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"Great lives are the culmination of great thoughts followed by great actions."

Peter Sinclair

"Life doesn't require that we be the best, only that we try our best."

H. Jackson Brown, Jr.

Welcome to the Egyptian Area Schools Employee Benefit Trust:

Elverado U.S.D. #196

North Wayne C.U.S.D. #200

Do you have a dependent over age 19 more than 50% dependent on you for support and enrolled in one of the Egyptian Trust Health Plans? If so, please read on....

If you have not already done so, now is the time to complete the Dependent Status form and fax to Meritain Health in order to assure continued coverage for your over age 19 dependent who is more than 50% dependent on you for support. Note: this does NOT include those over age 19 dependents who are currently enrolled as Full Time Students.

You may find the form at www.egtrust.org by clicking on "Administrative Forms" and then "Dependent Status Form" or click on the following link: http://www.egtrust.org/Dependent%20Status%20Form_7-09.pdf Please fax the completed form to Meritain Health at 888-525-2799 in order to avoid claim processing or prescription filling delays.

Remember, YOU must tell your Employer when your dependent is no longer a qualified eligible dependent and is to be terminated from the health, dental, or vision plan. NOT returning the over age 19 Dependent form does NOT terminate the dependent's coverage – it only suspends the coverage until we receive either a) the updated form or b) a termination notice from your Employer. When coverage is suspended the appropriate premium continues to be billed to the Employer group. PLEASE be sure to communicate any of your family status changes to your Employer who will be able to provide you with information about how family status changes may affect your benefits. If you're unsure of whether your Employer needs to be notified of a particular change, it is certainly better to touch base with your Bookkeeper or Human Resources Dept. rather than take a chance on missing out on critical information.

10th Annual Bookkeeper/Administration Meetings-SAVE THE DATE!

Once again, Meritain Health will be hosting the 10th Annual Bookkeeper/Administration Meetings. The meetings will be July 28th – July 30th, 2010 in the general vicinity of Effingham, Mt. Vernon and Fairview Heights.

In addition to Meritain Health, representatives from Express Scripts, HealthLink, UniView, Lincoln Financial, and American Fidelity will be present to discuss their individual services and products. In coming days, an invitation will be sent to each of the participating Employers in the Egyptian Trust.

As in the past, the meetings are open to all Bookkeepers, Superintendents, Business Managers, and Human Resources Personnel who wish to learn more about the Trust and the products and services offered by the Egyptian Trust. We look forward to another successful year of participation at these very important meetings.

Vendor/Consultant Websites/Phone

Health & Dental

**View your protected
claims and eligibility and
more at:**

www.myMeritain.com

**Member Services Phone
800-844-7979**

Prescription Drugs

**View your protected
prescription drug claims
history and more at:**

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

HealthLink Providers

**Find a Tier 1 or Tier 2
Participating Provider,
create a Customized
Directory, and more at:**
www.healthlink.com

**To pre-certify required
procedures and hospital
confinements contact
HealthLink at:**

**Member Services Phone
800-624-2356**

UniView Vision Plan

**To find a participating
Uniview provider go to:**
www.unicare.com

**Member Services Phone
888-884-8428**

LabCard Program

The LabCard program which became effective September 1, 2008 was introduced in order to achieve deeper savings for both the covered member and the Egyptian Trust. While it has provided significant savings and 100% reimbursement of blood draws and specimens for those members who have used the program, it has not been convenient for 100% of covered members. Meritain continues to work with LabCard to attempt expansion of the LabCard collection sites in the areas that are currently limited.

For those members who may not have access, LabCard is happy to reach out to your physician's to see if they have the ability to provide a specimen collection in their office and to work with them to send those specimens to Quest Diagnostics for their LabCard patients. If you would like LabCard to contact these physicians, you must provide the following information and email that information to www.MetroMeritain@meritain.com.

Name of Physician

Name of Practice

Address of Practice

Phone number of Practice

Using the LabCard Program

Using the Lab Card Program is Simple

You must show your healthcare card/LabCard with the LabCard logo at your physician's office or a contracted collection site and verbally request to use the LabCard Program. There are two ways to use the Lab Card Program:

Collection at Your Physician's Office

- Your physician can collect your specimens in the office and call 1-800-646-7788 for a pickup. Please note: if your doctor charges a specimen collection fee, your health benefit plan will be billed for this service. (The specimen collection fee will be applied to your benefits based on plan provisions and you may be responsible for payment of this fee.)
- A courier will pick up the specimens at the physician's office and send them to Quest Diagnostics for testing. Results will be sent to your physician, typically the next day. If specimens are sent to a laboratory other than Quest Diagnostics, you will be responsible for deductibles, coinsurance and copays.

Collection at Lab Card Collection Site

- If your physician is unable to collect your specimens, he or she can write a test order for you to take to a LabCard collection site.
- To locate an approved collection site in the area, you can call LabCard Client Services at 1-800-646-7788 or visit www.LabCard.com. Be sure to call or check the website prior to any visit as collection site information, including locations, hours of collection, capabilities, and special instructions, is updated daily.
- Your specimens will be sent to Quest Diagnostics and results will be sent to your physician, typically the next day.

The LabCard Program applies to diagnostic outpatient laboratory testing, which includes blood testing, urine testing, cytology and pathology, and cultures. The LabCard Program does not apply to lab work ordered during inpatient hospitalization; lab work needed on an emergency (STAT) basis, and time-sensitive, specialized outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests; non-laboratory work such as mammography, x-ray, imaging and dental work; lab work performed by another lab; and testing that is not approved and/or covered by your health benefit plan.

The LabCard Program helps control healthcare costs and provides members with a savings opportunity for covered outpatient laboratory testing. If you have any questions, please call LabCard Client Services at 800-646-7788.

You can help your physician's office identify you as a Lab Card participant by giving the LabCard stickers to them to apply to your patient chart. If you need additional LabCard stickers please see your Bookkeeper or Human Resources representative.

**Provider collection and handling fees may apply, and are subject to health benefit plan provisions.*

Egyptian Trust Member Website – www.egtrust.org

Following is a screen print of the home page of www.egtrust.org. This website has been designed with both the Employer Groups and YOU, THE EMPLOYEE in mind. **THIS SITE IS USED TO KEEP YOU, THE EMPLOYEE INFORMED AND EDUCATED ABOUT YOUR CURRENT BENEFITS AND ANY UPCOMING CHANGES. THIS SITE IS UPDATED ON A VERY REGULAR BASIS-WE ENCOURAGE YOU TO CHECK IT OFTEN.** In addition to quarterly Newsletters, meeting notices, and administrative forms, the site includes the contact information for all of the vendors who contract to provide services to the Participating Employers of the Egyptian Trust, information about the services they provide including Benefit Summaries and forms to properly enroll in any of those programs, and much, much more. We're confident you will find all of the necessary information within the site and of course, if you have any suggestions about the site please feel free to email them to:

MetroMeritain@meritain.com



Meritain Health Employee Administration Tools

By registering at www.myMERITAIN.com you, the employee, covered spouse, and covered dependent have access to all of your personal health and dental claims information and enrollment information for all programs you are enrolled in through the Egyptian Area Schools Employee Benefit Trust. Following are instructions to register:

Log into the member Web site from www.myMERITAIN.com.

If you are a first time user, click on the "Create a new user account" link.

1. On the "Member Registration" page, enter
2. Member ID. This is the ID number from your member ID card.
 - Date of birth
 - First and last name
 - Zip code
 - Group number (found on your ID card)
 - E-mail address
3. After you enter this information, click "Next".
4. On the second 'Member Registration' page, enter:
 - Username
 - Password
 - Secret Question
 - Secret Answer
 - Email address
5. The 'Verify Information' page will open. Please check all information for accuracy. When you are finished, click "Finish Registration."
6. Click the "Click here" to Log In with your new account link to log into your member Web site.

Once you have registered at www.myMERITAIN.com you will see the following



Become empowered by registering and you will have the ability to access Health Tools, Health and Wellness Links, compare costs of common health care services, view your enrollment and health and dental claims information, print individual Explanation of Benefits (EOB's), and much more!

Your Vision Benefits – A Message from UniCare

Your Vision program is administered through UniCare. Following is information you should be aware of and how to navigate through the IVR system when contacting UniCare Member Services. IVR is the automated response system. As you are likely aware, your ID card (issued by Meritain Health) utilizes a 12 digit identification number. This number cannot be entered in UniCare's IVR system.

- The UniCare IVR system recognizes up to 9 digits.
- When calling Customer Service at 888.884.8428 you will be asked for your Social Security number or ID number. You will need to give the Social Security number for the employee (this is a secure site and there are no issues with your Social Security number going anywhere other than UniCare). If you enter your 12 digit ID number it will not be recognized and the call will be terminated.
- When speaking with the provider's office or physically speaking with a Customer Service Representative you can use either your Social Security number or the 12 digit number. Both the provider and the Customer Service Representative will be able to locate you on their respective systems.

To find a UniVew provider please visit www.unicare.com

To contact Member Services please call 888.884.8428

A Message from the Trust Retirement, Medicare and the Egyptian Trust Health Insurance

In the coming weeks Meritain Health will be sending a communication directly to those members who are identified in our enrollment system as a Retired Employee. In addition, Meritain Health will send the communication directly to the Superintendent to be distributed to all employees who may be affected (those who may be retiring this year). The communication will address your health insurance options if you are in one of the following categories:

- a) Retired Non-Certified Staff (Aides, Cooks, Custodians, Bus Drivers, Secretaries, etc) Drawing An IMRF Pension With Egyptian Trust Health Insurance And Active Non Certified Staff Retiring 2010 or
- b) Retired Certified Teachers and Administrators Drawing A TRS Pension With Egyptian Trust Health Insurance and Active Certified Staff Retiring 2010.

While all Retired Employees are eligible to remain covered by the Egyptian Trust Health Plan, the intent of the information is to make you aware of all of your options for health insurance coverage.

Those who may decide to change to the TRS plan or Medicare supplement plan may continue to have the voluntary dental and vision insurance plan through the Egyptian Trust if they currently have that coverage.

The information that will be provided to you concerning the benefit and premium comparisons is our interpretation and understanding. We strongly recommend that you do your own research by talking with a local insurance agent or using the Medicare web site to make your own comparisons prior to making your decision.

Remember - The annual Benefit Choice Period for the TRS health insurance plan is May 1 through May 31, 2010 for those who have already retired. TRS will not notify you of this opportunity to enroll in a TRS health insurance plan. You will need to contact them to request information be sent to you.