

From: Karen Giles [karen.giles@meritain.com]
Sent: Tuesday, August 10, 2010 10:18 AM
Subject: Rates Effective September 1, 2010 – Coverage of Dependents Only
Attachments: Egyptian Bronze Rates 9-1-10.pdf; Egyptian Gold Rates 9-1-10.pdf; Egyptian Master Rates 9-1-10.pdf; Egyptian Platinum Rates 9-1-10.pdf; Egyptian Silver Rates 9-1-10.pdf



Dear Participating Employer Group ~

I've received several inquiries in reference to the ability to cover dependents with the Employee waiving coverage. At this time, we have revised the rate sheets for all products to make it clear that the Employee must be covered by a particular product in order for the dependents to be covered.

There are only two occasions where a dependent may carry coverage under the Health, Dental, and Vision plans **without the employee being enrolled** as follows:

1. If a dependent wishes to continue coverage under the Health, Dental, or Vision plan, **in the event of the Employee's death**, they may do so at the rates noted as "Surviving Dependents".
2. If the dependent is **no longer eligible** under the Health, Dental, or Vision plan, the dependent is to be offered continuation of the coverage (COBRA) they are enrolled in and may continue under COBRA as long as they remain qualified as a COBRA beneficiary. As an example, an Employee may retire and choose to move to the TRS plan but wish for the spouse to remain under the Egyptian Health Plan. In this case, the spouse is eligible to continue coverage under the Spouse Only Cobra rate as designated on the Master Rate Sheets.

This email will also be posted in the secure section of the Egyptian Trust website. You may access this information at www.egtrust.org using your username and password.

Thank you.

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