

In this issue:

Voluntary vision and dental coverage	2
An update from Express Scripts	3
Nominating your physician or ancillary provider for network participation	4
Smoking—kicking the habit	5
HST Patient Advocacy Center	6
Fight arthritis with these foods	7
Unblurring the lines to corrected vision—what your symptoms mean.....	8
American Fidelity—improved account management experience	9
How to receive your Explanations of Benefits electronically	10

A note from the Egyptian Trust

At the recent Board of Manager's meeting, the following benefit changes were approved **effective June 1, 2018.**

Precertification Requirements

The Trust no longer requires pre-certification or advance determination of medical necessity for Genetic Testing and In vitro fertilization (IVF) (including other assisted reproduction techniques). Keep in mind, the rules and limitations continue to apply as outlined in the plan document.

Coverage of Ostomy Supplies

Ostomy supplies are now covered under both the medical and prescription drug benefit.

Inpatient Mental Health Benefits

The Trust has increased the lifetime inpatient benefit for mental health and substance abuse treatment to 120 days from 80 days.

Updated copies of the Schedule Of Benefits and Summary of Benefits and Coverage are available on the Trust website at www.egtrust.org.

Quick Reference Source**Egyptian Trust**

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

Healthcare

You can securely view your claims history, request a replacement ID card, and more by visiting www.healthscopebenefits.com, or you may contact Customer Service at 1-800-397-9598.

To access the secure portal, please take a moment to register for a User ID / Password, or log-in with the one you already created. **Note:** Dependents over age 18 will need to create their own User ID / Password to access their information.

Provider Network

Find a participating physician or ancillary provider; create a customized directory and more at <http://www.multipian.com/healthscope>, or you may contact Customer Service at 1-800-397-9598.

There is no longer an out of network benefit. Egyptian Trust members can visit any provider for their health care needs. Our

vendor partners will work together to extend fair and reasonable reimbursements to all providers of your health care.

Prescription Drugs

You can securely view your prescription drug claims history and more at www.express-scripts.com. A User ID / Password will be required to view the information, or you may contact Member Services at 1-800-706-1754.

Dental Plan – Ameritas

Find a network provider, view your protected claims / eligibility and more at www.ameritas.com, or you may contact Member Services at 1-800-487-5553.

Vision Plan – EyeMed

Find a network provider, view your protected claims / eligibility and more at www.eyemed.com, or you may contact Member Services at 1-866-804-0982.

Dearborn National

For assistance with claims, travel / beneficiary resources, portability or conversion policies, you may contact Member Services at 1-800-348-4512.

Voluntary Dental



Ameritas will continue to provide the fully insured and voluntary dental coverage. For questions regarding the voluntary dental plans and benefits please contact Ameritas at 1-800-487-5553, or visit their website at www.ameritas.com.

Below are the current and renewal rates effective **September 1, 2018**.

	Current Rates	September 1, 2018 Rates
Low Plan		
Employee Only	\$14.76	\$15.64
Employee + 1 Dependent	\$28.84	\$30.52
Employee + 2 or more Dependents	\$55.44	\$58.72
High Plan		
Employee Only	\$35.96	\$38.08
Employee + 1 Dependent	\$67.84	\$71.84
Employee + 2 or more Dependents	\$99.48	\$105.36

Voluntary Vision



There is no rate increase for the EyeMed voluntary vision program. You can contact EyeMed at 1-866-804-0982 or at www.eyemed.com. As a reminder, the rates are noted below.

Coverage Type	Rate
Employee Only	\$7.76
Employee + 1 Dependent	\$11.12
Employee + 2 or more Dependents	\$20.12

An update from



EXPRESS SCRIPTS®

We are continuously evaluating our formularies to ensure that, as additional medications come to market and product pricing evolves, our clients and their members are getting the most out of their pharmacy benefit.

On July 1, 2018, the Express Scripts National Preferred Formulary will exclude 33 additional products, including 30 multi-source brands, products with generic equivalents. The remaining three products are high-cost combination drugs with lower cost generic or over-the-counter options, and are delineated with an asterisk in the list below.

The prescription drugs that will be excluded from coverage effective July 1, 2018 are:

Arimidex	Avalide, Avapro	Avodart	Celebrex
Celexa	Coreg	Cosopt	Cozaar, Hyzaar
Crestor	Detrol, Detrol LA	Diovan, Diovan HCT	Exforge, Exforge HCT
Gleevec	Glucophage, Glucophage XR	Keppra, Keppra XR	Lamictal, Lamictal ODT, Lamictal XR
Lipitor	Loestrin, Loestin FE	Lotrel	Maxalt, Maxalt MLT
Mebolic*	Micardis, Micardis HCT	Neurontin	Norvasc
Ortho Tri-Cyclen, Ortho Tri-Cyclen LO	Topamax	Tricor	Trileptal
Xalatan	Xyzbac*	Zocor	Zomig tablets, Zomig ZMT
Zyvit*			

- **99.83% of members we serve will not see any change to their drug coverage.**
- This update will prevent pharmacies from using copay cards when dispensing these multi-source brands. Today, pharma manufacturers are circumventing clients' plan designs with heavy investments to keep patients on brand medications with the use of copay cards for multi-source brands.
- The complete list of 2018 exclusions and current formulary can be found at www.egtrust.org.

The exclusion process allows us to maximize client value while preserving access to the drugs members need.

Communication plan minimizes disruption

While few members will be impacted by these exclusions, our goal is to make each member's experience as smooth as possible.

- We will notify members who will be affected by this change and their physicians and pharmacists. Member communications include personalized notifications, reminder communications, and targeted alerts about preferred medication options.

Should a member have any questions regarding this information or any other prescription drug claims questions, call Member Services at 1-800-706-1754 or visit www.express-scripts.com.

Nominating your physician or ancillary provider

If you are currently seeking medical services or supplies from a physician or ancillary provider that is not part of the Physician/Ancillary network, we have made it easier for you to nominate that provider to join the Egyptian Trust network.

To submit your provider's name for nomination, use one of the following methods:

- 1 Call HealthSCOPE Benefits Customer Care at 1-800-397-9598.
- 2 Send your nomination in an email to the following address:
Egyptian.network@healthscopebenefits.com

When you send your nomination, be sure to include the information listed below. One of our representatives will complete the nomination process on your behalf. As soon as we receive a status update on your nomination request, we will advise you via email if your nominee elected to participate. (Standard turn around time for a response on the physician / ancillary provider nomination can take up to 60 days.)



The information needed to complete the nomination form is:

- Provider's First Name
- Provider's Gender
- Provider's Last Name
- Provider's Phone Number
- Specialty
- Primary Service Address (to include City / State and Zip Code)
- Group / Practice Name



HealthyPeople

SMOKING • HELPING KICK THE HABIT

Smoking harms nearly every organ of the body. More than 16 million Americans are living with a disease caused by smoking. Smoking causes cancer, heart disease, stroke, lung diseases, diabetes, and chronic obstructive pulmonary disease (COPD), which includes emphysema and chronic bronchitis. Smoking also increases risk for tuberculosis, certain eye diseases, and problems of the immune system, including rheumatoid arthritis. Quitting smoking is hard and may require several attempts.

Secondhand smoke exposure contributes to approximately 41,000 deaths among nonsmoking adults and 400 deaths in infants each year. Children who are exposed to secondhand smoke are at increased risk for sudden infant death syndrome, acute respiratory infections, middle ear disease, more severe asthma, respiratory symptoms, and slowed lung growth.

The Egyptian Trust provides smoking cessation benefits to help you kick the habit—you don't have to do it alone!



SOME FACTS ABOUT KICKING THE HABIT

Nicotine Dependence

- More people in the U.S. are addicted to nicotine than to any other drug.
- Research suggests that nicotine may be as addictive as heroin, cocaine, or alcohol.

People who stop smoking greatly reduce their risk for disease and early death. Although the health benefits are greater for people who stop at earlier ages, there are benefits at any age. You are never too old to quit.

Reasons to stop smoking

- Lowered risk for lung cancer and many other types of cancer.
- Reduced risk for heart disease, stroke, and peripheral vascular disease (narrowing of the blood vessels outside your heart).
- Reduced heart disease risk within 1 to 2 years of quitting.
- Reduced respiratory symptoms, such as coughing, wheezing, and shortness of breath.
- Reduced risk of developing some lung diseases.
- Reduced risk for infertility in women of childbearing age. Women who stop smoking during pregnancy also reduce their risk of having a low birth weight baby.

Most former smokers quit “cold turkey.” Medications for quitting have been found to be effective as well. Counseling and medication are both effective for treating tobacco dependence, and using them together is more effective than using either one alone. If you want to quit, you may want to try some of the following methods:

- Help from your doctor
- Individual, group, or telephone counseling
- Behavioral therapies
- Treatments with more person-to-person contact and more intensity
- Programs to deliver treatments using mobile phones
- When enrolled in an Egyptian Trust Health Plan, smoking cessation products are limited to 2 cycles per Calendar Year (168 days = 2 cycles of treatment, 12 weeks per cycle).
 - Zyban or Chantix (limited to 168-day supply in one Calendar Year of treatment)
 - Nicotine replacement products—Nicotine patch, gum, and lozenges (limited to 168-day supply in one Calendar Year of treatment)
 - **Note:** Over-the-counter (OTC) medications require a prescription from your physician.
- Counseling and medication are both effective for treating tobacco dependence, and using them together is more effective than using either one alone.

HST's Patient Advocacy Center (PAC) is a member driven-service offered in your VBP Health Plan. In the instances of balance billings, the Patient Advocate's role is to work direct with providers through resolution of your claim. Our Patient Advocates have multiple years of experience and are always working to ensure facilities and hospitals are charging you a fair price by utilizing Value-Based Payments. If you receive a bill for more than your deductible, copay, or coinsurance, it's important you quickly forward a copy of your bill, EOB, and your contact information to pac@hstechnology.com.



"I'm so thankful HST was there to help resolve my balance bill. I really can't say enough about the support and communication they provided throughout this process" -Jane, CA

Value-Based Payment Plan

Value-Based Payments (VBP) is a transparent method of determining how much hospitals will be paid for services. It works by reimbursing hospitals based on a reference price, Medicare (plus a percentage). Because it is fully transparent and based on costs, the end result is a price that is fair to both the hospital and the patient.

Patient Advocates

Backed by 20 years of experience, our Patient Advocates are always working to ensure providers are charging you a fair price for medical procedures by utilizing Value-Based Payments.



A Patient Advocate will be assigned to your case, educating you on the process and keeping you apprised every step of the way.



Your Patient Advocate is available to assist you from 9:00 am - 7:00 pm CST.



HST
Revolutionizing Healthcare

Information to Provide the PAC

We understand your situation and require the following information to assist us in closing your bill:

- ✓ Your full name and date of service.
- ✓ Copy of bill; EOB when available
- ✓ Your Daytime phone number and email address

We're Here For You



Phone: (800) 397.9598



Fax: (949) 891.0420



pac@hstechnology.com

Should you receive a balance bill for an amount above patient's responsibility, as noted on your explanation of benefits (EOB), call the PAC.

800.397.9598

pac@hstechnology.com

MedWatch Nutrition Corner

Fight arthritis with these foods

Certain foods can strengthen bones, boost immune systems, and fight inflammation caused by arthritis. Add these foods to your balanced diet to help ease symptoms.

Fuel Up on Fish. Salmon, mackerel, tuna and herring are rich in omega-3 fatty acids that fight inflammation. Eat 3 to 4 ounces of fish, twice a week.

Step Up to Soy. Soybeans, tofu or edamame, are rich in omega-3 fatty acids and inflammation-busting benefits.

Opt for Oils. Extra virgin olive oil is full of heart-healthy fats and oleocanthal which helps reduce inflammation.

Check Out Cherries. Studies show the anthocyanins in cherries have a beneficial anti-inflammatory effect. Try strawberries, raspberries, blueberries & blackberries too.

Go Green (Tea). Green tea is packed with polyphenols, antioxidants believed to reduce inflammation and cartilage damage.

Delight in the Dairy. Low-fat dairy products, like milk, yogurt and cheese, are packed with calcium and vitamin D which increases bone strength.

Believe in the Broccoli. Vitamin rich in K and C, broccoli also has sulforaphane, that researchers have found helps prevent or slows the progression of osteoarthritis.

Go with the Grain. Whole grains lower levels of C-reactive protein (CRP) in the blood. CRP is a marker of inflammation associated with heart disease, diabetes and rheumatoid arthritis.

UNDERSTANDING ARTHRITIS

Arthritis is the number one cause of disability in our country.

Over 50 million Americans have arthritis. 1 in every 5 adults and over 300,000 children suffer with this painful and often debilitating condition. The first steps in overcoming this affliction are learning the facts, understanding your condition and knowing that help is readily available.

What is Arthritis? Arthritis is not a single condition, but rather refers to a collection of joint pain and/or disease states. People of all ages, sexes and races have arthritis. It is most common among women and occurs more fre-

quently as people get older. There are more than 100 different forms of arthritis and related diseases. The most common types include rheumatoid arthritis (RA) and osteoarthritis (OA). All types of arthritis cause pain in different ways.

What Causes Arthritis? Our joints are protected by cartilage, a firm but flexible connective tissue. Cartilage absorbs the pressure and shock that is created when you move and put stress on your joints. OA is a reduction of cartilage tissue through normal "wear and tear", although an infection or injury to a joint can worsen this natural breakdown of cartilage tissue. Your risk of developing OA could be higher if you have a family history of the disease. RA is an autoimmune disorder, a condition in which your immune system mistakenly attacks your body. These attacks impair the production of fluids that nourish cartilage and lubricate the joints, eventually leading to the destruction of both bone and cartilage tissue.

What are the Symptoms? Common arthritis joint symptoms include swelling, pain, stiffness and decreased range of motion. Symptoms may come and go. They can be mild, moderate or severe. They may stay about the same for years but may progress or get worse over time. Severe cases of arthritis can result in chronic pain and the inability to perform everyday activities. Arthritis can cause permanent joint changes, some of which are visible, but often the damage can only be seen on X-ray.

Diagnosing Arthritis. Arthritis diagnosis often begins with a primary care physician who performs a physical exam, which may include blood tests and imaging scans to help determine your type of arthritis. An arthritis specialist, or rheumatologist, should be consulted when the diagnosis is uncertain or the arthritis is inflammatory. Rheumatologists manage ongoing treatment for inflammatory arthritis, gout and other complicated cases. Orthopedic surgeons perform joint surgery and joint replacements.



Unblurring the lines to corrected vision: What your symptoms mean

If you're finding the world a little out of focus, take comfort in knowing you're not alone.

Roughly 75 percent of Americans experience vision symptoms that require eyeglasses, contact lenses or other care, according to the Vision Council of America.¹ That means most of us are finding it harder to read that restaurant menu or find a good seat in the theater.

So don't worry. Resolving eyesight issues is a straightforward process; just a little understanding of what the eye symptoms mean and then working with your eye doctor to choose the right lenses for that condition.

Following is a list of prevalent eye conditions, vision symptoms and the best lenses to correct the problem for happy eye health.



Farsightedness: Anyone who can read the subtitles on a movie screen but cannot read the headlines on his or her computer is familiar with farsightedness. Farsightedness usually occurs at birth and tends to be hereditary. The condition is easily corrected with eyeglasses or contact lenses prescribed by a doctor.²

Nearsightedness: The opposite of farsightedness, nearsightedness is a condition that inhibits one's ability to see objects that are far away. This condition tends to run in families and nearsightedness, or myopia, often worsens during childhood or adolescence. It can be corrected easily with eyeglasses or contact lenses.³

Presbyopia: Presbyopia is often accused of arriving at our doorstep the day we turn 40. Like farsightedness, it refers to the eyes' diminishing ability to focus on objects that are close to us. A simple eye exam can diagnose presbyopia,

and it can be corrected with eyeglasses or contacts.⁴

Astigmatism: Consider it the curve that blurs the landscape. Astigmatism occurs when the cornea on the surface of the eye or the lens inside the eye curves differently from one direction to the other. The result is blurriness at all distances and possibly eye strain and headaches. Those who have astigmatism often are born with it. Astigmatism can be diagnosed with a vision test and a painless exam to check the curvature of the cornea.⁵

Fortunately, at least 90 percent of people younger than 60 can have their vision problems corrected with glasses or contact lenses.⁶ The key is seeing an eye doctor as soon as objects get fuzzy, and then simply enjoying life through a new lens.

1. "What Percentage of the Population Wears Glasses?" GlassesCrafter.com, citing the Vision Council of America, <http://glassesrafter.com/information/percentage-population-wears-glasses.html>

2. Diseases and Conditions, Farsightedness, Mayo Clinic, <http://www.mayoclinic.org/diseases-conditions/farsightedness/basics/definition/CON-20027486>

3. Diseases and Conditions, Nearsightedness, Mayo Clinic, <http://www.mayoclinic.org/diseases-conditions/farsightedness/basics/definition/CON-20027486>

4. Diseases and Conditions, Presbyopia, Mayo Clinic, <http://www.mayoclinic.org/diseases-conditions/presbyopia/basics/definition/con-20032261>

5. Diseases and Conditions, Astigmatism, Mayo Clinic, <http://www.mayoclinic.org/diseases-conditions/astigmatism/basics/definition/con-20022003>

6. Study Finds Most Americans Have Good Vision, But 14 Million Are Visually Impaired, National Institutes of Health, May 9, 2006, <http://nih.gov/news/pr/may2006/nei-09.htm>

Improved Account Management Experience

American Fidelity Assurance Company is excited to offer a better way for you to manage your reimbursement accounts—online through an enhanced portal, or with our mobile application, AFmobile.



Depending on the account(s) you have, this could be your Healthcare Flexible Spending Account (HCFSA), Limited Purpose Flexible Spending Account (LPFSA), Dependent Care Account (DCA), or Health Reimbursement Arrangement (HRA). You will be able to file claims, select text and email alerts, pay providers directly, link receipts and documentation, and more. **The new functionality will be live when you log in on April 30.**

Online Control

You may access your online account at americanfidelity.com.

- New account holders, click “register,” then follow the steps to get started.
- If you’ve already created an online account, simply click “log in.”

Once logged in, click the button labeled “FSA/HRA” to manage your account using the improved dashboard.

Mobile Convenience

For ultimate convenience, get 24/7 access, direct from your tablet or mobile device with AFmobile®. Our mobile application allows you to manage your reimbursement accounts and insurance benefits, all from the palm of your hand.

Getting started: Download AFmobile from the Apple App Store or Google Play Store.

To register, you will need:

- Your email address - this should be the same email address provided at time of enrollment.
- Your Social Security Number.

If you already have an online account, your username and password will be the same for AFmobile. For more information about these enhancements, please visit www.americanfidelity.com/fsaportal, or contact your local American Fidelity account manager.

Please visit www.egtrust.org to review additional information on the mobile app.



Electronic Explanation of Benefits

RECEIVE YOUR EOBs ONLINE

HealthSCOPE Benefits offers you the ability to receive your Explanation of Benefits (EOBs) electronically. **Enrolling is free and only takes a few minutes.** Once enrolled, you will receive an email letting you know when an EOB is available to review online.

Upon completion of enrollment for electronic EOBs, a traditional paper Explanation of Benefits will no longer be sent to you unless you are receiving a reimbursement check.



IT'S QUICK & EASY TO ENROLL

ADVANTAGES TO RECEIVING AN ELECTRONIC EOB

- ◆ Quicker availability to paid claims.
- ◆ Paper conservation.
- ◆ Email notification of when your claim is processed.

HOW TO ENROLL

1. Log on to www.healthscopebenefits.com.
2. Click **Login** and select **Members**.
3. At the Enter Company Name screen, enter **EGYP**.
4. **Sign in** using your username and password (if you haven't logged in before, click **New User Registration** and follow the prompts to set up your account).

5. Once you are logged in, scroll to the bottom of your Landing Page and click **Electronic Transactions Setup**.
6. On the screen that follows, **enter and submit the email address** to which you would like notifications sent.

After you have completed these steps, you will receive a notification when an EOB is available online for your review. You can then log in to your account and see online versions of your EOBs.

QUESTIONS?



www.healthscopebenefits.com



Phone: 800-397-9598