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“The whole purpose of education is to turn mirrors into windows.”

Sydney J. Harris

14th Annual

Bookkeeper/Administration Meetings

SAVE THE DATE !

Save the dates for the 14th Annual Bookkeeper/Administration Meetings coming up July 30th – August 1st. 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, Delta Dental, and American Fidelity. The meetings are expected to be held in the areas of Effingham, Rend Lake/Mt. Vernon and Fairview Heights/O’Fallon area. Watch your emails closely for additional information.

If you have not attended this meeting in the past, this is one you won’t want to miss. Attendance by the employer groups is very important as we address the ever changing landscape of health care. We encourage not only Bookkeepers to attend this meeting, but Business Managers, Directors, Superintendents, and anyone who is involved in the health benefits administration for your group.

We look forward to visiting with you soon!

Wellness Initiative 2014 – 2015

Egyptian Trust will offer a Wellness Initiative for the 2015 calendar year. The requirements are the same as offered for the 2014 calendar year.

As a reminder, there are 3 simple steps to completing the Wellness Initiative in order to qualify for a reduced deductible in 2015 (Plans A, B, and C) or increased reimbursement (Plan HDHP).

- Designate a Primary Doctor
- Enter your biometric results online. (If you’ve already visited your Primary Doctor, your biometrics screening results must have been obtained between September 1, 2013 and September 30, 2014)
- Complete your online Wellness Assessment (HRA)

You will soon be receiving information at your home address outlining the requirements and the deadline dates in order to receive the incentive.

Please note: Coordinated Health/Care keeps your health information confidential and does not share it with your employer or Egyptian Area Schools Employee Benefit Trust.

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

About Egyptian Trust and Your Care Coordinators

The Egyptian Trust makes every effort to keep you informed of the benefits of each of the programs endorsed by the Trust including the Health Plans, Voluntary Dental Plans, Vision Plan, and Life Insurance and Voluntary Life Insurance Plans. All benefits, plan, premium changes, program explanations and other important information are reported in the newsletters that are published quarterly. In addition to communicating this information via the newsletter, the Egyptian Trust website is your best source for documents such as:

- Plan Documents and Schedule of Benefits for Health, Dental, and Vision Plans
- Frequently Asked Questions about all Egyptian Programs
- Enrollment Change Forms
- Dependent Status Forms
- Historical Newsletters
- Medical, Dental, and Prescription Drug Claim Forms
- Prescription Drug Formulary Lists
- Life Insurance Claim Forms
- Life Insurance Brochure and Conversion Charts

The website also contains the links to all of the organizations contracted with the Egyptian Trust who provide your benefit programs. Please visit us at:

www.egtrust.org

In addition, The Care Coordinators are the heart of your *Coordinated Health/Care* program. They are a highly-responsive team of nurses, social workers, patient services representatives, and benefits experts. Using a uniquely human touch, this warm and caring team guides you through healthcare events and the healthcare system. They collaborate with you and your healthcare providers to ensure a smooth healthcare process.

Contact a Care Coordinator at 1-855-452-9997 for the following:

- Answer questions about your medical plan
- Find in-network physicians and providers
- Show you how to save money on out-of-pocket expenses
- Help you lead a healthier life through various resources



Consult A Doctor
Where the doctor is always in.
Affordable Healthcare Access. Anytime, Anywhere, Anyone.

Consult a Doctor Program

At any time of the day or night you may 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 or you enrolled in this program on an individual basis, 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
- Powerful online health applications
- No limitations on usage
- Prescription medication

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.

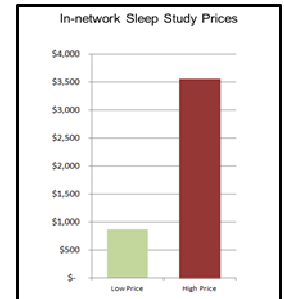
**It is not guaranteed that the doctor will issue a script for prescription medication.

~ **HealthCare Blue Book – Get Paid to Save ~** **Find Fair Prices, Compare Providers,** **Shop for Care and Save Money**

Healthcare Blue Book is an online tool that enables you to find the best prices for healthcare services you may need. With Healthcare Blue Book, you can shop for care so that you get the most affordable care available in your area, from high quality providers.

Why use a healthcare pricing tool?

- Healthcare costs have doubled in the past 9 years
- In-network prices for most healthcare services vary by 300% to 500% or more, depending on the provider
 - A sleep study (see example to right) can cost under \$1,000 or over \$3,500 in the same town
- You can reduce your healthcare costs by becoming a **true healthcare consumer**



How does Healthcare Blue Book work?

- Search for services by using drop down menus or searching on key terms
- Prices are based on your local area
- Learn the Fair Price you should pay in your area, and how much you can save by making cost effective choices
- You can compare specific providers on both cost and quality

Healthcare Blue Book Users Tell Us:

"After paying nearly \$1,400 more that I should have for an ultrasound test, I needed an abdominal CT scan and used Healthcare Blue Book to find that the Fair Price for that test was about \$850. I found a different provider that charged the Fair Price. Our regular provider, the local hospital, would have charged \$3,492. I saved over \$2,600."

What is the Fair Price?

- The amount you should reasonably expect to pay in-network
- Based on the local mix of prices – not the lowest price
- Multiple providers are available at or below the fair price

"The Healthcare Blue Book is wonderful. I found over \$1,000 price difference between St. Vincent and an imaging center."

This is a **FREE service**, and is accessible at www.egtrust.org by clicking on this logo on the Home Page. You may also contact the Care Coordinators at **855-452-9997** for assistance.



Cash incentives are paid for using green zone providers for certain procedures.

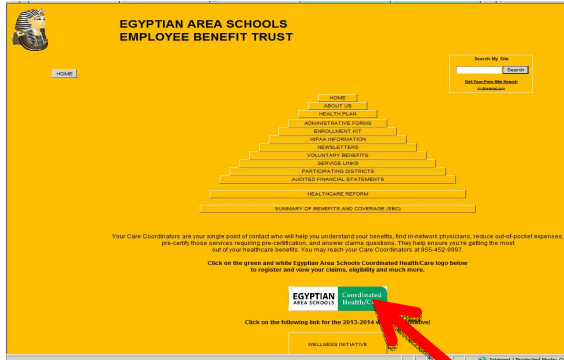
When a covered person has one of the procedures listed below performed by a "green zone" provider, the member will receive a check as noted below.

Procedure Name	Incentive	Procedure Name	Incentive
Doppler Exam of the Heart	\$25	Rotator Cuff Repair	\$100
Heart Echo Imaging	\$25	Carpal Tunnel Surgery	\$50
Heart Perfusion Imaging	\$50	Colonoscopy(w or w/o biopsy)	\$100
Remove Tonsils and Adenoids	\$50	Upper GI Endoscopy (w or w/o biopsy)	\$100
Ear Tubes	\$50	Sleep Study	\$50
Cataract Surgery	\$50	All CTs	\$25
Laparoscopic Cholecystectomy	\$50	All MRIs	\$25
Lithotripsy	\$50	Breast Biopsy(with device)	\$50
Knee Arthroscopy	\$100	Hysteroscopy with Biopsy	\$50
Shoulder Arthroscopy	\$100		

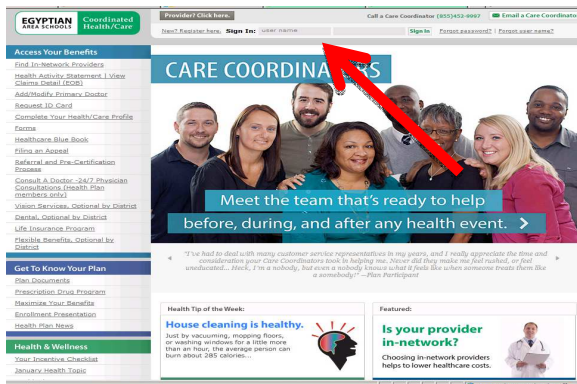
The Healthcare Blue Book tool will also allow you to search for any number of other procedures for price comparison purposes. While no incentives are offered for other than the procedures noted above, you may still compare provider costs reducing your out of pocket expenses.

How do I access Healthcare Blue Book?

1. Go to www.egtrust.org click on Egyptian Coordinated Health/Care (CHC) green and white logo



2. Log into the CHC website and enter your Username and Password or Register



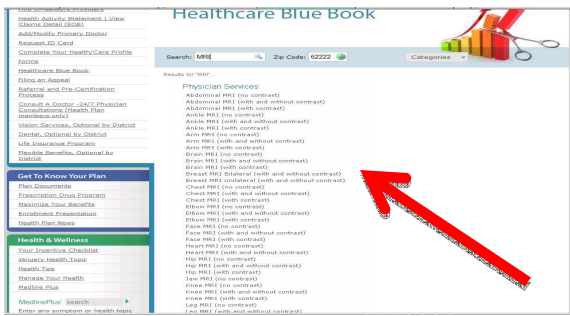
3. Click on Healthcare Blue Book



4. Enter Zip Code and use drop down Categories list to choose procedure or type procedure name in Search Box

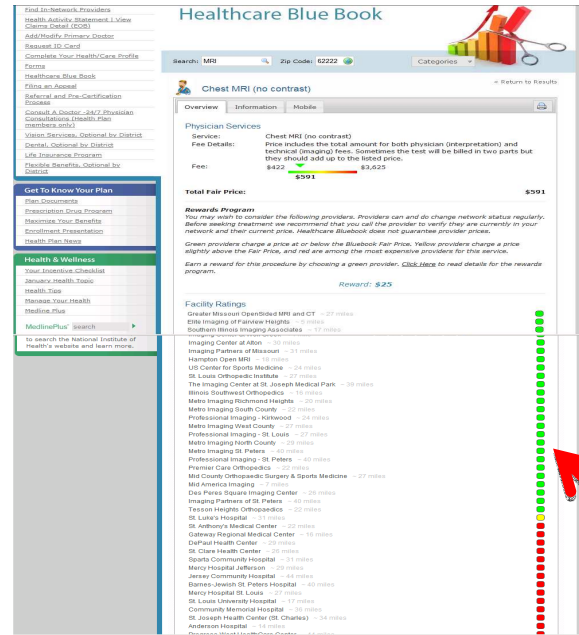


5. Choose the Service you are looking for

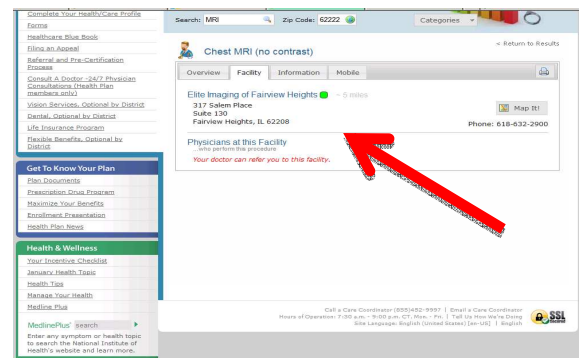


6. What do the colors mean?

Green = at or below the Fair Price
Yellow = somewhat above the Fair Price
Red = among the most expensive providers



7. Click on provider for location, phone and map option



What if there aren't any providers listed for my area?

- Healthcare Blue Book helps you understand the price you should pay for care in your area
- Use the Fair Price in conjunction with your provider directory to call local providers and find one that charges at or near the Fair Price