

## Your Quick Reference Source

### Healthcare

You can securely view your claims, eligibility information and more by visiting [www.egtrust.org](http://www.egtrust.org).

### Prescription Drugs

You can securely view your prescription drug claims history and more at [www.caremark.com](http://www.caremark.com).

### Egyptian Trust

You can view information about Egyptian Trust, programs offered by the Trust, historical newsletters, and more at [www.egtrust.org](http://www.egtrust.org).

September 1, 2015

### Coventry or Aetna Choice POS II

Find a Participating Provider; create a Customized Directory, and more at: [www.egtrust.org](http://www.egtrust.org). Follow the *Finding a Network Provider link*.

For additional assistance, please contact a Care Coordinator at 1.855.452.9997

**EGYPTIAN**  
AREA SCHOOLS

**CARE COORDINATORS**  
BY QUANTUM HEALTH

September 1, 2015

### Dental Plan - Ameritas

Find a network provider, view your protected claims and eligibility and more at [www.ameritas.com](http://www.ameritas.com)

Member Services: 1.800.487.5553

September 1, 2015

### Vision Plan - VSP thru Ameritas

Find a network provider, view your protected claims and eligibility and more at [www.ameritas.com](http://www.ameritas.com)

Member Services: 1.800.877.7195

September 1, 2015

### Dearborn National

Member Services: 1.972.766.4907

## Welcome to the Spring edition of Egyptian Area Schools Benefit Plan

### What you'll find in this issue:

- Welcome new member district
- Healthcare **Bluebook**
- Frequently Asked Questions by Members

We hope you enjoy our latest newsletter!

## Welcome to the Egyptian Trust Charleston CUSD 1

### 16th Annual

### Bookkeeper/Administration Meetings

### SAVE THE DATE!

July 27th - July 29th

The meetings will be hosted by Meritain Health with participation from all of the Egyptian Trust vendors including ScripWorld, Care Coordinators by Quantum Health, Coventry, Ameritas, Dearborn Life and American Fidelity. The meetings are expected to be held in the areas of Effingham, Marion and Fairview Heights. Watch your emails closely for the invitation and additional information.

If you have not attended this meeting in the past, this is one you won't want to miss. Attendance by the employer groups is very important as we address the ever changing landscape of health care. We encourage not only Bookkeepers to attend this meeting, but Business Managers, Directors, Superintendents, and anyone who is involved in the health benefits administration for your group.

We look forward to visiting with you soon!



## Healthcare Bluebook™

Healthcare Bluebook is a program that has been available to Trust members since September 1, 2013. This program has helped many members save on their out-of-pocket expenses since this program has been implemented. While a member is not required to use this program it can greatly reduce the out-of-pocket expenses to the member and the Trust. The staff at Healthcare Bluebook, in conjunction with the Care Coordinators at Quantum Health, continue to work together to provide members with the most current information. They also assist in redirecting non-emergent care to the most cost effective providers.

Most people have been personally touched by cancer in some way but a great number of cancers are readily treatable thanks to early detection. The month of April is devoted to [National Cancer Control Month](#) and is a time set aside to remember those who have fought or are currently fighting the disease while also recommitting to effective cancer control.

Many cancer screening services, like colonoscopies, are covered for Egyptian Trust members. You might be surprised to know that pricing can vary significantly from one provider to another. For example, a colonoscopy in the St. Louis area can range in price from \$959 to over \$6,092 - a difference of more than \$5,100 or more than 600%.

### Wondering where to go for care?

Egyptian Trust has partnered with Healthcare Bluebook to help members find high-value facilities for their healthcare. With Healthcare Bluebook you and your dependents can shop for healthcare to understand what a Fair Price is for a service and where to go to receive it. Their site color-codes providers using an easy to read Green | Yellow | Red system so finding a Fair Price is simple. Some services are even eligible for a reward, meaning that you can earn \$25 - \$100 for visiting a Green (high-value) provider. For example, receiving a colonoscopy at a green facility is eligible for a \$100 reward, meaning it pays to be a smart healthcare shopper! See the list following this article for the rewards by procedure.



# Egyptian Area Schools Benefit Plan Gazette

Spring 2016

Log in to Healthcare Bluebook by going to [www.egtrust.org](http://www.egtrust.org) clicking on the Egyptian Area Schools/Care Coordinators by Quantum Health logo (black, green and white at the bottom right side of the home page). When you enter the Care Coordinators site, enter your username and password and look for Healthcare Bluebook in the navigation bar on the left side of the screen.

You can also click on the following link to access Healthcare Bluebook:

<http://www.egtrust.org/medical-benefits/find-a-fair-price-for-medical-services/>

You are able to login using your last name and the last four digits of your Social Security number. Download the free Apple or Android apps to find a Fair Price facility. You'll need to login to the website the first time in order to get your specific mobile code.

Getting regular preventive care is crucial in early detection for diseases, like cancer. Healthcare Bluebook is just one of many tools that Egyptian Trust provides to encourage both physical and financial wellness.

Type	Procedure Name	Incentive
Cardiac	Doppler Exam Of The Heart	\$25
Cardiac	Heart Echo Imaging	\$25
Cardiac	Heart Perfusion Imaging	\$50
Outpatient	Remove Tonsils & Adenoids	\$50
Outpatient	Ear Tubes	\$50
Outpatient	Cataract Surgery	\$50
Outpatient	Laposcopic Cholecystectomy	\$50
Outpatient	Lithotripsy	\$50
Outpatient	Knee Arthroscopy	\$100
Outpatient	Shoulder Arthroscopy	\$100
Outpatient	Rotator Cuff repair	\$100
Outpatient	Carpel 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 w/ Biopsy	\$50

## Frequently Asked Questions by Members

This section will address the frequently asked questions of members by coverage line (medical, dental, vision). Please review this information carefully and feel free to reach out to the appropriate organization for additional information.

### Health Plan

*What do I do if or when?*

*Q. I need a health plan ID Card?*

- A. There are several ways to get a health plan ID Card. You may
- Contact a Care Coordinator at 855-452-9997.
  - Log in to [www.egtrust.org](http://www.egtrust.org), click on Care Coordinator logo, sign in and request an ID card.
  - Use the Care Coordinator mobile app to sign in and request a card.

*Q. I have questions about my health plan benefits?*

A. Contact a Care Coordinator at 855-452-9997 or go to [www.egtrust.org](http://www.egtrust.org) and search for the Schedule of Benefits for the plan you are enrolled in under “Medical Benefits”. You can also find the Plan Documents under “Medical Benefits”.

*Q. I have questions about my Member Statement, my Explanation of Benefits (EOB) or how a claim was paid?*

A. Contact a Care Coordinator at 855-452-9997. You may also email them after you are a registered user on their site. To register, go to [www.egtrust.org](http://www.egtrust.org) and click on the Care Coordinator logo. You will then enter the Care Coordinator site where you can register.

*Q. I am being admitted inpatient to a hospital or having an outpatient hospital surgery?*

A. All health plans require pre-certification of inpatient admissions. The admitting physician should contact the Care Coordinators by phone at 866-704-5550, through physician Care Coordinator website ([www.CHC-care.com](http://www.CHC-care.com)) or by fax at 800-973-2321. Remember, it is the ultimate responsibility of the member to see that such admissions have been pre-certified. This will avoid penalties for lack of pre-certification.



*Q. I was admitted to the hospital directly from the emergency room. My Explanation of Benefits (EOB) indicates my copay was charged for both the hospital and emergency room was applied. Why are there two copays?*

A. The health plans specify that if you are admitted to an inpatient hospital directly from the emergency room only the emergency room copay will apply. However, when claims are filed, normally the emergency room bill and the inpatient hospital bill will be filed as individual bills. In those cases, a claims system cannot identify a hospital admission occurred directly from the emergency room. Therefore, you need to contact the Care Coordinators at 855-452-9997 and they will work with Meritain Health to have the inpatient hospital copay refunded.

*Q. What is a 3-D mammogram and why is it not covered?*

A. Just like buying the latest smart phone, new technology simply costs more. A 3-D mammogram is more expensive than a standard mammogram—and the health plans do not cover them. This means you can choose to have a 3-D mammogram done if your provider offers it, but you the charge for the portion of the 3-D mammogram will not be covered. While the Affordable Care Act requires non-grandfathered plans to cover women's preventive services, this does not include 3-D mammograms.

*Q. When is my lab services paid at 100%?*

- A. The criteria for receiving 100% benefit for lab services (blood draws, etc.) is as follows:
- Services must be rendered at an independent lab facility. This is normally a free standing facility such as Lab Corp of America or Quest Diagnostics.
  - That independent lab must be participating in the network. In IL or MO the independent lab must participate in the Coventry network. Outside of IL or MO the independent lab must participate in the Aetna Choice POS II network.

Prior to September 1, 2015 the Trust participated in the LabCard program. At that time, the provider had to be participating in the LabCard program in order for the member to receive 100% benefits. Keep in mind; this was pretty much limited to Quest Diagnostics as an independent lab facility where the member received 100% benefits. Effective September 1, 2015 the Trust terminated the relationship with the LabCard program but chose to continue to pay all in network independent lab services at 100%. This includes Quest but has also expanded the availability of network independent lab facilities. Outpatient hospital lab or office physician lab is NOT an independent lab service. Those services are paid at the reimbursement levels specified in the plans Schedule of Benefits.



## Dental Plan

*What do I do if or when?*

*Q. I need a new or additional dental ID Cards?*

A. Contact Ameritas either by calling them at 800-487-5553 or clicking on the following link where you may request an ID card and/or view your claims after you register. Customer Service hours are:

Monday – Thursday 7:00 a.m. – 12:00 a.m. central

Friday – 7:00 a.m. – 6:30 p.m. central

[https://portal.ameritasgroup.com/service/login.asp?ct\\_orig\\_uri=https%3A%2F%2Fportal%2Eameritasgroup%2Ecom%3A443%2Fwps%2Fmyportal%2Fs000%2Fmember](https://portal.ameritasgroup.com/service/login.asp?ct_orig_uri=https%3A%2F%2Fportal%2Eameritasgroup%2Ecom%3A443%2Fwps%2Fmyportal%2Fs000%2Fmember)

*Q. Where do I find a Dental Schedule of Benefits or list of how benefits are paid?*

A. You may call Customer Service at the number noted above or through the Egyptian Trust website ([www.egtrust.org](http://www.egtrust.org)) that provides a link to your Dental Summary of Benefits. It can be found under Voluntary Benefits then Dental by clicking on the link provided. You may also go directly to the following link:

[www.ameritas.com/group/olbc/egyptianschooltrust](http://www.ameritas.com/group/olbc/egyptianschooltrust)



## Vision Plan

*What do I do if or when?*

*Q. I need new or additional dental ID Cards?*

A. You may call VSP Customer Service at 800-877-7195. The Customer Service hours are  
Monday – Friday 5:00 a.m. – 7:00 p.m. PST  
Saturday 6:00 a.m. – 2:30 p.m. PST

or through the Egyptian Trust website ([www.egtrust.org](http://www.egtrust.org)) that provides a link to your Vision Summary of Benefits. It can be found under Voluntary Benefits, then vision by clicking on the link provided. You may also go directly to the following link:

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

*Q. Where do I find a vision schedule of benefits or list of how benefits are paid?*

A. You may call VSP Customer Service at 800-877-7195 during the hours of business noted above or through the Egyptian Trust website ([www.egtrust.org](http://www.egtrust.org)) that provides a link to your Vision Summary of Benefits. It can be found under Voluntary Benefits, then vision by clicking on the link provided. You may also go directly to the following link:

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

[www.ameritas.com/group/olbc/egyptianschooltrust](http://www.ameritas.com/group/olbc/egyptianschooltrust)

*Q. Where do I find a vision provider in the VSP network?*

A. You may contact Customer Service at the number above or go to [www.vsp.com](http://www.vsp.com) to find a participating vision provider.

