

Egyptian Area Schools Benefit Plan Gazette

Spring 2017

Your Quick Reference Source

Healthcare

You can securely view your claims, eligibility information and more by visiting www.egtrust.org. Follow the link to the Care Coordinator logo.

Egyptian Trust

You can view information about Egyptian Trust, programs offered by the Trust, historical newsletters, and more at www.egtrust.org.

Aetna

Find a Participating Provider; create a Customized Directory, and more at www.egtrust.org. Follow the *Finding a Network Provider link*.

Prescription Drugs

You can securely view your prescription drug claims history and more at www.caremark.com.
Until 6/1/17

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: 1.713.354.7006

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

What you'll find in this issue:

- Welcome new member districts
- Healthcare Bluebook
- Frequently Asked Questions by Members
- Quest Diagnostics **New** Mobile Lab
- New ID Cards-Pharmacy Change to Express Scripts
- Care Coordinators by Quantum Health

Welcome to the Egyptian Trust

BASSC
QUINCY PUBLIC SCHOOLS
MT. VERNON TOWNSHIP HIGH SCHOOL #201

17th Annual Bookkeeper/Administration Meetings

SAVE THE DATE!

July 26th – July 28th

The meetings will be hosted by Meritain Health with participation from the Egyptian Trust vendors including Express Scripts, Care Coordinators by Quantum Health, Coventry, Ameritas, Dearborn Life and American Fidelity. Meetings will be held in Effingham, Marion and Fairview Heights. Watch your emails for the invitation and additional information.

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.





Healthcare Bluebook™

Healthcare Bluebook is a program that has been available to Trust members since September 1, 2013. This program can greatly reduce the out-of-pocket expenses to the member and the Trust.

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 percent.

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.

Log in to Healthcare Bluebook by going to www.egtrust.org clicking on the Egyptian Area Schools/Care Coordinators by Quantum Health logo 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/>

Download the free Apple or Android app 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.



Frequently Asked Questions by Members

This section will address the frequently asked questions by members. Please reach out to the appropriate organization for additional information.

Dental Plan

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

A. Contact Ameritas either by calling them at 1.800-487-5553 or at 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. CST and Friday 7:00 a.m. – 6:30 p.m. CST.

https://www.ameritas.com/service/login.asp?ct_orig_uri=https%3A%2F%2Fwww%2Eameritas%2Ecom%3A443%2Fwps%2Fmyportal%2Fs000%2FHome%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 1.800.487.5553 or access the link to your Dental Summary of Benefits through the Egyptian Trust website (www.egtrust.org). The link is under Voluntary Benefits then Dental. You may also go directly to the following link: www.ameritas.com/group/olbc/egyptianschooltrust

Vision Plan

Q. I need new or additional vision ID Cards?

A. You may call VSP Customer Service at 1.800.877.7195. Customer Service hours are: Monday – Friday 6:00 a.m. – 6:00 p.m. CST and Saturday 7:00 a.m. – 3:30 p.m. CST or through the Egyptian Trust website (www.egtrust.org) under Voluntary, then click on the link provided. You may also go directly to the following link: 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 1.800.877.7195 during the hours of business noted above or through the Egyptian Trust website (www.egtrust.org) that provides a link to your 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

Health Plan

Q. I need a health plan ID Card?

A. There are several ways to get a health plan ID Card. You may:

- a) Contact a Care Coordinator at 1.855.452.9997.
- b) Log in to www.egtrust.org, click on Care Coordinator logo, sign in and request an ID Card.
- c) 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 1.855.452.9997 or go to 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 1.855.452.9997. You may also email them after you are a registered user on their site. To register, go to 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 as an 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 at 1.866.704.5550 or use the website (www.CHC-care.com) or, by fax at 1.800.973.2321. Remember, it is ultimately the member’s responsibility to see that such admissions have been pre-certified to avoid penalties.

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 1.855.452.9997 and they will work with Meritain Health to have the inpatient hospital copay refunded.



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 or you may use a LabCard facility. You may go to www.labcard.com to search for LabCard facilities, the hours of availability and schedule appointments.

Beginning April 1, 2017 the Trust will implement a Quest mobile lab program, Iggo which allows members that do not have an independent lab facility **within 25 miles** of their location to schedule a mobile lab appointment.





Please see the following directions on how to set up a mobile lab draw.

Mobile healthcare with Quest Diagnostics

Quest Diagnostics is bringing back the house call.

Quest wants to make it easy for you to focus on your health and get the lab testing you need—all at in-network savings. That’s why we now offer mobile lab testing*. Mobile lab testing allows us to come to you to complete the lab tests prescribed by your doctor. Quest has teamed up with a company called Iggo to complete the lab draw.

To schedule your mobile lab test appointment, visit QuestDiagnostics.com/MobileLab

-  Enter your “About Me” information and click “Next”.
- ✓  Check the box for Quest Diagnostic testing.
-  Select a time and location for your appointment.
-  We will send you a confirmation of your appointment.

We’re here to help

If you need help scheduling a mobile lab test appointment, call Iggo at **1.866.268.7617**.



New ID Cards in May

New ID cards will be sent by the end of May with the logo and contact information for the new Pharmacy Benefit Manager, Express Scripts. The Express Scripts network will be effective beginning June 1, 2017. Please DO NOT begin using your new ID cards UNTIL June 1st to ensure your prescription drug claims are processed properly. If you do not receive an ID card, please contact the Care Coordinators at 1.855.452.9997 to request an ID card. You will also need to inform your HR Representative of address changes in order to keep your address current with all the Egyptian Trust vendors.



CARE COORDINATORS

One site does it all

No matter where you are on your healthcare journey, you can find answers in one easy location. When you go to www.egtrust.org, you'll be able to:

- Print ID Cards
- View claims
- Find in-network providers
- Review your plan benefits
- Access Healthcare Bluebook
- Reach Teladoc
- Chat with your Care Coordinator
- And more!



Have questions?

Your Care Coordinators are expert nurses, patient services representatives and benefits specialists who are ready to help you before, during and after any health event. Give them a call at 1.855.452.9997 (Monday-Friday, 7:30 a.m.–9 p.m. CT) or visit www.egtrust.org. They'll be with you every step of the way.