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*“Always bear in mind that your own resolution to succeed is more important than any other.”*

**Abraham Lincoln**

*“How wonderful it is that nobody need wait a single moment before starting to improve the world.”*

**Anne Frank**

## Welcome to the Egyptian Trust:

**Jonesboro C.C.S.D. #43**

**Cairo S.D. #1**

**Shawnee C.U.S.D. #84**

**Sangamon Valley S.D. #9**

**Oblong C.U.D. #4**

## 10th Annual Bookkeeper/Administration Meetings

Each year the meetings of the Bookkeeper and Administration Staff are held in order to inform and educate the Employer Participants of the Trust. The interactive meetings assure continuance of communication and exchange of information between the Employer Groups and Consultants/Vendors hired by the Trust to manage your Health Benefits Program. Annual meetings in three locations are one of the many ways in which the Trust continually works toward long term success of this program.

Many thanks to the Bookkeeper/Administration Staff who took time out of their busy Summer schedule to learn more about the Trust and the administration involved. This year participation grew to **180 attendees**. Your input, comments, and suggestions are always invaluable. Participation of the Employer Groups benefits the Employer, the Consultants/Vendors involved in administering the benefits, but most importantly, benefits the membership of the Trust!

## Health Savings Account (HSA) Qualified-High Deductible Health Plan (Bronze Plan) Changes Effective January 1, 2011

In accordance with the IRS Requirements for 2011, the following limits to the HSA Qualified High Deductible Health Plan (Bronze Plan) which were effective January 1, 2010 will remain in place as of January 1, 2011.

	<u>Individual</u>	<u>Family</u>
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
HSA Contribution Limit	\$3,050	\$6,150
Catch-Up Contribution (55 or older)	* \$1,000	

\* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$1,000 could be made to that account. For additional information about Health Savings Accounts please refer to your Bronze Plan Document or visit [www.irs.gov](http://www.irs.gov).

**Vendor/Consultant  
Websites/Phone**

**Health**

View your protected claims and eligibility and more at:

[www.myMeritain.com](http://www.myMeritain.com)

Member Services Phone  
800-844-7979 or  
800-828-6922

**Prescription Drugs**

View your protected prescription drug claims history and more at:

[www.express-scripts.com](http://www.express-scripts.com)

Member Services Phone  
800-451-6245

**Egyptian Trust**

View information about Egyptian Trust, programs offered by the Trust, historical newsletters, and more at:

[www.egtrust.org](http://www.egtrust.org)

**HealthLink Providers**

Find a Tier 1 or Tier 2 Participating Provider, create a Customized Directory, and more at:

[www.healthlink.com](http://www.healthlink.com)

Member Services Phone  
800-624-2356

**Delta Dental**

View your protected claims and eligibility and more at:

[www.deltadentalil.com](http://www.deltadentalil.com)

Member Services Phone  
800-323-1743

**UniView Vision Plan**

To find a participating Uniview provider go to:

[www.unicare.com](http://www.unicare.com)

Member Services Phone  
888-884-8428

**Lincoln Financial Group**

Member Services Phone  
800-423-2765

**Dental Claims for services prior to September 1, 2010**

As you are aware, the United HealthCare voluntary dental program terminated effective midnight August 31, 2010. Delta Dental of Illinois replaced this program effective September 1, 2010.

Since your voluntary dental coverage with United HealthCare Insurance Company ended as of August 31, 2010, we want to make sure you are aware of how to handle any outstanding claims for dental services received prior to September 1, 2010.

Please submit those outstanding dental claims incurred prior to September 1, 2010 to the following for processing:

**Meritain Health**

P. O. Box 853921

Richardson, TX 75085-3921

(800) 844-7979

**It is important to note it is the member's responsibility to be sure all claims are filed timely to be processed for eligible benefits. Meritain Health will no longer process any voluntary dental claims for dental services incurred prior to September 1, 2010 as of November 30, 2010.**

The United HealthCare Group Insurance Certificate for Egyptian Area Schools Employee Benefit Trust states:

**Benefits After Termination of Insurance**

The only Dental Benefits that will be paid on behalf of a covered person after the covered person's Dental Insurance ends shall be for covered dental charges incurred for treatment that: (a) is rendered while the covered person is insured for the Dental Insurance; and (b) is completed within 30 days of the date the covered person's Dental Insurance ends.

Based on this provision, please make sure all dental claims that were incurred before September 1, 2010 are submitted no later than October 30, 2010. Submission of any outstanding claims to Meritain Health by October 30, 2010 will ensure ample time to have your claims for benefits finalized prior to the deadline date of November 30, 2010. Any claims received on or after November 30, 2010 for services prior to September 1, 2010 will result in a denial of benefits.

If you have any questions regarding your voluntary dental benefits for services **prior** to September 1, 2010 please contact **Meritain Health at (800) 844-7979.**

If you have any questions regarding your voluntary dental benefits for services on or **after** September 1, 2010 please contact:

**Delta Dental of Illinois at (800) 323-1743**

**Or**

**visit Delta Dental's website at [www.deltadentalil.com](http://www.deltadentalil.com)**

# Express Scripts

## Pharmacy Benefit Program Changes Effective September 1, 2010

As you are aware, there were significant changes to the Pharmacy Benefit Program that became effective September 1, 2010. Following is a summary of those changes. For detailed information you may visit [www.egtrust.org](http://www.egtrust.org) and review the Summer 2010 newsletter or click on the following link:

<http://www.egtrust.org/Summer%202010%20Newsletter%20Final.pdf>

### ❖ 100% Coverage for Certain OTC Drugs

The following over-the-counter (OTC) drugs will now be covered for heartburn/reflux under the prescription drug card with \$0 copay and 100% of the charge being covered by the Plan. Those drugs include only the following OTC medications.

- Famotidine (Pepcid)
- Omeprazole OTC (Prilosec OTC)
- Lansoprazole OTC (Prevacid OTC)
- Ranitidine (Zantac)

In order for the patient to receive this benefit, the patient must obtain a prescription from their health care provider. For these medical conditions, the OTC drug will also be the first step in the step-therapy program. In other words, the patient will be required to try one of these OTC medications prior to using a more costly drug alternative.

### ❖ Reduce Generic Copay in Silver and Bronze Plans

The generic copay in the Silver and Bronze Plans will be reduced to match the generic copay in the Platinum and Gold Plans. This reduces the generic copay from \$20 to \$12 for a 30-day supply and from \$45 to \$30 for a 90-day supply. This change is intended to provide a better incentive for members to use much cheaper and equally effective generic drugs.

### ❖ Preferred Home Delivery

Preferred Home Delivery (PHD) is a program intended to advocate appropriate distribution of chronic or "maintenance medications".

### Require Home Delivery (Mail Order) for Scripts over 30 Days

- You will no longer have the option of purchasing more than a 30-day supply of any prescription drug at retail pharmacies, and
- You will pay a higher copay for purchasing **maintenance** drugs at retail pharmacies. Members will still be able to buy a 30-day supply of maintenance drugs at retail pharmacies, **but after the first two fills**, the copay for maintenance drugs purchased at retail will be double the normal copay for a 30-day supply, as shown below.

Platinum and Gold Plans	Retail 30 day supply (no change)	Retail 30 day supply Maintenance drugs after first 2 fills	Home Delivery up to 90 day supply (no change)
Generic	\$12	\$24	\$30
Preferred Brand	\$25	\$50	\$55
Non-Preferred Brand	\$40	\$80	\$100
Injectables	Copay plus 3%	Copay plus 3%	Copay plus 3%

Silver and Bronze Plans	Retail 30 day supply	Retail 30 day supply Maintenance drugs after first 2 fills	Home Delivery up to 90 day supply
Generic	\$12	\$24	\$30
Preferred Brand	\$30	\$60	\$70
Non-Preferred Brand	\$45	\$90	\$110
Injectables	Copay plus 3%	Copay plus 3%	Copay plus 3%

If you wish to fill your maintenance medications via the Home Delivery program you may do so by calling Express Scripts at **866-841-5482** to speak to a patient care advocate who can help you get started in Home Delivery. Or you may also visit the website at [www.starhomedelivery.com](http://www.starhomedelivery.com).

## ❖ Require Specialty Drugs to be purchased through Curascript Specialty Pharmacy

Beginning September 1, 2010 all plans (Platinum, Gold, Silver, and Bronze) will require that all specialty drugs are purchased through Curascript. Specialty drugs are very high cost biologic and injectable drugs that are not typically stocked by retail pharmacies. **If a member tries to fill a specialty script at retail, the pharmacy will notify the member that the drug must be ordered from Curascript.** You may begin using CuraScript for those specialty medications at any time and before September 1, 2010 by calling **(866) 848-9870** during the hours of Monday through Friday, 8 a.m. to 9 p.m. EST and Saturday, 9 a.m. to 1 p.m. EST.

## ❖ Add Additional Step Therapy Modules

Over the past 5 years, the Egyptian Trust has achieved significant savings for both the Trust and the member through the utilization of certain Step Therapy modules. Beginning September 1, 2010 **all** step-therapy modules will be added as Express Scripts makes them available. Remember, Egyptian Trust grandfathered most users of targeted branded medications, so no disruption is anticipated upon installation of these new modules on September 1<sup>st</sup>.

By definition, Step Therapy is the practice of beginning drug therapy for a medical condition with the most cost-effective and safest drug therapy, typically by way of a generic therapeutic alternative, then progressing to other more costly or risky therapy, only if necessary.

**If you have any questions about the Step Therapy Program, your copayments or any other aspect of the prescription plan, please contact Express Scripts at (866) 470-1745.**

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## About [www.egtrust.org](http://www.egtrust.org)

The Egyptian Trust website was designed with you, the member in mind. It has been created to serve the membership of the Egyptian Area Schools Employee Benefit Trust. We encourage you to visit the website often as it is regularly being updated with program enhancements and information about the Trust.

Some of the information contained on this site includes:

- Link to HealthLink where you may find participating Tier 1 and Tier 2 providers.
  - Link to Express Scripts where you may find information about your copayments, Step Therapy program, Home Delivery Program, and Specialty Drugs.
  - Link to UniView where you may find participating providers and information about your voluntary vision benefits.
  - Link to Delta Dental of Illinois where you may find participating providers and information about your claims.
  - Updated Health Plan Summary of Benefits for the Platinum, Gold, Silver, and Bronze Plans.
  - Egyptian Trust complete Plan Document.
  - All forms such as Enrollment, Change of Enrollment, Dependent Status forms.
  - All vendor Customer Service phone numbers and websites.
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## ***Coming Soon – New Health and Vision ID cards***

In consideration of the changes made effective September 1, 2010 with the movement of the voluntary dental plan to Delta Dental of Illinois, Meritain Health will be reissuing all health and/or vision ID cards. Beginning September 1, 2010, Delta Dental is issuing ID cards separately for those enrolled in the voluntary dental plan. All who have enrolled in the voluntary dental plan should have a dental ID card by this time.

Those who haven't made any changes to their plan elections during the most recent open enrollment period may not have received an updated ID card removing the previous voluntary dental carrier, United HealthCare. Therefore, we will be reissuing health and/or vision ID cards to 100% of the membership. The cards will be sent to each individual participating employer group for distribution. It is expected the cards will be delivered to the employer groups by the first week of November.

Should you require additional health and/or vision ID cards prior to this date please contact Meritain Health Customer Service Dept. at (800) 844-7979.

Should you require additional voluntary dental ID cards please contact Delta Dental at (800) 323-1743.

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## ***Preventing the Flu***

### **Good Health Habits Can Help Stop Germs**

**Good health habits like covering your mouth when you cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu.**

**Avoid close contact.**

Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.

**Stay home when you are sick.**

If possible, stay home from work, school and errands when you are sick. You will help prevent others from catching your illness.

**Cover your mouth and nose.**

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

**Wash your hands.**

Washing your hands often will help protect you from germs.

**Avoid touching your eyes, nose or mouth.**

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.

**Practice other good health habits.**

Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids and eat nutritious food.

**Source:** National Center for Immunization and Respiratory Diseases (NCIRD)

[www.myMERITAIN.com](http://www.myMERITAIN.com)

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# *Welcome Back to School!*