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"Optimism is the faith that leads to achievement, nothing can be done without hope and confidence."

Helen Keller

"Don't limit yourself. Many people limit themselves to what they think they can do. You can go as far as your mind lets you. What you believe, you can achieve."

Mary Kay Ash

12th Annual Bookkeeper/Administration Meetings **SAVE THE DATE !**

Save the dates for the 12th Annual Bookkeeper/Administration Meetings coming up July 25th – July 27th. Again, the meetings will be hosted by Meritain Health with participation from all of the Egyptian Trust vendors including ScripWorld, HealthLink, UniView, Lincoln Financial, and American Fidelity. The meetings are again expected to be held in the areas of Effingham, Rend Lake, and Fairview Heights.

Attendance by the employer groups is very important as we address upcoming benefit enhancements and changes. While the Egyptian Trust website is regularly updated with important information, the Egyptian Trust relies on the employer groups to communicate necessary information to the covered membership. We look forward to visiting with you soon!

Message from



HealthLink to Employers

Available at no additional cost, HealthLink's Wellness Tool Kit is a health and wellness promotional campaign designed to help you build a culture of health in your workplace.

It isn't just a lifestyle concept. It's a business strategy.

To review HealthLink's Wellness Tool Kit go to www.healthlink.com, then click on "EMPLOYERS" and scroll down to "EMPLOYER WELLNESS TOOL KIT".



Message from Delta Dental

Illinois Children Don't See Dentist Early Enough

Delta Dental kicks off public service campaign, helps underprivileged kids

Children in Illinois don't see their family dentist on average until they are 3 ½ years old,¹ when in fact it's recommended that a child should go to the dentist by age 1 or within six months after the first tooth comes in.²

The Delta Dental of Illinois Foundation is kicking off "Dentist by 1," a statewide public service campaign to educate parents about the benefits of taking their children to the dentist by age 1 and to encourage them to schedule a visit.

"Caregivers may think because their child's baby teeth will eventually fall out, that caring for them is less important. But baby teeth help children chew and speak properly and hold space for permanent teeth," said Katina Morelli, DDS, dental director for Delta Dental of Illinois. "Tooth decay is nearly 100 percent preventable, but can develop any time after teeth appear in the mouth, starting around 6 months of age. So it's important to begin good oral health habits, like visiting the dentist, when children are very young."

Vendor/Consultant Websites/Phone

Health

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

Member Services Phone
800-624-2356

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

By visiting the dentist by age 1, the child and parent can establish a relationship with a dentist, which can help set a foundation for good dental health care and habits. And studies show that early preventive dental care like check-ups and cleanings can save in future dental treatment costs. Additionally, when a child can't articulate the pain resulting from dental infection, once he or she visits the dentist, the damage can be severe, requiring multiple dental visits, oral surgery or extractions – all of which could have been avoided with the proper dental care.

What to Expect at a Child's First Visit

"During the first visit, the dentist will examine your child's teeth for early signs of decay, but will also look for problems with the baby's head, neck, jaws, skin and soft tissues in and around the mouth like the tongue, cheeks and lips," said Morelli. "Your child's bite, facial growth and development will also be assessed." In addition, the dentist will:

- Demonstrate various brushing and flossing techniques and positions to help parents care for their baby's teeth properly
- Discuss diet and feeding/snacking practices that may put the child at risk for decay
- Discuss the use of topical fluoride
- Provide anticipatory guidance for trauma prevention

At home, oral health care should begin at birth. Caregivers should gently wipe the baby's gums with a soft, wet cloth after each feeding. When primary teeth begin to come in, they should be cleaned with a soft, child-sized toothbrush twice a day. Toothpaste can be introduced once the child is 2 years old and able to spit. All tooth brushing on babies and toddlers should be performed by the parent.

As part of the campaign, Illinois parents can help local, underprivileged children get needed oral health supplies. For each parent who pledges to take their child to the dentist by age 1 or to regular dental visits for children older than 1 at www.Dentistby1.com (select Illinois), the Delta Dental of Illinois Foundation will donate an oral health kit to children at local children's charitable organizations. The oral health kits include a toothbrush, floss, toothpaste and a children's oral health tip sheet.

Parents who take the pledge will also receive an oral health care kit and will be entered into a monthly drawing for an electric toothbrush. Pledges can be made through Oct. 31, 2012.

Those interested in donating to the Delta Dental of Illinois Foundation to support "Dentist by 1" and the efforts to provide oral health kits to children who need them, can visit www.Dentistby1.com (select Illinois) and select Donate Now.

Delta Dental of Illinois is providing educational materials to Head Start agencies, dentists, pediatricians and hospitals across the state.

For more information about the importance of visiting the dentist by age 1 and tips on establishing good oral health habits for a lifetime of healthy smiles, visit www.Dentistby1.com.

¹Delta Dental of Illinois 2011 Claims Data.

²American Academy of Pediatric Dentistry, the American Academy of Pediatrics and the American Dental Association.

* Up to 5,000 oral health kits will be donated to kids through the Early Head Start Association after Oct. 31, 2012.

Urgent Care vs. Emergency Room Care

One of the more difficult healthcare choices you may be faced with is where to go when you need medical attention for a sudden injury or illness. Oftentimes, we automatically think we need to go to the Emergency Room when we need urgent care—assuming that it is our only option for after-hours medical attention.

We may also think that since it is open 24 hours a day, we will receive prompt care in an Emergency Room—but often, the exact opposite is true. If your injury or illness is minor, you may find yourself waiting for a long time while others with more serious problems are evaluated and treated. *Also, a visit to the **Emergency Room** for a non-emergency care can cost 3-4 times more than a visit to an Urgent Care Center for the same ailment.*

Emergency care is needed for medical emergencies that require immediate care to avoid disability or death (examples include suspected heart attacks or strokes, major trauma such as head injury, severe pain, uncontrolled bleeding). **Urgent care** is care that can safely be postponed for the time it takes to contact a physician for instructions on obtaining treatment (examples include earaches, sprains, minor fractures, controlled bleeding, rashes, colds, stomach pain).

The following definitions of Urgent Care Facilities and Hospital Emergency Room may help you better understand the difference between and Urgent Care Center/Facility and an Emergency Room Facility. If you are visiting a hospital where there is not clearly a free-standing Urgent Care Facility you should ask the staff at the facility whether you are being treated in the Urgent Care Facility or the Emergency Room. There is a significant difference in the patient cost when utilizing the more costly Emergency Room.

Urgent Care Center/Facility means a public or private facility, licensed and operated according to the law, which provides immediate care in the case of a medical emergency or accidental injury. Treatment must be administered under the supervision of a recognized Physician or nurse as defined in the Plan and the facility must maintain a relationship with an available pool of specialists for consultation and treatment when necessary. The facility cannot provide any inpatient treatment and cannot be accessed for routine care or as a private practice.

Hospital means an institution licensed as a Hospital and operated pursuant to law for the care and treatment of sick and injured persons. It must maintain organized facilities for medical, diagnostic and surgical care for hospital confined patients, for which a charge is made that the Covered Person is legally obligated to pay, maintain a staff of one or more licensed doctors, provide 24-hour-a-day nursing care supervised by a professional graduate registered nurse (R.N.), have surgical facilities on its premises, or have a contract with another institution with a valid license to provide for surgical services, and be legally operating in the jurisdiction where located.

Always seek immediate emergency care for true medical emergencies. For urgent care, consider the options below—they will help you receive appropriate treatment in a timely manner.

Your doctor

During normal business hours, call your physician to determine the best course of action. Your doctor may be able to provide immediate treatment—or he may refer you to a specialist, Urgent Care Center, or clinic.

Many doctors also provide an after-hours number that you can call to determine whether or not your ailment requires immediate care. Ask your doctor.

Urgent Care Centers

During and after normal business hours, Urgent Care Centers are open to provide medical treatment. They are staffed with physicians and nurses that are experienced in handling minor trauma, illnesses and injuries. They can run diagnostics such as x-rays and blood tests, and provide referrals to specialists.

Questions? Contact Meritain Health

Customer Service Department at (800) 844-7979.

At any time of the day or night you may also contact Consult a Doctor to assist you in determining the best course of action. If you are enrolled in one of the Egyptian Trust Health Plans you may consult with a medical doctor via phone or email 24/7.

Common medical concerns that often times may be treated without a visit to your physician:

- Cold/Flu
- Allergies
- Sinus Infections
- Bronchitis
- Headaches/Migraines
- Stomach Ache/Diarrhea
- Respiratory Infections
- Urinary Tract Infections
- Prescription Refills*
-and many more

Consult a Doctor is a **FREE** service to you and your family when covered by one of the Egyptian Trust Health Plans.

Benefits of Consult A Doctor:

- 24/7 physician access from anywhere
- Prescription medication
- Powerful online health applications
- No limitations on usage

Consult A Doctor Phone: (800) 362-2667

Consult A Doctor Website: www.MyDrConsult.com

*Consult A Doctor is not health insurance, and does not replace your primary care physician. If you have an emergency medical condition, please dial 911. All services are HIPAA-compliant.

**It is not guaranteed that the doctor will issue a script for prescription medication.

Understanding HIPAA....Protecting Your Privacy

Meritain Health receives regular inquiries from Employees or their Spouses wishing to obtain information about their spouses or over age 18 dependent children. Whether it is a question about claims payment status, the way benefits were adjusted, etc. Meritain Health is restricted by federal law from discussing this information with anyone unless certain requirements are met.

The following information summarizes and explains why HIPAA federal law is important to you as a covered member of the Egyptian Trust. In the most basic of terms, this law is intended to protect the privacy of the covered individual and places very strict limits on what information may be disclosed and to whom it may be disclosed. Read on to find out how you can help us to help you find the answers you need.

The Health Insurance Portability and Accountability Act ("HIPAA") became effective April 14, 2003. Collectively, HIPAA and the related privacy regulations are referred to as the Privacy Rule.

The Privacy Rule requires health plans, health insurance companies and health care providers to protect the privacy of individually identifiable information relating to a person's physical and mental health. Such information is defined in the Privacy Rule as "protected health information." **Protected health information** created or received by or on behalf of the Egyptian Area Schools Employee Benefit Trust for this Plan is referred to as "**PHI**."

The Privacy Rule permits the Trust to use and disclose PHI for treatment, payment and health care operations, and for other purposes as permitted or required by the Privacy Rule and other federal and state laws, as described in the Notice of Privacy Practices. The Trust will use and disclose PHI only for the purposes and to the extent permitted by the Privacy Rules.

The day to day administration of the Plan is delegated to Meritain Health, the Claim Services Administrator, HealthLink, which maintains the provider network and provides utilization review and case management services, and other service providers to the Trust. Under HIPAA, these service providers are referred to as "**Business Associates**." Normally, all of the PHI created or received by or on behalf of the Trust is held by these Business Associates since the Trust itself has no employees or staff. The Trust has contracts with its Business Associates which require the Business Associates to have procedures and policies in place to protect the privacy of your PHI to the same extent that the Trust is required to protect your PHI. Business Associates are not permitted to use or disclose PHI except for the reasons stated in the Plan Document and the Notice of Privacy Practices.

The Egyptian Trust's use and disclosure of **Protected Health Information (PHI)** is regulated by federal and state law, including HIPAA. The HIPAA privacy regulations are set forth in the United States Code of Federal Regulations at 45 CFR Parts 160 and 164.

Written Authorization is Required

The Trust will not use or disclose your PHI for any reasons other than those described at length in the Plan Document, or as otherwise permitted or required by law. You may, however, authorize the Trust (through Meritain Health) to disclose your PHI to another party. You or your personal representative may sign an authorization form authorizing the Trust to use or disclose your PHI for any other specified purpose. The authorization must specify in writing the person to whom the information may be disclosed, the nature of the information to be disclosed, any restrictions on the disclosure, and an expiration date. An **Authorization to Disclose Health Information** form is included at the end of **Appendix B** in the Plan Document and also on the following pages.

The Trust or its Business Associates will not disclose your PHI to your employer for any reason, unless you give us written authorization to disclose your PHI to the employer. If you want a representative from your employer to contact the Trust or our Business Associates (such as Meritain Health) on your behalf about your claims, you must provide a written statement authorizing disclosure of your PHI to that person or organization. This also includes employees who wish to obtain information about their spouse or over age 18 dependent child's health claims, spouses of employees who wish to obtain information about the covered employee or over age 18 dependent child's health claims. Unless the dependent child over age 18, or the spouse of an Employee, or the Employee completes, signs, and submits a written authorization clearly stating who may receive information about their personal protected health information (PHI), the Trust and its Business Associates cannot and will not discuss your claims or disclose any other PHI.

Instructions and the actual HIPAA Authorization Form can be found on the following pages of this newsletter.

Personal Representatives

You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of his/her authority to act on your behalf before being given access to your PHI. Proof of such authority may include:

- A power of attorney for health care purposes, notarized by a notary public;
- A court order of appointment of the person as conservator or guardian; or
- A parent of a minor child.

The Trust retains discretion to deny access to your PHI to a personal representative in certain circumstances.

Privacy Regulations

The Trust's use and disclosure of PHI is regulated by federal and state law, including HIPAA. The HIPAA privacy regulations are set forth in the United States Code of Federal Regulations at 45 CFR Parts 160 and 164. This Notice attempts to summarize the regulations. The regulations will supersede any discrepancy between the information contained in this Notice and the regulations.

You may read the full documentation in the Plan Document under Privacy Protections and Notice of Privacy Practices. If you wish to access the electronic file for the Plan Document you may click on the following link:

<http://www.egtrust.org/Platinum%20Gold%20Silver%20and%20Copper%20-%20September%201,%202011.pdf>

If you wish to review the electronic file of the Notice of Privacy Practice you may click on the following link:

<http://www.egtrust.org/HIPAA%20Privacy%20Practices.pdf>

INSTRUCTION TO COMPLETE HIPAA AUTHORIZATION FORM

Following are the instructions to assist you in completing the HIPAA Authorization Form. The actual form is on the next page and may be reproduced as necessary. This information can also be found at the following link on the Egyptian Trust website:

<http://www.egtrust.org/HIPAA%20Privacy%20Practices.pdf>

Because the federal government provides special protections for health information, this authorization is required by privacy regulations that are a part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and other applicable laws. The Trust is required to abide by the HIPAA Privacy Regulations. This form needs to be completed by each member and the member's covered dependents age 18 and above in order for the Trust or Meritain to disclose any information to a member of your family, a relative, a close friend, the HR department, or any other person you identify.

- (1) *This authorization permits the Trust to disclose to:* Please insert all names of individuals or organizations to whom the Trust and/or Meritain can disclose protected health information. This can be a family member, friend, the school's bookkeeper, etc.
- (2) *The following individually identifiable health information:* You can limit the information being disclosed to a specific date, level of detail, origin of information, etc. If you are not limiting the information, please mark "all information available."
- (3) *I understand that this authorization may include information relating to:* You can again restrict what information is being released. If you do not want a specific diagnosis disclosed, please list here. If there are no restrictions please mark "no restrictions."
- (4) *This authorization will expire on:* You can limit the length of time the authorization is available for use. If there is no *limitation*, please indicate "indefinitely." Again, you have the right to revoke this authorization at any time.
- (5) *Authorizations:*
 - (a) *Signature of Member or Legal Guardian Authorizing Release of PHI.* A form must be completed and signed by each individual age 18 and above, including the employee and/or spouse in order for us to release any information to the person listed on line (1). For dependents under the age of 18, the legal guardian (typically the parent) must complete a separate form for the under age 18 dependent.
 - (b) *Authorized Recipient's Relationship to Member.* Indicate the relationship to the person listed on line (a) and/or (c), i.e., spouse, mother, father, employer contact.
 - (c) *Member's Name.* The individual, spouse or dependent child whose PHI information is being released. (Member is any individual covered by the Plan. This could be the employee, spouse or dependent child.)
 - (d) *Date.* The date of the authorization.
 - (e) *Print Name of Member or Legal Guardian.* Please print the name of the person whose signature is listed on line (a).

Therefore, by completing this form, we will be able to release your PHI to any entity/person indicated on line (1).

EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST
AUTHORIZATION TO DISCLOSE HEALTH INFORMATION

By signing this authorization, I authorize the Egyptian Area Schools Employee Benefit Trust ("Trust") and its Business Associates to use or disclose certain protected health information (PHI) about me to or for the person or persons listed below.

This authorization permits the Trust to disclose to _____
(1)

the following individually identifiable health information (Specifically describe the information to be released, such as date(s) of service, level of detail to be released, origin of information, etc.):

_____.

(2)

I understand that this authorization may include information relating to: (1) Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Syndrome (HIV) infection; (2) Psychiatric care (but not psychotherapy notes); (3) Treatment for alcohol and/or drug abuse; and (4) Genetic testing, if any, except as stated here (Specify any restrictions):

_____.

(3)

This authorization will expire on: _____
(4) (Specify Expiration Date or a Defined Event)

I understand that if my information is disclosed in accordance with this authorization, the person or persons who receive the information may disclose it to others and the information may no longer be protected by the federal HIPAA Privacy Rule.

I have the right to revoke this authorization in writing except to the extent that the Trust has acted in reliance on this authorization. My written revocation must be submitted by mail or fax to the Trust's Privacy Officer at:

Attention: Privacy Officer
Egyptian Area Schools Employee Benefit Trust
P. O. Box 2046
Fairview Heights, IL 62208
Fax: (888)525-2799

I understand that the Trust will not condition my enrollment or eligibility for benefits upon my granting this authorization, unless the authorization is to make determinations about my eligibility for enrollment or for underwriting determinations. This authorization is not for the use or disclosure of psychotherapy notes.

(a) _____
Signature of Member or Legal Guardian
Authorizing Release of PHI

(b) _____
Authorized Recipient's Relationship
to Member

(c) _____
Member's Name

(d) _____
Date

(e) _____
Print Name of Member or Legal Guardian

(5)

HIPAA Privacy – Spouses and Covered Dependents Age 18 and Over

In further compliance with HIPAA rules, the monthly member statements sent to each employee lists the claims payments made in the given 30 day period for each family member with claims. However, certain information is noted as “Protected”. This information is protected for any spouses or age 18 and older dependents, in compliance with HIPAA privacy laws.

Employees, spouses, and each dependent age 18 and over must register at www.myMERITAIN.com to view and/or print their personal claims and enrollment information. The following page provides easy instructions to register and gain access to all of the functionality available on the website.

On Your Mark, Get Set, Go Meritain!

Did you know?

You have access to a variety of online tools and resources through myMERITAIN.com!

What you'll find at myMERITAIN.com:

At myMERITAIN.com, you have 24-hour access to a number of tools and resources that can help you manage your health benefits. Below are a few of the tools available at myMERITAIN.com:

- Verify eligibility and benefits
- Find the status of claims
- View your Explanation of Benefits (EOB)
- Review your benefit plan document in its entirety

Access to myMERITAIN.com is as easy as 1-2-3-4!

Step 1: Open your web browser and go to www.myMERITAIN.com.

Step 2: Register your account. Click ‘Create a new user account’.

Your spouse and dependents over the age of 18 will need to create their own accounts – in compliance with HIPAA Privacy law.

Step 3: Enter your group ID number which can be found on your Meritain ID card.

You will need to fill in your:

- Member ID
- Date of birth
- First and last name of employee, spouse or dependent
- Zip code
- Group number
- E-mail address. All registrants require a separate email address.
- Member type (employee or dependent)

Your group number and member ID can be found on your Meritain Health ID Card.

Step 4: Set up your username and password and you're done!

Register today!

Benefits Of Registering At www.myMERITAIN.com

- 24/7 access to your enrollment information, claims summaries, individual Explanation of Benefits
- Print an ID card for you or a covered family member at any time.
- Link directly to other providers of service such as Express Scripts, HealthLink, UniView, Lincoln Financial, Consult A Doctor, and LabCard.
- Search for claims by dates of service, claim number, paid dates, and more.

The following pages are screen prints from www.myMERITAIN.com representing the information readily available to you and your covered dependents upon completion of your simple registration.

As always, if you have any questions please contact Customer Service at (800) 844-7979.



[Account Information](#) [Claim Information](#) [Cost Information](#) [Doctors And Hospitals](#) [Health Tools](#) [My Benefits](#)

myMERITAIN

Welcome Melanie! What would you like to do?

View My Account Information

- [Account Summary](#)
- [Account Links](#)

Review My Claim Information

- [View my Claim History](#)
- [View my Claims in Process](#)
- [Explanation Of Benefits](#)
- [HIPAA Authorization to Disclose Protected Health Information](#)

Compare Cost Information

- [Costs For Common Healthcare Services](#)
- [Estimate My Healthcare Costs](#)

Find A Doctor Or Hospital

- [Compare Doctors](#)
- [Compare Hospitals](#)
- [Find A Doctor Or Hospital In Your Network](#)

Access My Health Tools

- [Health And Wellness Links](#)
- [Access My Personal Health Dashboard](#)
- [Prescription Drug Information](#)
- [Consult A Doctor](#)

Learn About My Benefits

- [Request Additional ID Cards](#)
- [Who is Covered?](#)
- [Health Plan Summary](#)
- [Plan Documents And Forms](#)

After you register, this is the Home Page of the website you will see with the Welcome comment.

[Account Information](#) [Claim Information](#) [Cost Information](#) [Doctors And Hospitals](#) [Health Tools](#) [My Benefits](#)myMERITAIN
Welcome Melanie!**View My Account Information**

- [Account Summary](#)
- [Account Links](#)

Review My Claim Information

- [View my Claim History](#)
- [View my Claims in Process](#)
- [Explanation Of Benefits](#)
- [HIPAA Authorization to Disclose Protected Health Information](#)

Compare Cost Information

- [Costs For Common Healthcare Services](#)
- [Estimate My Healthcare Costs](#)

Find A Doctor Or Hospital

- [Compare Doctors](#)
- [Compare Hospitals](#)
- [Find A Doctor Or Hospital In Your Network](#)

Access My Health Tools**Learn About My Benefits**

Click on [Account Links](#) to access other Egyptian vendor partners (Express Scripts, Egyptian Trust website, HealthLink, etc.)

[Account Information](#) [Claim Information](#) [Cost Information](#) [Doctors And Hospitals](#) [Health Tools](#) [My Benefits](#)**Egyptian Area Schools Employee Benefit Trust**

Please visit the website often for updates relative to all products and programs and all forms necessary.

Pre-Certification and Network (Tier 1 and Tier 2 providers)

The Egyptian Area Schools Employee Benefit Trust contract with HealthLink, Inc. to provide the following services: HealthLink Open Review. You may access HealthLink's website to find a participating provider (Tier 1 or Tier 2) or create a customized provider directory.

Vision Services, Optional by District

A vision program sponsored by the Egyptian Area Schools Employee Benefit Trust is available on a district-by-district basis. Check with your representative to see if the UniCare program is available in your district. To view the Unicare website, visit: www.unicare.com

Voluntary Dental Plan - Delta Dental

A voluntary dental plan sponsored by the Egyptian Area Schools Employee Benefit Trust is available on a district-by-district basis. Check with your representative to see if the Delta Dental program is available in your district. To find network providers and information about your voluntary dental plan, visit www.deltadental.com

Life Insurance Program

A basic \$10,000 life insurance policy is provided to members who participate in the Egyptian Trust health insurance program. Additional voluntary term life insurance coverage is available to district employees at very reasonable rates. Employees of participating districts may purchase up to \$75,000 of additional term life insurance on a guaranteed issue basis (no medical underwriting) if purchased at the time the employee is first eligible to participate in the Egyptian Trust. Check with your local district representative to inquire about the voluntary life insurance program.

Click on the link for the vendor you wish to access. This link will bring you to Healthlink's website to find a provider. Using Tier 1 providers provide you with the best benefit.



Watch informative videos that are designed to improve your health today and in the future.



Get fit, eat right, de-stress, stop smoking. Online resources and support.

Find a Provider

- [Healthy Living](#)
- [Special Offers](#)
- [Member Extras](#)
- [Nominate a Provider](#)

Need to find a health care professional? Check the **Online Provider Locator** with customized directory options.



Member | Access

If you are an enrollee of a Health Plan Administrator listed below, please refer to your specific plan information.

- [State of Illinois CMS](#)
- [Assurant](#)
- [Health Alliance](#)
- [Quincy Tri-State Coalition](#)
- [Trustmark/Starmark](#)
- [NRECA](#)
- [Lake Regional Health System](#)

Member Resources

If you participate in a plan accessing a HealthLink network program, this is your gateway to a wealth of information. Watch for updates on network programs, services and network participating physicians and hospitals.

- [Getting Care When You Need It Quickly:](#) Emergency Room visits can cost more than you think. Information about ER alternatives.
- [Employee Assistance Program \(EAP\)](#)
- [Non-Participating Provider Reimbursement Methods](#)
- [eHouseCall:](#) Monthly one-page electronic newsletter that focuses on health and wellness topics for the whole family
- [The Last Cigarette Smoking Cessation Program](#)

It's as Easy as 1-2-3!

1

Select a Health Plan and Network

2

Choose a Provider Type

- Physician
- Group of Physicians
- Hospital
- An Ancillary/Facility

3

Pick a Location

- State and City
- State and County
- Zip Code and Mile Radius

Provider Locator

Welcome to the HealthLink participating Provider Locator! It's simple: just follow sections 1-2-3 below to locate a provider or other health care professional in a HealthLink network. For searching tips, place your mouse cursor over the title of a button, field or menu option and a brief description will appear to help guide you through your search.

Create Customized Directory! Enter your search criteria by completing sections 1-2-3 below. Once results are displayed, click on the "Create Customized Directory" button. You can view, print or save customized directories instantly.

Step 1: Select a Network

Is the name of your Health Plan or Company listed below? If so, click on the name of your Health Plan or Company, then select a network from the drop down menu listed to the right. If your Health Plan or Company is not listed, click on the HealthLink (default) listing and select the appropriate network from the drop down menu. If you're not sure what network access you have, check the back of your member ID card.

HealthLink

- Assurant
- Concert Health Plan
- CoreSource
- Guardian
- Health Alliance
- Laclede Gas Providers
- Lake Regional Health System
- Missouri Federal High Risk Pool
- NRECA
- Private Healthcare Systems (PHCS)
- Quincy Tri-State Coalition
- State of Illinois Plan
- Trustmark/Starmark
- United Security Life and Health

Please select the network you want to search for:

Please select the network you want to search for...

HealthLink HMO

HealthLink Open Access

HealthLink Open Access II

HealthLink Open Access III

HealthLink PPO

Always choose HealthLink Open Access III when searching for a provider.

Step 2: Choose a Provider Type

- ☒ A Physician or other Healthcare Professional
- ☐ A Group of Physicians
- ☐ A Hospital
- ☐ An Ancillary Facility
- ☐ List all Physicians, Hospitals, and Ancillary Facilities (Perfect when creating a Customized Directory)

With the Specialty: (Optional)

Any Specialty

With the Name: (Optional)

Note: If searching for a physician, please enter their **last name** only.

Note: If searching for a physician, enter the first letter of a physician's last name to see an alphabetical list of ALL physicians whose names begin with that letter.

Gender: (Optional)

Any Gender

Who Belongs to the Group: (Optional)

Is Affiliated with the Hospital: (Optional)

With the Type: (Optional)

Any Ancillary Facility

Search for physician, hospital, by specialty or name.

Step 3: Pick a Location

- ☐ State and City
☐ State and County
☒ Zip Code and Mile Radius

Please note: The mile radius from a given zip code is not a guarantee of service. It is only an estimate of the provider's office or medical facility. Please use the "Map It" function to view the location and estimated time traveled.

State:

City: (Optional)

County: (Optional)

Zip Code:

Radius in Miles:

Search

Reset

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HealthLink®, Inc., is an Illinois corporation. HealthLink, Inc. is an organizer of independently contracted provider networks, which it makes available by contract to a variety of payors of health benefits, including insurers, third party

Refine Search

Need to start over?
Click the button below
to go back to the
original search page.

New Search

Customized Directory

Click the button below
to generate a PDF that
includes information
from your search
results that can be
printed or saved to your
computer.

Create Directory

Please Note:
Some physicians practice
at multiple locations. Not
all locations may be
contracted for
participation in the
HealthLink network
programs. To ensure
coverage by your health
plan, please visit your
doctor only at the location
(s) listed in the Provider
Locator.

Provider Locator Search Results


You searched for a **Physician** in the **HealthLink Open Access III** network within **10 mile(s)** of zip code area having the specialty of **Urology**.

Your search returned a total of **2** result(s). Currently displaying page **1** of **1**.


Every effort has been made to ensure the accuracy of this listing. Please verify the information for a participating network provider before receiving care or treatment.

Current as of Monday, March 26, 2012

Tier I/HMO UROLOGY

REAGAN, GARY M. MD 
Crossroads Physicians Corp
1045 Martin Luther King Dr
Centralia, IL 62801
(618) 632-3110
Provider ID Number: 110679
Gender: Male
Panel Status: Open

Tier II/PPO UROLOGY

MCNICHOLS, DAVID MD 
Effingham Urology Assoc Sc
Bryan Memorial Pk
Salem, IL 62881
(217) 342-9738
Provider ID Number: 451985
Gender: Male

Search by state and city, state and county, or zip code and mile radius.

Tier 1 providers will be processed according to the Tier 1 benefits on your Summary of Benefits. Tier 1 provides the deepest discount and the highest reimbursement level.

Tier 2 providers will be processed according to the Tier 2 benefits on your Summary of Benefits.

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Welcome **MEL**
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Click on [Health Tools](#) to access your Personal Health Dashboard, Prescription Drug Information, and Consult A Doctor.

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View my Claims

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[View my Claims in Process](#)
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Patient Name:

Quick Search

Select an option below to return claims based on the pre-determined date of service.

- ☐ View last 10 claims
☐ View last 20 claims
☐ View last month's claims
☐ View last 3 month's claims
☐ View last 6 month's claims
☐ View last 12 month's claims

Quick Search

Click on [Claim Information](#) to view claims history, claims in process, print, view or save Explanation of Benefits (EOB's)

your claim information and click Search to filter

Date of Service: To Provider Name: Claim Number: Paid By: ☒ Health PlanCheck Date: To Paid To: AnyClaim Type: All

Search

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Personal Health Dashboard

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Print ID cards, request ID cards, Certificates of Coverage, review Health Plan Summary of Benefits.

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