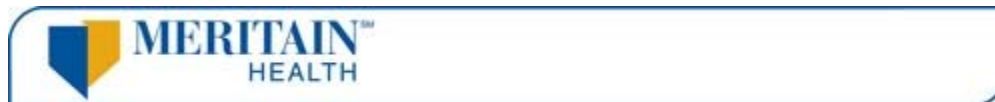


**From:** Karen Giles [karen.giles@meritain.com]  
**Sent:** Friday, June 03, 2011 4:33 PM  
**Subject:** Egyptian Trust Rates Effective September 1, 2011  
**Attachments:** Egyptian Bronze Rates 9-1-11.pdf; Egyptian Gold Rates 9-1-11.pdf; Egyptian Platinum Rates 9-1-11.pdf; Egyptian Rates Master Effective 9-1-11.pdf; Egyptian Silver Rates 9-1-11.pdf; REVISED 11th Annual Administration Meeting Invitation 2011.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 Breakfield at the Metro East Service Office of Meritain Health to update the contact information.

Dear Participating Employer Group ~

Attached are five documents as follows:

1. Rate Sheet as of September 1, 2011 – Master INCLUDES ALL 4 PLANS and VOLUNTARY DENTAL and VOLUNTARY VISION PLAN– (Active, Retired, Surviving Dependent, COBRA)
2. Rate Sheet – Platinum Rates (Active, Retired, Surviving Dependent, COBRA)
3. Rate Sheet – Gold Rates (Active, Retired, Surviving Dependent, COBRA)
4. Rate Sheet – Silver Rates (Active, Retired, Surviving Dependent, COBRA)
5. Rate Sheet – Bronze Rates (Active, Retired, Surviving Dependent, COBRA)

Please keep in mind when an employee makes status or coverage changes the premium the school pays or the member or both may change. Therefore, you must report all such changes at [www.meritain.com](http://www.meritain.com). Following are some examples that require a premium change:

1. An employee changes from Active to Retired (basic life and optional life insurance are terminated and therefore, the rate is reduced).
2. An employee drops a dependent child(ren) or spouse during an open enrollment period or qualifying event (rate will be reduced).
3. An employee adds a dependent child(ren) or spouse during an open enrollment period or qualifying event (rate will be increased).
4. An employee changes from Retired status back to an Active Employee. This is considered a New Hire and all the rights of a New Hire will apply (including basic life and optional life).
5. An employee who carried any dependents on the health plan immediately prior to the employee's death may continue coverage. In this case this is a rate change and you should refer to the Surviving Dependent rates. Surviving dependents may continue as long as they remain an Eligible Dependent according to the terms of the Plan. Please be sure your surviving dependents of a deceased employee are aware of this provision.
6. **NEWBORN CHILDREN ARE NOT AUTOMATICALLY COVERED.** An Employee must enroll by completing the enrollment change form to add the newborn within the time frame specified in the Plan Document. If the Employee did not previously cover any dependent children the rate will be increased to Employee plus Child(ren) or Employee plus Spouse and Children (Family).
7. An employee on an approved Leave of Absence (LOA) that exceeds 12 months from the date the approved Leave of Absence (LOA) began (or less than 12 months depending on the employer's rules) is no longer eligible to continue under the health plan. In no case is an employee allowed

continue on the health plan as an Active Employee when the 12 month Leave of Absence ends. In any case you must advise us at [www.meritain.com](http://www.meritain.com) of the date of termination and Meritain will make every effort to offer to continue coverage at the COBRA rates in force at that time.

8. Workers Compensation certified disability is **NOT** an approved reason for an employee to continue coverage.

Obviously, we cannot include all of the reasons Meritain needs to be made aware of any changes in Eligibility Rules and how the rates will be affected. The Eligibility Rules begin on page 26 of the Plan Document and are very detailed. If you have a question as to whether a certain change in status should be reported to us it is best to err on the side of caution and report it. In addition, if you ever have any questions about interpreting the rules or how to deal with a given situation please do not hesitate to contact me directly.

We will again be discussing enrollment and termination rules at the 11<sup>th</sup> Annual Administration Meetings.

*And, new this year, the Meritain Health Finance (Billing and Premium Collection) Team will be in attendance at the 11<sup>th</sup> Annual Administration Meetings to thoroughly review the billing process, your payment options, enrollments, and anything else Finance related. For this reason, we will be extending the meeting to end no later than 2:00 each day rather than 1:00 as we previously reported.*

Attached is a revised invitation to the meeting updating the time to 2:00. If you have already completed and returned this you do not need to resend. We do encourage Superintendents, Bookkeepers, Board of Managers, Members, Business Managers, Human Resources Representatives, and any other staff who has any involvement with the Egyptian Trust Plans to attend this meeting. We expect you will find it very informative.

The above documents will also be posted on the private side of the Egyptian Trust website at [www.egtrust.com](http://www.egtrust.com). You only need enter your username and password (previously assigned to you) to access the private side of the website.

Looking forward to visiting with you soon.

Karen L. Giles  
Vice President, Client Relations

Meritain Health  
13 Executive Drive, Suite 19  
Fairview Heights, IL 62208

Toll Free: 866-588-2431, opt.3, ext. 6104  
Fax: 888-525-2799  
Email: [karen.giles@meritain.com](mailto:karen.giles@meritain.com)

*Register at [www.myMeritain.com](http://www.myMeritain.com) to view your personal claims information and more!*