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“The best way to predict the future is to create it.”

Peter Drucker

Wellness Incentive for 2015 Ends September 30, 2014

As a reminder, completing **three simple steps** will afford you a reduction of \$100 of your calendar year deductible in 2015 if you have employee only coverage and up to a \$300 reduction of your family calendar year deductible if you cover dependents. If you cover yourself and one dependent your calendar year deductible will be reduced by \$100 for both you and your one covered dependent, or \$200. If you cover yourself and two or more dependents, each covered person’s calendar year deductible will be reduced by \$100, not to exceed \$300 per family. This applies to those enrolled in Plan A, Plan B, Plan C or Plan E. Employees enrolled in the High Deductible Health Plan will pay 10% less after the calendar year deductible is satisfied (the co-insurance level will increase by 10% for you and your dependents enrolled in this Plan). Please note that IRS requirements prohibit reduction of the calendar year deductible for a High Deductible Health Plan.

In order to be eligible for the incentive, participation is required by Egyptian Area Schools employees only. (This includes retired employees and individuals covered by COBRA.) Dependents do not need to complete the requirements.

Three simple steps must be completed at www.egtrust.org. Click on the Egyptian Area Schools *Coordinated Health/Care* logo, then under Health & Wellness click “Your Incentive Checklist”. From there you will need to log on or register and follow the simple instructions to complete the following requirements.

1. Designate a Primary Doctor.
2. Enter your biometric screening results.
 - ✓ Your biometrics screening results include height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides, and glucose. If you’ve already visited your Primary Doctor, your biometrics screening results must have been obtained between September 1, 2013 and September 30, 2014.
3. Complete your Wellness Assessment (HRA).

All three steps must be completed in order to receive the incentive for the 2015 calendar year.

If you need assistance in completing the three steps, contact the Care Coordinators at (855) 452-9997.

Know Your Benefits

Your best resource for information about all of the Egyptian Trust Health Plans and the other voluntary products offered by the Egyptian Trust is the website. We recommend you make www.egtrust.org one of your “Favorites”. Any time you have a question about one of the health plans, voluntary dental, voluntary vision, life insurance, etc. this is always the best starting point. This website is updated regularly and provides you with the resources you need, including Schedules of Benefits, Newsletters, forms, etc.

While you may contact those who administer the voluntary programs directly for questions about their programs, all other calls should be directed to the Care Coordinators at **(855)452-9997**. They are your Single Point of Contact for all health care related programs including HealthCare Blue Book, Teladoc, your Prescription Drug Program, Network Providers, etc.

Vendor/Consultant Websites/Phone

Health

View your protected claims and eligibility and more at:

www.egtrust.org
click on



CHC Member Services
Phone
855-452-9997

Prescription Drugs

View your protected prescription drug claims history and more at:

www.caremark.com

CHC Member Services
Phone
855-452-9997

Egyptian Trust

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

www.egtrust.org

HealthLink Providers

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

www.egtrust.org
or

www.healthlink.com

CHC Member Services
Phone
855-452-9997

Delta Dental

View your protected claims and eligibility and more at:

www.deltadentalil.com
Member Services Phone
800-323-1743

UniView Vision Plan

To find a participating UniView provider go to:

www.unicare.com
Member Services Phone
888-884-8428

Lincoln Financial Group

Member Services Phone
800-423-2765

~ Your Single Point of Contact for your Health Care Needs ~ Coordinated Health/Care

The Coordinated Health/Care™ program helps you, your family and physicians through the complex maze of healthcare. This program has been successful at providing high levels of customer service while helping to control costs for both employees and employers.

The Care Coordinators assist you, your family, and your physicians. The goal is to help guide you and your family through the health care system so you can enjoy better health outcomes—including potential cost savings. Your Care Coordinators are a resourceful and highly responsive team of nurses, social workers, patient service representatives, and benefits experts. They collaborate to handle every part of your health care coverage, serving as the central hub and a single source for questions and issues with your health plan benefits.

With a single toll-free number **(855-452-9997)** and an exclusive program website (www.egtrust.org), you can count on them to help you understand your benefits, find an in-network Primary Care Provider (PCP) or other provider, guide you to resources that can help you live a healthier lifestyle, reduce out-of-pocket expenses and answer claims questions. Your Care Coordinators help to ensure you have a positive experience using your health care benefits.

The Care Coordinators can help you with all your healthcare questions, including but not limited to:

- Health plan and pharmacy benefits
- Claims status and issues
- Finding in-network providers
- New or additional ID cards for you and your family
- Access to a team of nurses for more serious health concerns

The Care Coordinators are your single point of contact for all of your healthcare needs.

Care Coordinators are available to assist you Monday through Friday, from 7:30 AM to 7:30 PM Central Standard Time.

Another way to get information and assistance is through the website dedicated to your health plan, at www.egtrust.org.



If you want to learn more on how to maximize your benefits, call the Care Coordinators at:

(855) 452-9997

**Open Enrollment Ends
September 30, 2014**

If you have not made your benefit elections for the new plan year please see your Human Resources representative immediately. Open Enrollment ends September 30, 2014. Changes, enrollments, or terminations that are not made by this date will not be accepted.

Health Savings Account (HSA) Qualified

High Deductible Health Plan

Changes Effective January 1, 2015

In accordance with the IRS Requirements for 2015, the following limits to the HSA Qualified High Deductible Health Plan will become effective January 1, 2015.

	<u>Individual</u>	<u>Family</u>
Minimum Deductible	\$1,300 (increase \$50)	\$2,600 (increase \$100)
Maximum Out-of-Pocket	\$6,450 (increase \$100)	\$12,900 (increase \$200)
HSA Contribution Limit	\$3,350 (increase \$50)	\$6,650 (increase \$100)
Catch-Up Contribution (55 or older)	* \$1,000 (no change)	

* 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 HDHP Plan Document or visit www.irs.gov.

Please refer to the following HDHP Plan chart of current Deductible and Out of Pockets and the changes effective January 1, 2015.

High Deductible Health Plan Current Deductible and Out of Pocket				
Deductible and Out-of-Pocket Maximum	Tier 1	Tier 2	Tier 3 Non-Network	Tier 4 Non-Network in Metro St. Louis*
Calendar Year Deductible				
• Individual	\$1,250	\$1,650	\$1,650	\$1,650
• Family	\$2,500	\$3,300	\$3,300	\$3,300
Calendar Year Out-of-Pocket				
• Individual	\$3,750	\$4,950	\$6,350	Unlimited
• Family	\$7,500	\$9,900	\$12,700	Unlimited

High Deductible Health Plan Deductible and Out of Pocket Effective January 1, 2015				
Deductible and Out-of-Pocket Maximum	Tier 1	Tier 2	Tier 3 Non-Network	Tier 4 Non-Network in Metro St. Louis*
Calendar Year Deductible				
• Individual	\$1,300	\$1,700	\$1,700	\$1,700
• Family	\$2,600	\$3,400	\$3,400	\$3,400
Calendar Year Out-of-Pocket				
• Individual	\$3,900	\$5,100	\$6,450	Unlimited
• Family	\$7,800	\$10,200	\$12,900	Unlimited

Affordable Care Act Cost Share Maximums beginning September 1, 2014

New rules applying to the Trust plans as of September 1, 2014 limit the annual amounts members can be required to pay out of their own pockets for all covered **in-network** services.

All of the Egyptian Trust plans have Out-of-Pocket limits that are much lower than the new ACA cost-sharing limits. The Out-of-Pocket limits will remain the same. However, those deductible, medical copays, and out of pockets will accumulate toward the new cost sharing limits. Beginning January 1, 2015 this will also include the prescription drug copays.

The new cost sharing limits for 2014 and 2015 are shown below.

All Plans Cost Share Maximum				
Effective September 1, 2014	Tier 1	Tier 2	Tier 3	Tier 4
<ul style="list-style-type: none"> Individual Family 	\$6,350 \$12,700	\$6,350 \$12,700	N/A N/A	N/A N/A
Effective January 1, 2015	Tier 1	Tier 2	Tier 3	Tier 4
<ul style="list-style-type: none"> Individual Family 	\$6,600 \$13,200	\$6,600 \$13,200	N/A N/A	N/A N/A

Vaccination Benefits Effective September 1, 2014

Following are a list of vaccinations that are now covered under all of the Egyptian Trust Health Plans. Don't forget you may also use a participating CVS/Caremark pharmacy for vaccinations.

Description of Wellness Service	Tier 1	Tier 2	Tier 3 Non-Network	Tier 4 Non-Network in Metro St. Louis*
Pneumonia vaccine per Guidelines	100%	100%	100% up to \$85 maximum	100% up to \$85 maximum
Zoster (Zostavax) for Shingles per Guidelines	100%	100%	100% up to \$200 maximum	100% up to \$200 maximum
Tetanus, Diphtheria Toxoids per Guidelines	100%	100%	100% up to \$40 maximum	100% up to \$40 maximum
Hepatitis A and B per Guidelines	100%	100%	100% up to \$100 maximum	100% up to \$100 maximum
Combined Tetanus, Diphtheria and Pertussis (TDAP) per Guidelines	100%	100%	100% up to \$55 maximum	100% up to \$55 maximum

~ HealthCare Blue Book – Get Paid to Save ~

If you are like most people, you probably have a pretty good idea of what you are going to pay when you go grocery shopping, or when you need to replace your cell phone. However, change the conversation from everyday purchases to the topic of healthcare prices, and we are all pretty much in the same place – the dark. Costs charges by different providers for the same service or procedure can extremely vary, often by several hundred or even several thousand dollars, with little or no difference in quality.

Healthcare Blue Book is an online tool that can help you better understand what you should pay for healthcare procedures, as well as find providers offering fair prices in your area.

This is a **FREE** service, and is accessible through the Trust website at www.egtrust.org by clicking on the following logo on the Home Page. You may also contact the Care Coordinators at **855-452-9997** for assistance.



Members will enter a specific service or procedure on the website and the program will bring up a list of providers within the geographical area that provide the specified service. The provider list will be sorted by cost, with the lowest cost providers listed first in the “green zone”, followed by higher cost providers shown in the “yellow zone” and “red zone”. The tool will show the range of costs charged by each provider for the service and also shows what Healthcare Blue Book has determined is a reasonable cost for the service.

To encourage members to use the Blue Book tool and choose lower cost providers, the Trust will offer cash incentives for using green zone providers for certain procedures. When a member has one of the procedures listed below performed by a “green zone” provider, the member will receive a check in the specified amount.

Service Type	Procedure Name	Incentive
Cardiac	Doppler Exam of the Heart	\$25
Cardiac	Heart Echo Imaging	\$25
Cardiac	Heart Perfusion Imaging	\$50
Outpatient	Remove Tonsils and Adenoids	\$50
Outpatient	Ear Tubes	\$50
Outpatient	Cataract Surgery	\$50
Outpatient	Laparoscopic Cholecystectomy	\$50
Outpatient	Lithotripsy	\$50
Outpatient	Knee Arthroscopy	\$100
Outpatient	Shoulder Arthroscopy	\$100
Outpatient	Rotator Cuff Repair	\$100
Outpatient	Carpal Tunnel Surgery	\$50
Diagnostic	Colonoscopy (with and without biopsy)	\$100
Diagnostic	Upper GI Endoscopy (with and without biopsy)	\$100
Diagnostic	Sleep Study	\$50
Imaging	All CTs	\$25
Imaging	All MRIs	\$25
Women’s Health	Breast Biopsy (with device)	\$50
Women’s Health	Hysteroscopy with Biopsy	\$50

The Healthcare Blue Book tool will also allow you to search for any number of other procedures for price comparison purposes. While no incentives are offered for other than the procedures noted above, you may still compare provider costs resulting in reduced out of pocket expenses for the member.