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*"The sky is not my limit...
I am."*

T.F. Hodge

*"The beautiful thing about
learning is that no one can
take it away from you."*

B.B. King

13th Annual Bookkeeper/Administration Meetings SAVE THE DATE !

Save the dates for the 13th Annual Bookkeeper/Administration Meetings coming up July 31st – August 2nd. Again, the meetings will be hosted by Meritain Health with participation from all of the Egyptian Trust vendors including ScripWorld, Coordinated Health/Care, 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. Watch your emails closely for additional information.

Attendance by the employer groups is very important as we will address Health Care Reform and the impact on Employers and Employees, upcoming benefit enhancements and changes. We encourage not only Bookkeepers to attend this meeting, but Business Managers, Directors, Superintendents, and anyone who is involved in the health insurance aspects of your group.

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 encourage you to advise the members when the quarterly newsletters become available and either distribute copies or email them with the link to the newsletter and other pertinent information.

We look forward to visiting with you soon!

Smoking Cessation Benefits – Enhancement January 1, 2013

The Smoking Cessation benefit has been updated and enhanced to comply with the Affordable Care Act retroactively to January 1, 2013. The previous lifetime limit per drug will be replaced with the following 2 cycle per calendar year (January – December) treatment:

- Calendar year limit of 2 cycles of treatment (168 days = 2 cycles of treatment - 12 weeks per cycle)
- Zyban or Chantix - Limit of 168 day supply in one calendar year of treatment
- Nicotine Replacement Products (Nicotine patch, gum and lozenges) - Limit of 168 day supply in one calendar year of treatment
- Over the Counter (OTC) medications require a prescription from your medical doctor

Coming Soon...Wellness Initiative

Soon, you will be receiving information at your home from Coordinated Health/Care and Egyptian Area Schools about how you can complete 3 simple steps to decrease your deductible or your coinsurance in 2014. Only the Employee will need to complete the initiative in order for your family to benefit.

The three requirements are noted below:

- **Designate a Primary Doctor.**
- **Enter your biometrics results online.**
 - (Includes height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides, and glucose.)
- **Complete your online Wellness Assessment (HRA).**

Completion of these requirements will need to be entered on line. Watch your mail. More to come!

Vendor/Consultant Websites/Phone

Health

View your protected claims
and eligibility and more at:

www.egtrust.org
click on



CHC Member Services
Phone
855-452-9997

Prescription Drugs

View your protected
prescription drug claims
history and more at:

www.caremark.com

CHC Member Services
Phone
855-452-9997

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.egtrust.org
or
www.healthlink.com

CHC Member Services
Phone
855-452-9997

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

Coordinated Health/Care- Single Point of Contact

Egyptian Trust has enhanced your health plan benefits by adding the Coordinated Health/Care™ program. This program helps you, your family and physicians through the complex maze of healthcare.

The Care Coordinators assist you, your family, and your physicians. The goal is to help guide you and your family through the health care system so you can enjoy better health outcomes—including potential cost savings. Your Care Coordinators are a resourceful and highly responsive team of nurses, social workers, patient service representatives, and benefits experts. They collaborate to handle every part of your health care coverage, serving as the central hub and a single source for questions and issues with your health plan benefits.

We again remind you by calling the Care Coordinators **(1-855-452-9997)** you can avoid unnecessary and numerous calls. You can count on them to help you understand your benefits, find an in-network Primary Care Provider (PCP) or other provider, guide you to resources that can help you live a healthier lifestyle, reduce out-of-pocket expenses and answer claims questions. Your Care Coordinators help to ensure you have a positive experience using your health care benefits.

The Care Coordinators can help you with all your healthcare questions, including but not limited to:

- Health plan and pharmacy benefits
- Claims status and issues
- Finding in-network providers
- Access to a team of nurses for more serious health concerns

The Care Coordinators are your single point of contact for all of your healthcare needs.

Care Coordinators are available to assist you Monday through Friday, from 7:30 AM to 7:30 PM Central Standard Time. Call them at **855-452-9997** or you may also reach them through the website at www.egtrust.org by clicking on the following logo on the Home page.



We also remind you in order to facilitate appropriate use of **Specialists**, the **Specialist** office visit copay is reduced to \$30 when you obtain a referral from your **Primary Care Physician**. If you choose to not obtain a referral from your **Primary Care Physician** when visiting a **Specialist**, the **Specialist** office visit will be \$40. This applies to Tier 1 and Tier 2 provider charges. Tier 3 and Tier 4 provider remain subject to the calendar year deductible and coinsurance as outlined in your Summary of Benefits.

You are not required to have a Primary Care Physician or required to obtain a referral, BUT will benefit from the lower copay if you do obtain a referral from your primary Care Physician. The choice is yours. See the following Schedule of Benefits for reimbursement levels of each health plan.

	Description of Service	Tier 1 HealthLink	Tier 2 HealthLink	Tier 3 Non-Network	Tier 4 Non-Network in Metro St. Louis*
Platinum Plan	Primary Care Doctor Office Visit or Retail Clinic Visit (Includes general or family practice, internists, pediatricians and OB/GYN physicians)	\$25 then 100%, no deductible	\$25 then 100%, no deductible	70% after deductible	60% after deductible
	Specialist Physician Office Visit (With a referral by your Primary Doctor)	\$30 then 100%, no deductible	\$30 then 100%, no deductible	70% after deductible	60% after deductible
	Specialist Physician Office Visit (Without a referral by your Primary Doctor)	\$40 then 100%, no deductible	\$40 then 100%, no deductible	70% after deductible	60% after deductible
Gold Plan	Primary Care Doctor Office Visit or Retail Clinic Visit (Includes general or family practice, internists, pediatricians and OB/GYN physicians)	\$25 then 100%, no deductible	\$25 then 100%, no deductible	65% after deductible	55% after deductible
	Specialist Physician Office Visit (With a referral by your Primary Doctor)	\$30 then 100%, no deductible	\$30 then 100%, no deductible	65% after deductible	55% after deductible
	Specialist Physician Office Visit (Without a referral by your Primary Doctor)	\$40 then 100%, no deductible	\$40 then 100%, no deductible	65% after deductible	55% after deductible
Silver Plan	Primary Care Doctor Office Visit or Retail Clinic Visit (Includes general or family practice, internists, pediatricians and OB/GYN physicians)	\$25 then 100%, no deductible	\$25 then 100%, no deductible	60% after deductible	50% after deductible
	Specialist Physician Office Visit (With a referral by your Primary Doctor)	\$30 then 100%, no deductible	\$30 then 100%, no deductible	60% after deductible	50% after deductible
	Specialist Physician Office Visit (Without a referral by your Primary Doctor)	\$40 then 100%, no deductible	\$40 then 100%, no deductible	60% after deductible	50% after deductible
Bronze Plan	Primary Care Doctor Office Visit or Retail Clinic Visit (Includes general or family practice, internists, pediatricians and OB/GYN physicians)	\$25 then 80% after deductible	\$25 then 75% after deductible	60% after deductible	50% after deductible
	Specialist Physician Office Visit (With a referral by your Primary Doctor)	\$30 then 80% after deductible	\$30 then 75% after deductible	60% after deductible	50% after deductible
	Specialist Physician Office Visit (Without a referral by your Primary Doctor)	\$40 then 80% after deductible	\$40 then 75% after deductible	60% after deductible	50% after deductible



March/April 2013

Did you know that at least 1 in 5 Americans suffers from allergies? With the arrival of warm weather, there are a variety of airborne allergens in the air. Some allergens may even be indoors. That means your allergy symptoms – runny nose, sneezing, and itchy eyes - are in overdrive and likely to stay that way for months.

Use Consult A Doctor to get expert advice on what to do about spring allergies and find some much-needed relief! [Talk to a doctor](#).

Allergies: Avoiding Indoor Triggers



Allergic rhinitis results in symptoms of sneezing, congestion, and a runny nose. However, you can control these symptoms with medicine and by avoiding the things that cause them (allergens). If you are allergic to indoor allergens, such as dust mites, animal dander, and mold, you can take some simple steps to get them out of

your house.

[By taking these precautions](#), you may have fewer symptoms or less severe symptoms.

Spring is here! Time to make fitness part of everyday life.

Have you been thinking about a regular physical fitness program? There is no better way to enhance the quality of your life, relieve stress and burn off the winter blahs! Strengthen your body and burn calories while you're at it. Any form of physical activity like a simple walk, bike ride, swim or even gardening will help keep your body working the way it should.



[Talk to a doctor](#) before starting an exercise program - DON'T WAIT. FEEL GREAT.

Consult a doctor anytime **24/7**



Fast & Easy



[Talk to a doctor now](#)



[Request an Rx](#)



[Email a doctor](#)



[Add a family member](#)



[Update your medical history](#)

800-DOC-CONSULT (800-362-2667)



Save Time.
Save Money.

Don't take your healthcare for granted. [Our doctors are your doctors](#). You will consult with the same credentialed doctors that serve large health plans and health systems nationwide.



For more information

Call: 800-DOC-CONSULT
(800-362-2667)

Click: www.MyDrConsult.com

* Call times vary. Consult A Doctor makes no warranty as to the content of any treatment response. You and your physician are solely responsible for all information and/or communication sent during a consultation. Consult A Doctor is not health insurance, and does not replace your primary care physician. You agree to contact your Primary Care Physician should your condition change or your symptoms worsen. Priority and By Appointment consultations do not guarantee prescriptions as requested. Consult A Doctor is not a prescription fulfillment center. It is not guaranteed that the doctor will issue a script for prescription medication. Consult A Doctor's physicians do not prescribe DEA-controlled medications or lifestyle drugs. If you have an emergency medical condition, please dial 911. All services are HIPAA-compliant.