



EGYPTIAN AREA SCHOOLS

November 18, 2013

To: Employees Eligible for Egyptian Trust Medical Plan Coverage

Subject: Enrollment Changes Due to the ACA Insurance Exchange Open Enrollment Period

The Egyptian Trust is offering eligible employees and dependents a **one-time** limited opportunity to enroll for or drop coverage under the Egyptian Trust Medical Plans coinciding with the Affordable Care Act insurance exchange open enrollment period. This memo explains the changes that may be made during this period, the requirements for changing your coverage elections and the effective dates.

If You are Eligible for But Not Enrolled in an Egyptian Trust Medical Plan. If you and/or your dependents are eligible for but not enrolled in an Egyptian Trust Medical Plan you may enroll in any Medical Plan offered by your district for coverage effective either January 1, February 1, or March 1, 2014. You may also add any eligible dependents not currently enrolled. ***You must notify your district and enroll by December 31, 2013 for coverage effective January 1. You must enroll by January 31, 2014 for coverage effective February 1 and enroll by February 28, 2014 for coverage effective March 1, 2014.***

If You are Enrolled in an Egyptian Trust Medical Plan but Want to Drop Coverage to Enroll for Insurance through the Exchange. If you and/or your dependents are currently enrolled in a Trust Medical Plan but want to change to insurance sold on the exchange you may drop your Trust medical coverage if you provide documentation to your district that you have enrolled for insurance through the exchange. The termination of your Trust medical coverage will coincide with the effective date of your enrollment for exchange coverage. You will not be allowed to drop coverage unless you have provided written proof of your enrollment in the insurance exchange to your employer. ***Your Trust coverage may terminate December 31, 2013, January 31, 2014 or February 28, 2014, depending on whether your exchange coverage begins January 1, February 1 or March 1, 2014.***

You May Not Make Other Changes During This Period. Specifically:

- If you are already enrolled you may not change from one Plan to a different Plan offered by your district. You must add your dependents to the Plan in which you are currently enrolled.
- You may not enroll for or drop coverage under the voluntary vision, dental and life insurance programs offered by the Trust until the next annual open enrollment period.

Any changes you make during this period will be irrevocable until the Trust's next annual open enrollment period unless you experience a qualifying change event.

The purpose of this **one-time** change period is to allow you to make the best decisions for yourself and your family in light of the new Affordable Care Act insurance options available and avoid penalties for failing to have health insurance coverage. Should you have any questions, please contact the Care Coordinators at (855)452-9997.