

From: Karen Giles [karen.giles@meritain.com]
Sent: Wednesday, December 12, 2012 4:15 PM
Subject: Egyptian Trust Winter 2012 Newsletter
Attachments: Employee Announcement.pdf; Winter 2012 NEWSLETTER.pdf



This email is being sent to all of the Superintendents, Board of Managers Members and Bookkeepers we have on file for the Egyptian Trust. If you received this email in error please forward to the appropriate party and contact Krista Gotto (formerly Breakfield) at the Metro East Service Office of Meritain Health to update the contact information.

Dear Participating Employer Group ~

Attached is the Winter 2012 Newsletter. As always, we request that you deliver the newsletter to each of your employees to keep them informed of upcoming changes or reminders about Plan requirements. This newsletter highlights the following important information we want to be sure your covered members are aware of:

- **CVS Caremark** – Information about filling your maintenance medications.
- **Bronze Plan Changes Effective 1/1/13** – Deductibles, out of pockets, and contributions to an HSA have been updated as required by the IRS guidelines.
- **LabCard Program** – Information about a mobile app that allows a member to receive medical information, request appointments, etc. This was also discussed at the most recent Executive and Board of Managers meeting on December 5th. We handed out tear off pads with the information about how to use this application. If you would like the tear off pads containing this information so you can pass out to your membership please contact Krista and she will mail them to you.
- **Primary Doctor Referral and Pre-Certification Requirements** – Up until December 31, the copays for Specialist visits will be \$30. Beginning January 1, 2013, a Specialist Office Visit **WITH** a referral from your Primary Doctor will be \$30 where a Specialist Office Visit **WITHOUT** a referral from your Primary Doctor will be \$40. In addition, the pre-certification requirements changed on 9/1/12. Up until December 31, penalties for lack of pre-certification were not imposed, allowing members time to get familiarized with the program and what services require pre-certification. Beginning January 1, 2013, the \$250 pre-certification penalty will apply should a member fail to pre-certify certain services as required by the Plan.
- **Access Your Benefits through a single site** – Members now have a single source to gain information about the Egyptian Trust Health Plans. We have included step by step instructions to tell members how to gain access to their own claims information by signing into

www.egtrust.org and then linking into the Coordinated Health/Care Program. We encourage your covered members to contact the Care Coordinators at 855-452-9997 for ANY questions about their health care claims, enrollment, and health care events. If you need additional tear-off pads that contain the Care Coordinators contact information please let Krista know and she will ship you what you need.

As always, should you need additional supplies please contact Krista Gotto at krista.gotto@meritain.com and she will be happy to get you what you need.

Keep in mind, the Benefits Enrollment Guide we provided for the most recent Open Enrollment period is a very good summary of benefits available to your New Hires. Should you have any new hires, you have an obligation to advise them of the benefits available to them. This document is the best source for the summary of benefits and associated premiums. If you need additional Enrollment Guides, posters for the life insurance, Consult a Doctor posters or magnets, Coordinated Health/Care Program forms, etc. Krista is the person to ask.

We have also attached a “flyer” that you may print and post wherever you feel necessary to advise your members of the availability of this very important Winter newsletter.

Please note, the newsletter will be available at www.egtrust.org tomorrow afternoon. We request you get the word out to your membership of its availability.

Wishing you and yours a very Happy Holiday season,

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