



EGYPTIAN AREA SCHOOLS

November 18, 2013

To: Egyptian Trust Participating Employer Groups

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 ACA insurance exchange open enrollment period. This was approved by the Board of Managers at the May 8, 2013 meeting. The purpose of this memo is to clarify the changes that may be made during this period, the requirements that must be met to allow coverage changes and the effective dates for such changes.

Enrolling Employees and Dependents Eligible for But Not Enrolled in an Egyptian Trust Medical Plan. Employees and dependents who are eligible for but not enrolled in an Egyptian Trust Medical Plan may enroll in any Medical Plan offered by your district for coverage effective either January 1, February 1, or March 1, 2014. Covered employees may add any eligible dependents not currently enrolled. Retired former employees may not enroll during this period. ***New enrollees must be enrolled by December 31, 2013 for coverage effective January 1, 2014 or by January 31, 2014 for coverage effective February 1, 2014 or by February 28, 2014 for coverage effective March 1, 2014.***

Terminating Coverage for Employees and Dependents Who Want to Enroll for Insurance through the Exchange. Covered employees and dependents may drop Medical Plan coverage through the Trust only if they provide documentation to your district that they have enrolled for insurance through the exchange. The termination of Trust coverage will coincide with the effective date of enrollment for exchange coverage. ***Trust coverage may terminate December 31, 2013, January 31, 2014 or February 28, 2014, depending on whether the individual's exchange coverage begins January 1, February 1 or March 1, 2014.***

Other Changes are Not Permitted. Specifically:

- Covered employees may not change from one Plan to a different Plan offered by your district. Dependents must be added to the Plan in which the employee is currently enrolled.
- Covered employees and dependents cannot drop Trust coverage without enrolling for coverage through the exchanges.
- Employees 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. (Newly eligible employees who were not previously eligible may enroll for these programs when first eligible. If the employee is terminating coverage under a spouse's plan during the spouse's open enrollment period, the enrollment form in the 2013-2014 Enrollment Guide should be used and the employee should be allowed to enroll in voluntary programs).

Any changes made will be irrevocable until the Trust's next annual open enrollment period unless the individual experiences a qualifying change event.

District Obligations. Employer districts must report enrollment changes to Meritain. For employees or dependents to drop Trust coverage the district must obtain documentation that the individual enrolled for coverage through the exchange. You will need to retain the original of that documentation in the employee's file and send your enrollment forms to Meritain via fax (888)525-2799 or email them to Krista Gotto at krista.gotto@meritain.com. With the exception of those who are newly eligible, all enrollments or changes during this period must be reported on the attached form. If you have a newly eligible employee, new hire, or an employee experiencing a qualifying event during this time frame, you must allow those employees to enroll in the voluntary programs (life insurance, dental, and vision insurance) and may use the enrollment forms contained in the 2013-2014 Enrollment Guide for those employees only.

We have also attached a memo for you to share with your employees, explaining their rights to enroll or terminate their **medical** coverage during this period. It is very important that you send this memo to your employees so they are able to make their choices for medical coverage whether it is through the Egyptian Trust or the insurance exchanges.

We do understand this is a time of confusion for you and your employees. The purpose of this **one-time** change period is to allow your employees to make the best insurance decisions for their families and avoid penalties for failing to retain health insurance coverage.

Should you have any questions, please contact Karen Giles at 618.509.6081. Your employees may contact the Care Coordinators at (855)452-9997.