

Your Quick Reference Source

Healthcare

You can view your secured claims, eligibility information and more by visiting www.egtrust.org.

Prescription Drugs

You can view your secured prescription drug claims history and more at 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.

Coventry or Aetna Choice POS II

Find a Participating Provider, create a Customized Directory, and more at www.egtrust.org.

For additional assistance, please contact a Care Coordinator at 1.855.452.9997

EGYPTIAN
AREA SCHOOLS

CARE COORDINATORS
BY QUANTUM HEALTH

Dental Plan - Ameritas

Find a network provider, view your protected claims and eligibility and more at www.ameritas.com
Member Services: 1.800.487.5553

Vision Plan – VSP thru Ameritas

Find a network provider, view your protected claims and eligibility and more at www.ameritas.com.

Member Services: 1.800.877.7195

Dearborn National

Member Services: 1.972.766.4907

Welcome to the Summer Edition of Egyptian Area Schools Benefit Plan Gazette

What you'll find in this issue:

- 16th Annual Bookkeeper /Administration Meetings
- Wellness Initiative 2017
- Voluntary Dental Benefits
- Voluntary Vision Benefits
- Life Insurance
- Health Premium Rates
- Voluntary Health Plan Programs

We hope you enjoy our latest newsletter!

16th Annual Bookkeeper/Administration Meetings

SAVE THE DATE!

Save the dates for the 16th Annual Bookkeeper/Administration Meetings coming up July 27th – July 29th. The meetings will be hosted by Meritain Health with participation from all of the Egyptian Trust vendors including Scrip World, Care Coordinators by Quantum Health, Coventry, Ameritas, Dearborn Life and American Fidelity. The meetings will be held in Effingham, Marion and Fairview Heights. Watch your emails closely for the invitation and additional information.

Attendance by the employer groups is very important as we address ever changing landscape of health care. We encourage not only Bookkeepers to attend this meeting, but also Business Managers, Directors, Superintendents, and anyone who is involved in the benefits administration for your group. While the Egyptian Trust website is regularly updated with important information, the Egyptian Trust relies on the employer groups to communicate necessary information to the covered membership. Your attendance is essential in order to gain a better understanding of the programs and benefit enhancements being offered by the Egyptian Trust.



Wellness Initiative 2017

The Trust is once again offering an incentive for employees who complete the wellness requirement by September 30, 2016. However, those members who qualified to receive the incentive in 2016 will automatically receive the incentive in 2017. Those members will not have to meet the requirements again this year. Members who did not qualify for 2016 still have an opportunity to complete the required activities to receive the incentive in 2017. The results must be reported to the Care Coordinators no later than September 30, 2016. Only employees (including retired employees and individuals covered by COBRA) need to complete the requirements in order for the full family to receive the benefit in 2017.

What incentive can you earn?

- **Plan A, B, C or E**
\$100 deductible reduction
- **Family Plan**
Each family member's deductible will be reduced by \$100 (with a limit of \$300 total)
- **HDHP Plan**
Employee and family members will pay 10% less after the deductible is met (meaning the benefit level will increase by 10% for each plan member)

What are your requirements?

- **Designate a Primary Doctor online**
- **Complete a biometrics screening and enter your results online**
Biometric screenings measure your height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides and glucose. You can complete your screening by visiting your Primary Doctor. Your employer may have made arrangements with a local health care facility or may be providing an onsite screening. Please check with your employer for details. Screening occurring between April 15, 2015 and September 30, 2016 will be accepted. Be sure to enter your results online by September 30, 2016.
- **Complete the Wellness Assessment (HRA) online**

Ready to get started?

Visit www.egtrust.org and click the Egyptian Area Schools/Care Coordinators by Quantum Health logo. Then, under Health & Wellness, click "Your Incentive Checklist," log on or register for an account, and follow the instructions to complete your requirements.

If you have any questions about your requirement, please contact your Care Coordinators at 1.855.452.9997 or visit www.egtrust.org.



Benefits September 1, 2016

Voluntary Dental Benefits - Ameritas

Great News! The Dental premiums are remaining the same for 2016. Below are the current and renewal rates for September 1, 2016.

	Low Plan	High Plan
Employee	\$14.26	\$32.08
Employee + 1 Dependent	\$26.18	\$58.96
Employee + 2 or more Dependents (Family)	\$49.70	\$85.70

Did you know....

Ameritas offers a rewards program that allows members in the High Plan to roll over \$250 in benefits when a member uses less than \$750 of benefits in a given year. There is no cap on the rollover amount. Members enrolled in the Low Plan who use less than \$250 in benefits may roll over \$125 in benefits with a maximum roll over amount of \$500.

If a member is enrolled and wishes to continue their current dental coverage, Meritain Health will communicate that to Ameritas. If a member is changing plans, terminating the coverage or adding or removing dependents, the Enrollment Change form must be completed during the open enrollment period and returned to your employer as soon as possible.

For questions regarding Voluntary Dental benefits you may call 1.800.487.5553 or visit the website at www.ameritas.com. You will need to set up a user ID and password before accessing your claims and enrollment information.



Voluntary Vision Benefits - Ameritas

Great News! The Vision premiums are remaining the same for 2016. Below are the current and renewal rates for September 1, 2016.

	Vision
Employee	\$7.96
Employee + 1	\$11.40
Employee + 2 or more	\$20.64

If you wish to change, add or terminate the vision coverage, you may do so during open enrollment by completing the Enrollment Change form and returning it to your employer as soon as possible.

Life Insurance – Dearborn National

The rates for additional voluntary coverage remain the same.

NOTE: This is NOT an Open Enrollment period. Only new hires under the age of 60 may enroll for Optional Life and receive the guaranteed issue amount of \$100,000. Any other member previously eligible will be required to go through medical underwriting for any amounts of Optional Life Insurance.



Health Plan Benefits



A premium rate increase of 5 percent will become effective September 1, 2016. The following reflects the current rates and the rates that will become effective September 1, 2016. The rates include \$10,000 of Basic Life Insurance.

	Plan A		Plan B		Plan C		High Deductible Health Plan		Plan E1	
	Current	16-17	Current	16-17	Current	16-17	Current	16-17	Current	16-17
Employee Only	\$764	\$802	\$692	\$728	\$596	\$626	\$508	\$534	\$640	\$672
Employee + Spouse	\$1,576	\$1,656	\$1,424	\$1,496	\$1,234	\$1,296	\$1,044	\$1,096	\$1,320	\$1,386
Employee + Child(ren)	\$1,524	\$1,600	\$1,137	\$1,442	\$1,191	\$1,252	\$1,026	\$1,078	\$1,272	\$1,336
Family	\$1,696	\$1,782	\$1,530	\$1,608	\$1,328	\$1,394	\$1,126	\$1,182	\$1,418	\$1,490

Following are the health plan benefit changes effective September 1, 2016.

1. The addition of Oral Specialty Drugs will be subject to the same benefit as Injectable Specialty Drugs, copay plus 3 percent of the cost of the drug. All specialty drugs (oral and injectable) will have a maximum copay of \$150 per month.
2. The one year advance notice requirement for changing to a richer plan is no longer required. Members may now move between plans at open enrollment without any advance notification.
3. As the federal government has delayed implementation of the Cadillac Tax for two years, the elimination of Plan A has been postponed until September 1, 2019.
4. **New Mark to Market Plan Designs.** Those qualifying school districts have been contacted directly about moving to the Mark to Market Plan Designs. All districts making the decision to move to this new design must advise no later than July 1, 2016 by completing the appropriate forms provided by TCOH.



Voluntary Health Plan Programs

HEALTHCARE BLUEBOOK

As the school year wraps up, many parents begin to schedule medical procedures for their children that may have been put off during the school year. One of the most common ways for parents to save money is for non-emergency medical procedures, like the removal of tonsils and adenoids or the placement of ear tubes.

Where you go for your children's care matters as the price difference from one facility to another can be quite significant. Your child's doctor can likely perform the procedure at multiple facilities, with no loss of quality. In the St. Louis area, ear tube placement can vary in price by over \$7,000 or 500 percent. A tonsillectomy in the Greater St. Louis area can vary in price by a whopping \$13,000 or 800 percent. As a part of the *Go Green to Get Green* rewards program, Egyptian Trust also offers a \$50 reward for going to a green provider for tonsillectomy and ear tubes. You can save enough money on these procedures to visit that vacation spot you've been eying!

Log in to Healthcare Bluebook by going to 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 visit www.egtrust.org and look for Healthcare Bluebook (blue and white logo) on the bottom left side of the screen. Login by 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.

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





Healthcare Bluebook™

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 procedures those noted above, the member may still compare provider costs resulting in reduced out-of-pocket expenses for the member.



*Don't forget about your one stop shop for all of your health care questions.
Your answers are just a click or phone call away.*

Questions about your medical or prescription drug benefits, finding a network provider, or any health plan related question?

Contact a Care Coordinator at:

1.855.452.9997

Or go to www.egtrust.org and click on the following logo at the bottom of the home page:



Have a Safe and Happy Summer!

