

From: Karen Giles [karen.giles@meritain.com]
Sent: Wednesday, August 04, 2010 12:10 PM
Subject: 10th Annual Bookkeeper/Administration Meetings



Dear Egyptian Trust Participating Employer Group ~

First, let me start by thanking all 180 of you representing 143 employer groups who showed up and participated in last week's meetings. Once again, we had a record turnout and hope to see the participation continue in growth each year! We recognize you take time out of your busy Summer schedules to attend these meetings and it is sincerely appreciated by all of the vendors. The meetings are intended to educate and inform you and we are always open to your suggestions to continue the success of the annual meetings. Unless there are unforeseen circumstances you can mark your calendars for next years meetings expected to be held Wednesday, July 27th - Friday, July 29th, 2011. Of course, we'll start preparing for the meetings next April.

Those of you who were unable to attend will be receiving a Personal & Confidential package before the end of the week containing the following information:

- ✓ Individual Selection Form - This form will only be included in your packet if you have not yet completed the form and sent it in to Meritain. This is the form that is required to be completed each year indicating which of the health plans you are offering your employees. If you are allowing one or more of the plans you simply need to check those off. As an example, if you, as an employer, are paying 100% of premium for the Gold Plan but you allow the employee to enroll in the Platinum plan with them paying the difference you must indicate it is acceptable for the employees to enroll in the Platinum Plan. This form is not to be used to tell us what you as the employer group are paying for. We need to know which plan or plans an employee may elect (regardless of who is paying for the coverage).

You also need to advise us of the effective date of the open enrollment period. The open enrollment period is from 8/1 through 9/30 each year and you must choose the date you want those elections to become effective.

- ✓ Complete Census for your Employee Group - The census is a list of all of your employees, their covered dependents, and the coverage we show them enrolled in as of August 31, 2010. We have also included dependent information so you will know the dependents covered. (This is important as some of those dependents may exceed the coverage age and should possibly be terminated from the plan.)

This also highlights those employees who are enrolled in the Optional Life Insurance and may be moving to the next age band as of September 1, 2010. Keep in mind, the optional life insurance is rated in 5 year age bands and we look at the employee age as of 9/1 every year to determine if they are to be moved to the next age rated band. This way you will be able to update the employee payroll deductions that will begin on September 1, 2010 for those who are affected.

- ✓ Schedule of Benefits effective September 1, 2010 and January 1, 2011 - If you completed the form requesting the updated Schedules of Benefits, we have enclosed

that in your packet as well. If you did not complete the form and you would like printed copies on the colored forms you will need to request those of Krista Breakfield at krista.breakfield@meritain.com.

- ✓ User Name and Password for Private access to www.egtrust.org - We have assigned you a username and password to gain access to the NEW private access of the Egyptian Trust website. You will simply go to www.egtrust.org scroll down to the bottom and enter your assigned username and password. The private site has been created as a tool to have 24/7 access to the information I frequently send via mass email. While I will continue to communicate with you via mass email, those emails with corresponding attachments and documents (that some of you struggle to open) will be posted on the private site of www.egtrust.org. This part of the site is still under construction but is being updated quickly so please check back often.

We will also no longer provide the large 3 ring binders containing the Bookkeeper/Administration Manual. Rather, this information will be updated regularly and provided on the private part of the website.

We will be adding a section of FAQ's. As you can imagine with 180 employer groups there are some common and frequent inquiries about certain topics. We will begin developing that part of the site over the next 30 days.

Please keep in mind, the private part of the site is for you, the Employer, Administrator, Business Manager, Bookkeeper, Superintendent. Your employees have access to the public site where a lot of the information is duplicated so the members have access to their needs and you have access to the administrative needs. Please do not give out your password to your employees. If you wish to change your username/password there is a button to request such change.

Of course, we're always open to suggestions and if we are able to accommodate your request we will do so.

Again, we thank you for your participation at the most recent meetings and we look forward to seeing you next year!

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