

In This Issue

- 13th Annual Bookkeeper/ Administration Meetings
- Voluntary Dental Plan
- Voluntary Vision Plan
- LabCard Update
- Message to Egyptian Trust Plan Members
- Changes September 1, 2013
- Voluntary Health Plan Programs
- HealthLink Urgent Care Facilities List
- Wellness Initiative 2013-2014

“The true sign of intelligence is not knowledge but imagination.”

Albert Einstein

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, Delta Dental and American Fidelity.

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. Your attendance is essential in order to gain a better understanding of the programs and benefit enhancements being offered by the Egyptian Trust.

If you have not yet reserved your spot please do so by completing and returning the invitation as soon as possible. We look forward to visiting with you soon!

Voluntary Dental Plan

Delta Dental has agreed to retain the current rates and benefits for the voluntary dental plan for another year. As a reminder, the rates are noted below.

<u>LOW PLAN</u>	<u>2013</u>
Employee	\$13.68
Employee + One	\$25.12
Employee + Two or More	\$47.60
<u>HIGH PLAN</u>	<u>*2013</u>
Employee	\$30.74
Employee + One	\$56.44
Employee + Two or More	\$82.00

*Effective January 1, 2013, the \$50 deductible will apply to Preventive and Diagnostic Services.

Voluntary Vision Plan

The Trust will begin the second year of a two-year contract with UniView for the voluntary vision program so there will be no changes in rates or benefits for that program for the coming school year. As a reminder, the rates are noted below.

	<u>2013</u>
Employee	\$7.24
Employee + One	\$10.36
Employee + Two or More	\$18.76

Vendor/Consultant Websites/Phone

Health

View your protected claims
and eligibility and more at:

www.eqtrust.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.eqtrust.org

HealthLink Providers

Find a Tier 1 or Tier 2
Participating Provider, create
a Customized Directory, and
more at:

www.eqtrust.org
or
www.healthlink.com

CHC Member Services Phone
855-452-9997

Delta Dental

View your protected claims,
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

American Fidelity Assurance Company

www.americanfidelity.com

LabCard Update

The LabCard program introduced in 2008 continues to provide significant savings to the member and to the Egyptian Trust. When using the LabCard program members receive 100% benefits (except that Bronze Plan members must first meet the calendar year deductible). Meritain continues to work with LabCard to recruit providers to participate as specimen collection sites in areas that are currently limited.

For those members who may not have access to a LabCard contracted facility, 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 MetroMeritain@meritain.com.

Name of Physician
Name of Practice
Address of Practice
Phone number of Practice

We are pleased to announce two new collection sites.

Quest Diagnostics Contracted LabCard draw site in <u>Centralia, IL!</u>	Quest Diagnostics Contracted LabCard draw site in <u>Salem, IL!</u>
Marion County Health Department-Centralia 1013 North Poplar Centralia, IL 62801	Marion County Health Department-Salem 118 Cross Creek Salem, IL 62881
Phone Number: 618-532-6518	Phone Number: 618-548-3878

Message to Egyptian Trust Health Plan Members

There are several upcoming benefit enhancements to the Egyptian Trust Health Plans including the ability to reduce your 2014 calendar year deductible and save on your out of pocket costs when using certain providers for certain procedures. It is important that you carefully review the information contained in this newsletter as you prepare to make changes to the plans or type of coverage you enroll in during the upcoming open enrollment period.

Changes September 1, 2013

The following changes will become effective September 1, 2013 unless otherwise noted.

Change In Plan Names

Under the Affordable Care Act (ACA), all insurance plans sold in the individual and small group insurance markets must have certain prescribed actuarial values. The ACA calls these plans the Platinum, Gold, Silver and Bronze Plans, depending on the value. The plans offered by the Trust are not structured to provide the same actuarial values required for the corresponding insured plans. To avoid confusion, the names of the Trust's plans will be changed to Plan A (formerly Platinum), Plan B (formerly Gold), Plan C (formerly Silver) and High Deductible Health Plan or HDHP (formerly Bronze).

Premium Rates

A premium rate increase of 3.4% will become effective September 1, 2013. The following reflects the current rates and the rates that will become effective September 1, 2013. The rates include \$10,000 of Basic Life insurance.

	Plan A (Platinum)		Plan B (Gold)		Plan C (Silver)		High Deductible Health Plan (Bronze)	
	Current	2013-14	Current	2013-14	Current	2013-14	Current	2013-14
Employee Only	\$686	\$710	\$620	\$642	\$535	\$554	\$456	\$472
Employee + Spouse	\$1,416	\$1,464	\$1,278	\$1,322	\$1,109	\$1,146	\$938	\$970
Employee + Child(ren)	\$1,368	\$1,414	\$1,232	\$1,274	\$1,069	\$1,106	\$920	\$952
Family	\$1,524	\$1,576	\$1,374	\$1,420	\$1,194	\$1,234	\$1,012	\$1,046

Health Plan Changes

FLU Vaccine Coverage Out Of Network

Currently flu vaccines are covered only when a covered member uses a HealthLink or in-network provider. In order to encourage members to get the annual flu vaccine, the Trust will now provide coverage for out of network providers. The benefit will be limited to \$40 when using an out of network provider. If a provider (such as a county health department) is not set up to bill insurance for the vaccine, members may submit a claim for reimbursement up to \$40. The claim form can be found at www.egtrust.org.

Exchange Open Enrollment as a Qualifying Change Event

Effective **January 1, 2014**, and effective each January 1 thereafter, individuals will have an opportunity to purchase insurance coverage on the new state "exchange" or "marketplace." Depending on income level and the coverage offered by the employer, some members may qualify for premium subsidies from the federal government if they purchase coverage on the exchange. The exchange will have an annual open enrollment period at the end of each year for coverage effective the following January 1. The Trust will treat the exchange open enrollment period as a qualifying change event that will allow members to make changes in coverage that are consistent with a change in coverage on the exchange. That is, a member who elects to enroll in an insurance plan through the exchange during an exchange open enrollment period will be permitted to drop Trust coverage as of December 31. A member who was previously enrolled in an insurance plan through the exchange will be permitted to drop that coverage and enroll in one of the Trust's plans effective January 1.

Member Note: You will be responsible for providing documentation to the employer that your decision to enroll in or drop coverage through the Trust corresponds to your decision to enroll in or drop coverage through the exchange.

Employer Note: You will be responsible for confirming that the member's decision to enroll in or drop coverage through the Trust corresponds to the member's decision to drop or add coverage purchased through the exchange.

Voluntary Health Plan Programs

Consult A Doctor™ Program To Be Offered On A Voluntary Basis



The Egyptian Trust will continue to offer the Consult a Doctor program. This program is free of charge to you when you are enrolled in one of the Health Plans. This program provides members with unlimited access to experienced state-licensed physicians by telephone or e-mail. Doctors are available to provide advice around the clock, including weekends, holidays or after business hours, and can prescribe medications for common conditions such as allergies, bronchitis, cold/flu, headaches, respiratory and sinus infections, stomach ache/diarrhea, urinary tract infections and many other conditions. This program is not intended to substitute a patient's own physicians, but provides an alternative to Urgent Care or Emergency Room care when the patient is traveling, needs to reach a physician after normal business hours, etc. This program can help avoid unnecessary office visits or Emergency Room visits and offers the covered member an alternative while still having the ability to consult with a physician. This program has been very popular with members and has resulted in reduced utilization of costly Emergency Room services.

Employees and their families who are covered by one of the Egyptian Trust Health Plans will continue to be enrolled in this program at no additional fee.

The Egyptian Trust will now offer Consult A Doctor as a voluntary benefit so that district employees and retired employees who are not enrolled in one of the Trust's medical plans can access this benefit by paying the monthly premium of \$2.56. At this time, only employees may participate in the Consult a Doctor program on a voluntary basis.

Healthcare Blue Book

If you are like most people, you probably have a pretty good idea of what you are going to pay when you go grocery shopping, or when you need to replace your cell phone. However, change the conversation from everyday purchases to the topic of healthcare prices, and we are all pretty much in the same place – the dark. Charges by different providers for the same service or procedure can extremely vary, often by several hundred or even several thousand dollars, with little or no difference in quality.

Healthcare Blue Book is an online tool that can help you better understand what you should pay for healthcare procedures, as well as find providers offering fair prices in your area.

This is a FREE service, and is accessible through the Trust website at www.egtrust.org by clicking on the following logo on the Home Page. Members may also contact the Care Coordinators at 855-452-9997 for assistance.



Members will enter a specific service or procedure on the website and the program will bring up a list of providers within the geographical area that provide the specified service. The provider list will be sorted by cost, with the lowest cost providers listed first in the "green zone", followed by higher cost providers shown in the "yellow zone" and "red zone". The tool will show the range of costs charged by each provider for the service and also shows what Healthcare Blue Book has determined is a reasonable cost for the service.

To encourage members to use the Blue Book tool and choose lower cost providers, the Trust will offer cash incentives for using green zone providers for certain procedures. When a member has one of the procedures listed below performed by a "green zone" provider, the member will receive a check in the specified amount.

Service Type	Procedure Name	Incentive
Cardiac	Doppler Exam of the Heart	\$25
Cardiac	Heart Echo Imaging	\$25
Cardiac	Heart Perfusion Imaging	\$50
Outpatient	Remove Tonsils and Adenoids	\$50
Outpatient	Ear Tubes	\$50
Outpatient	Cataract Surgery	\$50
Outpatient	Laparoscopic Cholecystectomy	\$50
Outpatient	Lithotripsy	\$50
Outpatient	Knee Arthroscopy	\$100
Outpatient	Shoulder Arthroscopy	\$100
Outpatient	Rotator Cuff Repair	\$100
Outpatient	Carpal Tunnel Surgery	\$50
Diagnostic	Colonoscopy (with and without biopsy)	\$100
Diagnostic	Upper GI Endoscopy (with and without biopsy)	\$100
Diagnostic	Sleep Study	\$50
Imaging	All CTs	\$25
Imaging	All MRIs	\$25
Women's Health	Breast Biopsy (with device)	\$50
Women's Health	Hysteroscopy with Biopsy	\$50

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, the member may still compare provider costs resulting in reduced out of pocket expenses for the member.



Following is a list of HealthLink Urgent Care Facilities in alpha order by provider name. This list as provided by HealthLink is subject to change.

Provider Name	Address	City	State	Zip
AFTER HOURS PEDIATRIC URGENT CARE CTR	1751 CLARKSON RD	CHESTERFIELD	MO	63017
AFTER HOURS PEDIATRIC URGENT CARE CTR	637 DUNN RD	HAZELWOOD	MO	63042
ANDERSON HOSP EXPRESS CARE - COLLINSVILLE	1103 BELTLINE RD	COLLINSVILLE	IL	62234
ANDERSON HOSP EXPRESS CARE - GLEN CARBON	17 GINGER CREEK MEADOWS	GODFREY	IL	62035
ANDERSON HOSP EXPRESS CARE HIGHLAND	2504 COMMERCE LN	HIGHLAND	IL	62249
BLESSING ACUTE CARE	BROADWAY @ 11 ST	QUINCY	IL	62305
CONCENTRA URGENT CARE	128 MATRIX COMMONS	FENTON	MO	63026
CONCENTRA URGENT CARE	1617 S THIRD ST	ST. LOUIS	MO	63104
CONCENTRA URGENT CARE	1794 ZUMBEHL RD	ST. CHARLES	MO	63303
CONCENTRA URGENT CARE	463 LYNN HAVEN	HAZELWOOD	MO	63042
CONCENTRA URGENT CARE	6726 MANCHESTER RD	ST. LOUIS	MO	63139
CONCENTRA URGENT CARE	83 PROGRESS PKY	MARYLAND HEIGHTS	MO	63043
CONCENTRA URGENT CARE	8340 N BROADWAY	ST. LOUIS	MO	63147
CONVENIENT CARE	2553 KEN GRAY BLVD	WEST FRANKFORT	IL	62896
DES PERES URGENT CARE	11648 MANCHESTER RD	ST. LOUIS	MO	63131
DOWNTOWN URGENT CARE	75 HILLTOP CENTER DR	EUREKA	MO	63025
DOWNTOWN URGENT CARE	916 OLIVE ST	ST. LOUIS	MO	63101
DRX EAST MISSOURI PROVIDERS PC	11648 MANCHESTER RD	ST. LOUIS	MO	63131
DRX EAST MISSOURI PROVIDERS PC	747 N NEW BALLAS RD	ST. LOUIS	MO	63141
EXPRESS MEDICAL CARE LLC	5031 N ILLINOIS ST	FAIRVIEW HEIGHTS	IL	62208
FAST TRACK MED LLC	2686 N HWY 67	FLORISSANT	MO	63033
FAST TRACK MED LLC	5701 CHIPPEWA ST	ST. LOUIS	MO	63109
GREENE CO RURAL HEALTH CLINIC	505 S MAIN	WHITE HALL	IL	62092

HealthLink Urgent Care Facilities continued...

Provider Name	Address	City	State	Zip
MARYVILLE MED SERVICES INC	6810 STATE RTE 162	MARYVILLE	IL	62062
MEDSTOP DBA A B CLINICS	2900 LEMAY FERRY RD	ST. LOUIS	MO	63125
MEMORIAL EXPRESSCARE LLC	2950 S SIXTH ST	SPRINGFIELD	IL	62703
MEMORIAL EXPRESSCARE LLC	3132 OLD JACKSONVILLE RD	SPRINGFIELD	IL	62704
MEMORIAL EXPRESSCARE LLC	3220 ATLANTA ST	SPRINGFIELD	IL	62702
MERCY CORPORATE HEALTH	1051 WOLFRUM RD	ST. CHARLES	MO	63304
MERCY CORPORATE HEALTH	107 PIPER HILL DR	ST. PETERS	MO	63376
MERCY CORPORATE HEALTH	233 CLARKSON RD	BALLWIN	MO	63011
MERCY CORPORATE HEALTH	508 OLD SMIZER RD	FENTON	MO	63026
MERCY CORPORATE HEALTH	5551 WINGHAVEN BLVD	O FALLON	MO	63368
MERCY URGENT CARE	107 PIPER HILL DR	ST. PETERS	MO	63376
MERCY URGENT CARE	1125 MAIN ST	IMPERIAL	MO	63052
MERCY URGENT CARE	1203 SMIZER MILL RD	FENTON	MO	63026
MERCY URGENT CARE	300 WINDING WOODS DR	O FALLON	MO	63366
MERCY URGENT CARE	660 S TRUMAN BLVD	FESTUS	MO	63028
MERCY URGENT CARE CTR	20 THE LEGENDS PKY	EUREKA	MO	63025
METHODIST @ MORTON	1909 N MORTON AVE	MORTON	IL	61550
METHODIST MEDPOINTE AT PEORIA	8914 N KNOXVILLE AVE	PEORIA	IL	61614
OSF MED GRP AT WALMART	8915 ALLEN RD	PEORIA	IL	61615
OSF MED GRP AT WALMART EAST PEORIA	401 RIVER RD	EAST PEORIA	IL	61611
OSF MEDICAL GROUP	1707 N HENDERSON ST	GALESBURG	IL	61401
OSF PROMPTCARE AT CTR FOR HEALTH FT JESSE	2200 FT JESSE RD	NORMAL	IL	61761
OSF PROMPTCARE AT CTR FOR HEALTH GLEN PARK	5114 N GLEN PARK PL	PEORIA	IL	61614
OSF PROMPTCARE AT CTR FOR HEALTH MORTON	435 MAXINE DR	MORTON	IL	61550
OSF PROMPTCARE AT CTR FOR HEALTH NORD FARMS	1001 MITSUBISHI MOTORWAY	BLOOMINGTON	IL	61705
OSF PROMPTCARE AT CTR FOR HEALTH RTE 91	8800 N STATE RTE 91	PEORIA	IL	61615
OSF PROMPTCARE BLOOMINGTON	1505 EASTLAND DR	BLOOMINGTON	IL	61701
OSF PROMPTCARE PONTIAC	2500 W REYNOLDS ST	PONTIAC	IL	61764
OUR URGENT CARE LLC	1111 W PEARCE BLVD	WENTZVILLE	MO	63385
OUR URGENT CARE LLC	2070 MCKELVEY RD	MARYLAND HEIGHTS	MO	63043
PROCTOR FIRST CARE	1120 E WAR MEMORIAL DR	PEORIA	IL	61614
PROCTOR FIRST CARE	2535 E WASHINGTON RD	EAST PEORIA	IL	61611
PROCTOR FIRST CARE	3915 W BARRING TRACE	PEORIA	IL	61615
PROCTOR FIRST CARE	621 W JACKSON ST	MORTON	IL	61550
PROCTOR FIRST CARE	9118 N LINDBERGH DR	PEORIA	IL	61614
QUINCY MED GRP AMBULATORY CARE CTR	1025 MAINE ST	QUINCY	IL	62301
SOUTH CO URGENT CARE	13065 OLD TESSON FERRY RD	ST. LOUIS	MO	63128
SPARTA COMMUNITY HOSP CONVENIENT CARE	1300 N MARKET	SPARTA	IL	62286
SPRINGFIELD CLINIC PROMPT CARE	1000 W MORTON AVE	JACKSONVILLE	IL	62650
SPRINGFIELD CLINIC PROMPT CARE	1025 S SIXTH ST	SPRINGFIELD	IL	62703
SPRINGFIELD CLINIC PROMPT CARE	2200 WABASH AVE	SPRINGFIELD	IL	62704
SPRINGFIELD CLINIC PROMPT CARE	400 ST JOHNS DR	SHERMAN	IL	62684
SPRINGFIELD PRIORITY CARE	1100 E LINCOLNSHIRE BLVD	SPRINGFIELD	IL	62703
SPRINGFIELD PRIORITY CARE	1836 S MACARTHUR BLVD	SPRINGFIELD	IL	62704
SPRINGFIELD PRIORITY CARE	2329 N DIRKSEN PKY	SPRINGFIELD	IL	62702
SPRINGFIELD PRIORITY CARE	3631 S SIXTH ST	SPRINGFIELD	IL	62703
SSM URGENT CARE	1475 KISKER RD	ST. CHARLES	MO	63304
ST JOHNS MERCY URGENT CARE OFALLON	300 WINDING WOODS DR	O FALLON	MO	63366
ST LUKES URGENT CARE CTR	1051 WOLFRUM RD	ST. CHARLES	MO	63304
ST LUKES URGENT CARE CTR	11550 OLIVE BLVD	ST. LOUIS	MO	63141
ST LUKES URGENT CARE CTR	233 CLARKSON RD	BALLWIN	MO	63011
ST LUKES URGENT CARE CTR	455 S KIRKWOOD RD	ST. LOUIS	MO	63122
ST LUKES URGENT CARE CTR	508 OLD SMIZER MILL RD	FENTON	MO	63026
ST LUKES URGENT CARE WELDON SPRINGS	1051 WOLFRUM RD	ST. CHARLES	MO	63304
TOTAL ACCESS URGENT CARE PC	12616 LAMPLIGHTER SQ	ST. LOUIS	MO	63128
TOTAL ACCESS URGENT CARE PC	1737 CLARKSON RD	CHESTERFIELD	MO	63017
TOTAL ACCESS URGENT CARE PC	9556 MANCHESTER RD	ST. LOUIS	MO	63119
URGENT CARE CTR SAMC	10296 BIG BEND	ST. LOUIS	MO	63122
URGENT CARE CTR SAMC	2900 LEMAY FERRY RD	ST. LOUIS	MO	63125
URGENT CARE CTR SAMC	3619 RICHARDSON SQUARE DR	ARNOLD	MO	63010
URGENT CARE CTR SAMC	714 GRAVOIS RD	FENTON	MO	63026
URGENT CARE FOR KIDS LLC	1413 WENTZVILLE PKWY	WENTZVILLE	MO	63385
URGENT CARE FOR KIDS LLC	4100 FOREST PARK PKY	ST. LOUIS	MO	63108
WCMH URGENT CARE CLINIC	300 HEALTHWAY DR	POTOSI	MO	63664
WOUND MANAGEMENT CTR	3171 S GRAND BLVD	ST. LOUIS	MO	63118

Wellness Initiative 2013 – 2014

If you are a member covered by one of the Egyptian Trust Health Plans you should have received a document at your home address outlining the 3 simple steps you need to take by September 30, 2013 in order to qualify for the incentive in 2014. As a reminder, completing the 3 simple steps will afford you a reduction of \$100 of your calendar year deductible in 2014 if you have employee only coverage and up to a \$300 reduction of your family calendar year deductible if you cover dependents. If you cover yourself and one dependent your calendar year deductible will be reduced by \$100 for both you and your one covered dependent, or \$200. If you cover yourself and two or more dependents, each covered person's calendar year deductible will be reduced by \$100, not to exceed \$300 per family. This applies to those enrolled in Plan A (formerly Platinum), Plan B (formerly Gold), or Plan C (formerly Silver). Employees enrolled in the High Deductible Health Plan (formerly Bronze) will pay 10% less after the calendar year deductible is satisfied (the co-insurance level will increase by 10% for you and your dependents enrolled in this Plan). Please note that IRS requirements prohibit reduction of the calendar year deductible for a High Deductible Health Plan.

In order to be eligible for the incentive, participation is required by Egyptian Area Schools employees only. (This includes retired employees and individuals covered by COBRA.) Dependents do not need to complete the requirements.

Three simple steps:

1. Designate a Primary Doctor and enter online.
2. Complete your biometric screening and enter your results online.
 - Your biometrics screening results include height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides, and glucose. If you've already visited your Primary Doctor, your biometrics screening results must have been obtained between September 1, 2012 and September 30, 2013.
 - There are several ways to obtain your biometrics results:
 - Visit your Primary Doctor.
 - Obtain a prescription or order for blood work from your Primary Doctor and take it to a Lab Card facility. To locate a Lab Card facility, go to www.labcard.com.
 - Visit your county health department or other out-of-network provider. Egyptian Trust will pay up to \$75 of the cost.
 - Onsite screenings may be an option for some districts. Your administration will communicate if this is available to you.
3. Complete your Wellness Assessment (HRA) online.

You will complete the above 3 steps by going to www.egtrust.org, clicking the Egyptian Area Schools *Coordinated Health/Care* logo.



Then, under Health & Wellness, click "Your Incentive Checklist" and log on or register and follow the instructions to complete the above requirements. All results must be reported to *Coordinated Health/Care* by September 30, 2013 in order to qualify for the incentive.

If you have any questions about your requirements, please contact your Care Coordinators at **1-855-452-9997** or visit www.egtrust.org.

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

Don't forget about your one stop shop for all of your health care questions.....Your answers are just a click or phone call away.

Questions about your medical or prescription drug benefits, finding a network provider, or any health plan related question?

Contact a Care Coordinator at:

(855) 452-9997

Or go to www.egtrust.org and click on:



Have a Safe and Happy Summer!