

From: Karen Giles
Sent: Thursday, March 28, 2013 4:47 PM
Subject: Spring 2013 Newsletter - Enrollment/Termination questions
Attachments: Employee Announcement.pdf; Spring 2013 NEWSLETTER.pdf



This email is being sent to all of the Superintendents, Bookkeepers and Board of Managers we have on file for the Egyptian Trust. If you received this email in error please forward to the appropriate party and contact Krista Gotto at the Metro East Service Office of Meritain Health to update the contact information.

Dear Participating Employer Group ~

Spring 2013 Newsletter

Attached is the Spring 2013 newsletter. It will also be posted to the website at www.egtrust.org by tomorrow afternoon. As always, we request that you share this information with your covered membership by way of advising them of the availability on the www.egtrust.org website or printing and distributing copies through your school mailboxes. It's important to advise employees this is the way that benefit changes, program changes, or any information revolving around the multiple products offered through the Egyptian Trust is disseminated. Employees need to review this information thoroughly so they are at all times aware of upcoming changes or enhancements.

Enrollment/Termination Questions

It's the time of year again when I begin to receive several emails about employees who are or will be part of a Reduction in Force (RIF). Please consider the following when entering terminations on line.

- Employees should not be terminated on line until you are 100% sure they will no longer be employed by you.
- If the Employee is being notified now that they will be terminated as part of a Reduction in Force, in order to determine when health coverage ends you must first consider the last day worked and the Employer/Employee contract.
 - If, contractually, the Employer is required to cover the Employee through the Summer months, the health coverage is to end and premium is to be paid through August 31, 2013. Those employees who are also enrolled in the life insurance, dental, or vision programs may also extend that coverage through August 31, 2013. Keep in mind, if you are only terminating the voluntary products earlier than August 31, 2013 you will be entering a "change" of coverage at www.meritain.com. You will then need to enter a "termination" as of August 31, 2013. This can become cumbersome at your end in trying to remember to "change" the coverage at the point an Employee is RIF'd and then remembering to enter a full "termination" for August 31, 2013.
 - If the employee is not under a contract that requires continuation of health coverage through the Summer months,

the employee is to be terminated the last day of the month in which the Employee works. This includes all voluntary programs as well (life, dental, and vision).

- Upon receipt of the termination information including the reason for termination, Meritain will make the appropriate continuation of coverage (COBRA) offer. We will then communicate directly with your Employee, bill premium, and collect premium. You will then no longer see that person on your monthly invoice from Meritain.

Also, it is critical that you review and reconcile your monthly invoice to be sure that Employees are enrolled and being properly billed for the programs they participate in. The Egyptian Trust billing rule is 60 days, meaning that you will only receive credit retroactively to 60 days of coverage. If, for example, you enter a termination that occurred 3 months back, you will only receive the credit for 2 months (60 days) of premium and could be losing 1 month of premium. We strongly encourage you to review your invoices monthly.

Please feel free to contact me directly with any questions you may have about the newsletter or additional questions you may have about RIF'd employees. Also, if you ever have any suggestions relative to the distribution of materials or communications please let me know. We are always looking for better ways to serve you and your membership and I'm happy to assist.

Welcome Spring! Have a great Easter weekend.

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