	\$25
Cardiac	Heart Perfusion Imaging	\$50
Outpatient	Remove Tonsils and Adenoids	\$50
Outpatient	Ear Tubes	\$50
Outpatient	Cataract Surgery	\$50
Outpatient	Laparoscopic Cholecystectomy	\$50
Outpatient	Lithotripsy	\$50
Outpatient	Knee Arthroscopy	\$100
Outpatient	Shoulder Arthroscopy	\$100
Outpatient	Rotator Cuff Repair	\$100
Outpatient	Carpal Tunnel Surgery	\$50
Diagnostic	Colonoscopy (with and without biopsy)	\$100
Diagnostic	Upper GI Endoscopy (with and without biopsy)	\$100
Diagnostic	Sleep Study	\$50
Imaging	All CTs	\$25
Imaging	All MRIs	\$25
Women’s Health	Breast Biopsy (with device)	\$50
Women’s Health	Hysteroscopy with Biopsy	\$50

The Healthcare Bluebook tool will also allow you to search for any number of other procedures for price comparison purposes. While no incentives are offered for other than the procedures noted above, you may still compare provider costs resulting in reduced out of pocket expenses for the member.



# Healthcare Bluebook Introduces **NEW WEBSITE FEATURES**

## \* ShopSmart Designation

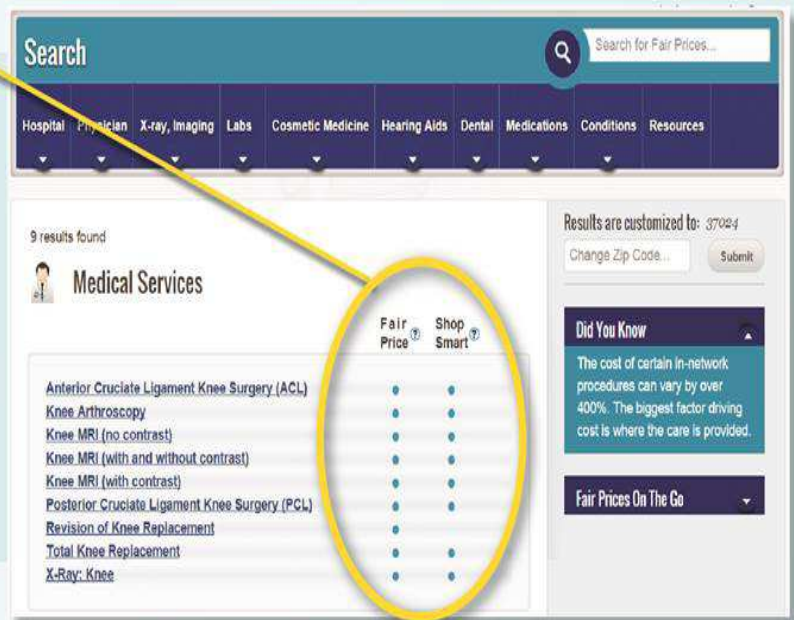
## \* New Mobile Code Location

The Healthcare Bluebook team has been hard at work adding new features that make shopping for healthcare easier for your employees.

### ShopSmart™ Designation

We've made it even easier to find ShopSmart™ services. Once users search for a procedure they can quickly see which services list a Fair Price, and of those, which are ShopSmart services.

Remember, ShopSmart procedures are those that generally have the highest price variation by provider, have high overall prices, are common and are often scheduled at your convenience - like an MRI or CT scan. Now, users will be able to identify them at a glance.



### New Mobile Code Location

Users need their mobile code to get the most out of the Healthcare Bluebook mobile app. This code can now be found at the top of the homepage.

This feature makes it easier to take Healthcare Bluebook anywhere. Users can access the mobile app from their physician's office and request referrals to Fair Price Providers.

## About Egyptian Trust and Your Care Coordinators

### Access Your Benefits through a single site

EGYPTIAN  
AREA SCHOOLS

Coordinated  
Health/Care

At [www.egtrust.org](http://www.egtrust.org) you have 24-hour access to a number of tools and resources that can help you manage your health benefits. Follow the simple instructions below to access you and your family's personal claims information. **Reminder:** HIPAA privacy laws prohibit sharing any information for your spouse or dependent child age 18 or older. Separate sign-on is required for your spouse and your dependent age 18 or older.

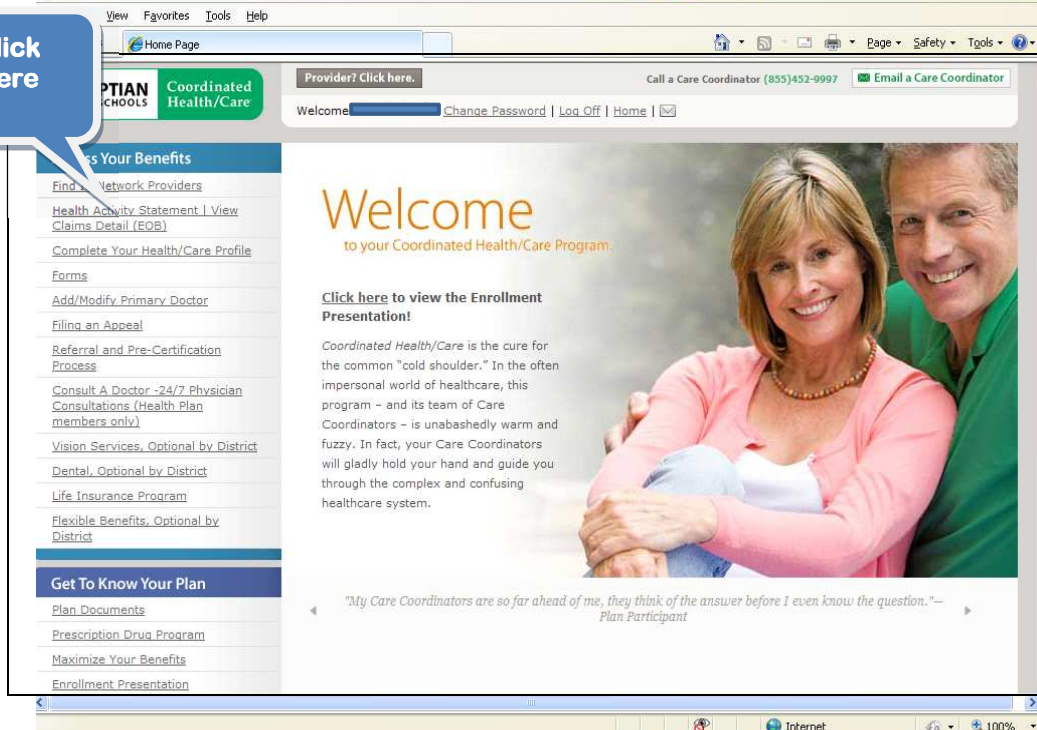
Your Care Coordinators are also available to assist you. You may reach them at **855-452-9997**.



#### Step One:

Open your web browser and go to [www.egtrust.org](http://www.egtrust.org)

Click on the Egyptian Area Schools/Coordinated Health/Care logo at the bottom of your screen.



#### Step Two:

Click on Health Activity Statement/ View Claims Detail (EOB) on the left panel in the Access Your Benefits area.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home |

Access Your Benefits Get To Know Your Plan Health & Wellness

## Health Activity Statement

Summary: Please select a benefit year: 2012 (1/1/2012 - 12/31/2012)

Summary of recent activity for your family during the benefit year selected above. To view the activity details for a member of your family, please click on their name. Please call the Care Coordinators if you have any questions at (855)452-9997.

Family Member	Billed Charges	Allowed	Member Responsibility			Health Plan Paid
			Co-pay	Deductible	Out-of-Pocket (OOP)	
[Name]	930.00	605.49	0.00	0.00	0.00	605.49
	1055.60	534.34	256.00	192.56	7.75	78.03
	295.50	225.68	25.00	9.42	0.00	191.26
	58.00	36.10	25.00	0.00	0.00	11.10
	0.00	0.00	0.00	0.00	0.00	0.00
	2339.10	1401.61	306.00	201.98	7.75	885.88

**Click Here**

### Step Three:

Select your name to view claim detail.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home |

Access Your Benefits Get To Know Your Plan Health & Wellness

## Member Health Activity Summary

Below is the summary of your authorizations and claims from (1/1/2012 - 12/31/2012). Please note that certain services, such as substance abuse and certain infectious diseases may not be listed. Please call the Care Coordinators if you have any questions at (855)452-9997.

[Go Back to the Health Activity Statement](#)

Medical Activity Pharmacy Activity

Type	Begin Date	End Date	Claim Number	Billed Amount	Allowed	Denied	Member Responsibility			Health Plan Paid
							Deductible	Co-pay	Out-of-Pocket	
RXCLAIM	11/12/2012	11/12/2012	[Number]	205.35	205.35	0.00	0.00	0.00	0.00	205.35
CLAIM	11/09/2012	11/09/2012	[Number]	453.00	243.84	0.00	0.00	0.00	0.00	243.84
RXCLAIM	08/29/2012	08/29/2012	[Number]	134.82	134.82	0.00	0.00	0.00	0.00	134.82
CLAIM	04/25/2012	04/25/2012	[Number]	292.00	204.40	0.00	0.00	0.00	0.00	204.40
CLAIM	04/25/2012	04/25/2012	[Number]	185.00	157.25	0.00	0.00	0.00	0.00	157.25
Total				1270.17	945.66	0.00	0.00	0.00	0.00	945.66

**Click Here**

### Step Four:

Click on the Claim Number to view further detail of the specific claim.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home |

Access Your Benefits Get To Know Your Plan Health & Wellness

## Health Activity Details

Below are the details for claim number [Number]. Please call the Care Coordinators if you have any questions at (855)452-9997. [View Explanation of Benefits](#)

[Go Back to the Member Health Activity Summary](#)

Begin Date	Expire Date	Provider	Status	Billed Charges	Allowed	Member Responsibility			Health Plan Paid
						Deductible	Co-pay	Out-of-Pocket	
11/09/2012	11/09/2012	[Name]	Paid	130.00	98.76	0.00	0.00	0.00	98.76
11/09/2012	11/09/2012	[Name]	Paid	22.00	9.42	0.00	0.00	0.00	9.42
11/09/2012	11/09/2012	[Name]	Paid	72.00	58.18	0.00	0.00	0.00	58.18
11/09/2012	11/09/2012	[Name]	Paid	220.00	220.00	0.00	0.00	0.00	220.00

**Click Here**

### Step Five:

Click on View Explanation of Benefits under the Health Activity Details title.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home |

Access Your Benefits Get To Know Your Plan Health & Wellness

## Health Activity Details

Below are the details for claim number [Number]. Please call the Care Coordinators if you have any questions at (855)452-9997. [View Explanation of Benefits](#)

[Go Back to the Member Health Activity Summary](#)

Begin Date	Expire Date	Provider	Status	Billed Charges	Allowed	Member Responsibility			Health Plan Paid
						Deductible	Co-pay	Out-of-Pocket	
11/09/2012	11/09/2012	[Name]	Paid	130.00	98.76	0.00	0.00	0.00	98.76
11/09/2012	11/09/2012	[Name]	Paid	22.00	9.42	0.00	0.00	0.00	9.42
11/09/2012	11/09/2012	[Name]	Paid	72.00	58.18	0.00	0.00	0.00	58.18
11/09/2012	11/09/2012	[Name]	Paid	220.00	220.00	0.00	0.00	0.00	220.00

**File Download**

Do you want to open or save this file?

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Type: Adobe Acrobat Document, 27.8KB  
From: services.meritaincorp.com

Open Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

You will receive a prompt to open or save your explanation of benefits for this particular service.



# 'Tis The Season To Live Healthy

## Whole-Wheat Sugar Cookies

*Help keep Santa's heart healthy this year with a plate of these festive sugar cookies topped with a sweet, lemony glaze. Using egg whites and a minimum of butter keeps saturated fat and cholesterol low, while a touch of whole-wheat flour adds a fiber and nutrient boost.*

### Ingredients

#### Cookies

- 1 1/4 cups flour
- 1/4 cup whole-wheat flour
- 1/4 teaspoon salt
- 1/2 teaspoon baking soda
- 4 ounces unsalted butter, softened
- 1/3 cup granulated sugar
- 1/3 cup light brown sugar

- 1 egg white
- 1 1/4 teaspoons pure vanilla extract
- 1/4 teaspoon pure almond extract

#### Icing

- 2 cups confectioner's sugar, sifted
- 2 large egg whites
- 2 teaspoons freshly squeezed lemon juice

### Instructions

1. For cookies, whisk together first 4 ingredients (through baking soda) in a medium bowl.
2. Beat butter and sugars together in a separate medium bowl until light and fluffy. Scrape down sides and bottom of bowl, and add the egg white and vanilla and almond extracts; beat until just combined.
3. Add flour mixture, and stir until incorporated. Cover bowl with plastic wrap, and chill for at least 4 hours.
4. Preheat oven to 325°. Line 2 baking sheets with parchment paper.
5. Dust a work surface with flour. Turn out chilled dough directly onto work surface. Roll dough out to a 1/4-inch thickness. Use cookie cutters to cut shapes in dough, and gently transfer them to baking sheets. (You can reroll the scraps, just be sure to chill in between.)
6. Bake cookies for 12 minutes or until set but not browned. Remove cookies from oven, and cool for 5 minutes. Transfer the cookies to a wire rack to cool completely.
7. For the icing, whisk together all the icing ingredients in a large bowl until completely smooth. Mixture should have consistency of a glaze. (If it's too thin, add a bit more sugar. If it's too thick, add a few more drops of lemon juice.)
8. Transfer icing to a pastry bag (or a zip-top plastic bag with a small hole in one of the bottom corners). First, outline the cookie or desired design, then fill it in. Let icing harden before serving. Cookies can be kept in an airtight container for up to 3 days.



Prep: 20 minutes; Cook: 12 minutes; Chill: 4 hours. **Yield: Makes 24 (3-inch) cookies**

## Raspberry-Chocolate Thumbprint Cookies

*These cookies taste decadent, yet are made with ingredients that have healthful benefits: oats, almonds, fruit and chocolate. The thumbprints are versatile as well - use a different type of filling or different extracts to create a completely different cookie.*

### Ingredients

- 1 cup whole almonds
- 1 1/2 cups whole-wheat pastry flour
- 1/2 cup oat flour
- 2 teaspoons baking powder
- 1/4 teaspoon salt
- 1/3 cup light oil, such as safflower or canola

- 1/3 cup maple syrup
- 1/4 cup apple juice
- 1 teaspoon almond extract
- 1 teaspoon vanilla extract
- 1/3 cup chocolate chips, preferably bittersweet
- 2 tablespoons raspberry preserves

### Instructions

1. Position rack in center of oven; preheat to 350°F. Coat a baking sheet with cooking spray or line with parchment paper or a nonstick baking mat.
2. Process almonds in a blender in 2 batches until finely ground. Transfer to a large bowl and add whole-wheat flour, oat flour, baking powder and salt. Whisk oil, maple syrup, apple juice, almond and vanilla extracts in a medium bowl. Add the wet ingredients to the dry ingredients; stir to combine. Use your hands to knead the dough together; add 1 to 2 tablespoons additional apple juice if the mixture is too crumbly.
3. Form level tablespoonfuls of dough into balls and place on the prepared baking sheet about 2 inches apart. Gently flatten each ball into a disk, then make an indentation in the center using your thumb or a small spoon. Place a few chocolate chips in each indentation, then cover with 1/4 teaspoon preserves.
4. Bake the cookies, one batch at a time, until golden around the edges, 15 to 17 minutes. Transfer to a wire rack to cool completely.



**Makes: About 2 dozen cookies Active Time: 30 minutes Total Time: 1 hour**



## *Happy Healthy Holidays!*

**Keep the pep in your step this season with our top seven holiday health hacks.**

**1. Start exercising now.**

Don't postpone your fitness plans until the new year. You'll reduce your stress and feel better.

**2. Put new workout gear on your holiday wish list.**

This can help motivate you to exercise. Think water bottle, sneakers, a new hoodie, an iPod or a FitBit.

**3. Get plenty of sleep.**

This can help give your immune system a boost.

**4. Eat a handful of nuts before your holiday meal.**

The healthy fats and protein in nuts will help you control your hunger and eat less.

**5. Drink water before each alcoholic drink.**

You'll stay hydrated and help your body flush toxins from your system.

**6. Try pumpkin pie as a healthier dessert.**

It's lower in calories and fat than other choices. To save even more calories, skip the crust.

**7. Laugh more!**

Laughter is a great stress reliever. See a funny movie or try to find humor in every situation.

*Best Wishes for Safe and Happy Holidays  
to you and yours from all of us at Meritain Health !*