EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

13 Executive Drive – Suite 19 Fairview Heights, IL 62208

Consultants

Tom Dahncke Phone: 618-791-5541 tdahncke@charter.net Email: Leo Hefner 618-973-8221 Email: lhefner@htc.net Phone:

TO: **Superintendents**

FROM: Leo Hefner and Tom Dahncke

DATE: May 31, 2011

RE: TRS and Egyptian Trust Health Insurance

The enclosed information contains a copy of the memo and plan comparison spreadsheet of the TRS Plan and the Egyptian Trust Platinum Plan and a memo for Non-Certified retirees. This information is being sent directly to retired employees.

In addition, we are requesting you provide a copy of the appropriate memo to any of your Certified Staff and Non-Certified Staff who will be retiring this year. This contains important information about the health plan options available to them.

Again, the purpose of this memo is to provide information to your Certified Staff and Non-Certified Staff that will assist them in making an informed decision about whether to continue their health insurance coverage with the Egyptian Trust or to switch to the TRS health insurance plan or Medicare supplement plan. Retirees are certainly welcome and eligible to continue coverage through the Egyptian Trust. Those who may decide to change to the TRS plan or Medicare supplement plan may continue to have the voluntary dental and vision insurance plan through the Egyptian Trust if they currently have that coverage.

The information being provided to retirees concerning the benefit and premium comparisons are our interpretation and understanding. We strongly recommend retirees do their own research to make their own comparisons prior to making their decision.

Please feel free to contact either Leo Hefner at lhefner@htc.net or at 618-973-8221, or Tom Dahncke at tdahncke@charter.net or at 618-791-5541.