

Your Quick Reference Source

Healthcare

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

Prescription Drugs

You can securely view your 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. 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

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: 1.713.354.7119

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

What you'll find in this issue:

- Affordable Care Act - Exchange Insurance
- 3-D Mammogram Coverage
- Performance Drug List CVS/caremark 1/1/17
- EGTrust.org Updates
- DocFind / New ID Card Mailing 1/1/17
- Healthcare Bluebook

Affordable Care Act - Exchange Insurance January 1, 2017

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

If you are enrolled in a medical 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, 2017.

Your employer must have your signed enrollment form in their possession by December 31, 2016 in order to have coverage effective January 1, 2017.

Covered employees may add any eligible dependent(s) 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, (all family members must be covered under the same medical plan).

Retired former employees may not add dependents during this period.

IMPORTANT: Please 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 contact you.

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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, 2017).

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 in status or Special Enrollment Event.

Should you have any questions, please contact the Care Coordinators at 1.855.452.9997.

Coverage changes for 3-D Mammograms

Effective July 1, 2016, preventive 3-D mammograms are covered by the Egyptian Trust medical plans at 100 percent when using a network provider.

Questions, please contact the Care Coordinators at Quantum Health by calling 1.855.452.9997 or visit www.egtrust.org.



Performance Drug List—January 1, 2017



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 2017.

<http://www.egtrust.org/wp-content/uploads/2016/12/CVS-Caremark-Performance-Drug-List-2017.pdf>

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 22, 2017 and May 10, 2017.

Your DocFind® Online Directory

Coventry (CMR) and Aetna Choice® Point of Service (POS) II

Beginning January 1, 2017 members will have access to both Coventry (CMR) and Aetna Choice Point of Service (POS) II. Until then, members have access to Coventry (CMR) when seeking services in Illinois or Missouri and access to Aetna Choice POS II outside of Illinois or Missouri.

Due to the integration of Coventry and Aetna networks you and your family will now be able to access Coventry or Aetna Choice POS II providers. You can look for doctors and hospitals in the Coventry network or the Aetna Choice Choice POS II network using the online DocFind directory. With up-to-date listings, you can search for providers by name, specialty, gender, hospital affiliations and more.

Find network providers online in just a few quick steps

You can use the DocFind directory anywhere you have internet access. Just:

- Visit egtrust.org>Medical Benefits>Finding a Network Provider>2017 CMR/Aetna Choice POS II Link.
- Key in the type of provider or provider name, specialty, procedure or condition under *Enter name, specialty, procedure or condition* and the desired geographical location by entering the zip code or city and state under *Zip Code or City, State*. Click *Search*.
- The *Select a Plan* drop-down box allows you to choose your provider network. Select either the *CMR or Aetna Choice POS II (Open Access)* network. (See below) If you do not find the particular provider you are looking for under one network remember to check the other network as now you have access to both networks regardless of the geography.

OR

- Search using the list of *Common Searches* by clicking on one of the options listed under *Provider Types, Conditions or Procedures*. You will be prompted to key in the desired geographical area and select your plan (See below). Choose your provider from the list of providers displayed on the results screen. You can learn more about each by clicking on the provider's name.
- Narrow your search results by using the filters under *Narrow Your Results*. Choices include *Language, Gender, Hospital Affiliation, Accepting New Patients, Plan Information, Individual Practice Association* (group affiliation) and *Type of doctor or facility* (specialty).

First, choose an Aetna plan to find providers that accept it

You could end up paying a lot more if you use a health care professional that does not accept your plan or does not provide the highest level of coverage under your plan.

Select a Plan: **Select**

- Medical Plans
- Open Choice® PPO
- Aetna Choice® POS II (Open Access) ←
- Aetna Premier Care Network (APCN)
- Altius
- Altius- Iasis
- Baylor Scott & White Alliance ACO
- Behavioral Healthcare Program
- K U Performance Network
- V-BENN
- Aetna Whole Health - Banner Health Network
- Memorial Hermann ACO Network (MHE)
- Integrus ACO Network (NTE)
- Wichita Preferred
- CMR ←

Your DocFind® Online Directory

Coventry (CMR) and Aetna Choice® Point of Service (POS) II

New ID Cards are on the way

Beginning January 1, 2017 providers will need to file claims to a new claims address. Your new ID Cards have been printed and are being mailed directly to all members homes. When you receive them please destroy previous versions of the health ID Card and begin using the new card for services on or after January 1, 2017. It is important you show your new card so providers may properly file claims to the new address. Incorrect claims filing may cause a delay in the processing of your claims.

If you do not receive a new ID Card it could be that Meritain Health or Quantum Health do not have an updated address on file. Please be sure to update your address with your Human Resources Department/Bookkeeper and call the Care Coordinators to request an ID Card. If you have any questions concerning your new ID Cards, the integrated network, or how to find providers, or any other health or prescription drug related questions please contact the Care Coordinators at 1.855.452.9997. They are here to help guide you.

*Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates.

Providers are independent contractors and are not agents of Aetna or Meritain Health. Provider participation may change without notice. Neither Aetna nor Meritain Health provides care or guarantees access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.



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Healthcare **Bluebook**.

HEALTHCARE BLUEBOOK - STOP OVERPAYING FOR QUALITY HEALTHCARE

Healthcare Bluebook helps you save money on high-quality healthcare by showing you the price and quality differences for common procedures at local facilities. Price and quality can vary by 5x - 10x, and without Bluebook, you could end up overpaying for low-quality care. You can save hundreds, maybe thousands, of dollars, just by asking doctor to refer you to a different facility for tests.

Know before you go with Bluebook's website and mobile app. available on the App Store and Google Play. Open the Apple App Store or Google Play. Search for Healthcare Bluebook. Select the app and tap "install" to begin downloading. Enter your mobile access code found on the desktop version of Healthcare Bluebook to begin searching.

The Healthcare Bluebook tool will allow you to search for any number of other procedures for price comparison purposes. Members may 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:

EGYPTIAN
AREA SCHOOLS

CARE COORDINATORS
BY QUANTUM HEALTH

HAPPY HOLIDAYS



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