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"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Maya Angelou

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, and American Fidelity.

Attendance by the employer groups is very important as we address upcoming benefit enhancements and changes. While the Egyptian Trust website, www.egtrust.org, 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!

Wellness Initiative 2014 – 2015

Complete your 2014 wellness requirements to earn your incentive for 2015! The Trust will once again offer an incentive for employees who complete the wellness requirement by September 30, 2014. Only employees (including retired employees and individuals covered by COBRA) need to complete the requirements.

What incentive can you earn?

- **Plan A, B, C or E**
\$100 deductible reduction
- **Family Plan**
Each family member's deductible will be reduced by \$100 (with a limit of \$300 total)
- **HDHP Plan**
Employee and family members will pay 10% less after the deductible is met (meaning the benefit level will increase by 10% for each plan member)

What are your requirements?

- **Designate a Primary Doctor online**
- **Complete a biometrics screening and enter your results online**
Biometric screenings measure your height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides and glucose. You can complete your screening by visiting your Primary Doctor or attending an onsite screening (ask your employer if they are offering an onsite screening). Screening occurring between October 1, 2013 and September 30, 2014 will be accepted. Be sure to enter your results online by September 30, 2014.
- **Complete the Wellness Assessment (HRA) online**

Ready to get started?

Visit www.egtrust.org and click the Egyptian Area Schools Coordinated Health/Care logo. Then, under Health & Wellness, click "Your Incentive Checklist," log on or register for an account, and follow the instructions to complete your requirements. If you have any questions about your requirement, please contact your Care Coordinators at 1-855-452-9997 or visit www.egtrust.org.

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

Changes September 1, 2014

The following changes will become effective September 1, 2014 unless otherwise noted.

PREMIUM RATES

A premium rate increase of 2.5% will become effective September 1, 2014. The following reflects the current rates and the rates that will become effective September 1, 2014. The rates include \$10,000 of Basic Life insurance.

	Plan A		Plan B		Plan C		High Deductible Health Plan (HDHP)	
	Current	2014-15	Current	2014-15	Current	2014-15	Current	2014-15
Employee Only	\$710	\$728	\$642	\$658	\$554	\$568	\$472	\$484
Employee + Spouse	\$1,464	\$1,500	\$1,322	\$1,355	\$1,146	\$1,175	\$970	\$994
Employee + Child(ren)	\$1,414	\$1,450	\$1,274	\$1,306	\$1,106	\$1,134	\$952	\$976
Family	\$1,576	\$1,615	\$1,420	\$1,456	\$1,234	\$1,265	\$1,046	\$1,072

HEALTH PLAN CHANGES

VACCINE COVERAGE UNDER PRESCRIPTION DRUG CARD AND OUT OF NETWORK

The following vaccines will be covered at 100% when using a CVS network pharmacy and the vaccine qualifies as a recommended preventive service under the Affordable Care Act (ACA) guidelines. In addition, the Plan will cover these vaccines at 100% up to the following specified dollar amounts when they are provided by non-network providers. 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. The claim form can be found at www.egtrust.org.

Pneumonia - \$85;

Tetanus, Diphtheria Toxoids - \$40;

Zoster (Zostavax) for Shingles - \$200;

Hepatitis A and B - \$100;

Tetanus, Diphtheria Pertussis (Tdap) - \$55;

AFFORDABLE CARE ACT (ACA) REQUIREMENTS

Beginning in 2014 the Affordable Care Act requires non-grandfathered plans to limit the annual amounts members can be required to pay out of their own pockets for all covered **in-network** services. The new rules apply to the Trust effective September 1, 2014.

2014: The ACA cost-sharing limits for 2014 are: \$6,350 – individual; \$12,700 – family. **Plans A, B, C and E:** All of the Egyptian Trust plans have Out-of-Pocket limits that are much lower than the new ACA cost-sharing limits. The Out-of-Pocket limits will remain the same.

Some costs members pay do not count toward the Out-of-Pocket limits in Plans A, B, C and E. In these Plans, member co-payments for all covered services and coinsurance for mental health and substance abuse services do not count toward the Out-of-Pocket limits. Beginning September 1, 2014, all in-network (Tier 1 and Tier 2) deductibles, co-payments and coinsurance for covered medical services and co-payments and coinsurance for emergency care in an out-of-network hospital emergency room will count toward the new cost-sharing limits.

2015: The ACA cost-sharing limits for 2015 are: \$6,600 – individual; \$13,200 – family.

Effective January 1, 2015, member co-payments for prescription drugs will count toward these cost-sharing limits in addition to all in-network deductibles, co-payments and coinsurance for covered medical services and co-payments and coinsurance for emergency care in an out-of-network hospital emergency room.

The new cost sharing limits for 2014 and 2015 for Plans A, B and C are shown on the following schedule.

HDHP: No change will be made for the High Deductible Health Plan (HDHP). This is because all amounts members pay out-of-pocket for in-network services and prescription drugs, including all deductibles, co-payments and coinsurance amounts, already count toward the HDHP Out-of-Pocket limits. The HDHP Tier 1 and Tier 2 Out-of-Pocket limits are well below the maximum cost-sharing limits permitted by the ACA. There is therefore no need for separate ACA cost-sharing limits in the HDHP.

Effective September 1, 2014		Plans A, B, C, E	
Cost Share Maximum	Tier 1	Tier 2	
INDIVIDUAL	\$6,350	\$6,350	
FAMILY	\$12,700	\$12,700	

Effective January 1, 2015		Plans A, B, C, E	
Cost Share Maximum	Tier 1	Tier 2	
INDIVIDUAL	\$6,600	\$6,600	
FAMILY	\$13,200	\$13,200	

NETWORK ENHANCEMENT BEGINNING JUNE 1, 2014



Effective **June 1, 2014** HealthLink has enhanced the Trust’s access to care by expanding its network of Tier I physicians, hospitals and other health care providers in Indiana, Kentucky and Wisconsin. This arrangement is made possible through HealthLink’s affiliation with UniCare, a WellPoint company.

Effective **September 1, 2014** HealthLink will further expand its network of Tier I physicians, hospitals and other health care providers in Missouri through HealthLink’s affiliation with UniCare, a WellPoint company.

How do I verify a Tier I participating provider in the HealthLink and affiliated networks?

You may visit the HealthLink website by going through the Egyptian Trust website at www.egtrust.org or by going directly to www.healthlink.com where you will click on “Find a Provider” and under step 1, click on “Egyptian Trust”. From there you can choose other options such as provider type and location. You may also contact the Care Coordinators at 1-855-452-9997 for assistance in locating a provider in the network.

Will my ID card change to reflect having access to a broader network of doctors and hospitals?

Yes, prior to September 1, 2014 you will receive a new ID card. The new ID card with the UniCare logo is required to identify the affiliate relationship with HealthLink, a WellPoint company.

Why has HealthLink made this network enhancement?

Having access to the additional network saves both the Trust and the member dollars, since the discounts will be deeper and the claims will be paid as Tier I providers. It also gives members access to a broader network, providing freedom of choice when accessing care.

VOLUNTARY PROGRAMS

VOLUNTARY DENTAL PLAN

Effective September 1, 2014 there will be a nominal increase to the voluntary dental rates through the Delta Dental program. Following are the current rates and the rates to become effective September 1, 2014.

LOW PLAN	Current	September 1, 2014
Employee	\$13.68	\$14.24
Employee + 1 Dependent	\$25.12	\$26.20
Employee + 2 or more Dependents	\$47.60	\$49.70
HIGH PLAN	Current	September 1, 2014
Employee	\$30.74	\$32.08
Employee + 1 Dependent	\$56.44	\$58.96
Employee + 2 or more Dependents	\$82.00	\$85.68

VOLUNTARY VISION PLAN

There will be no rate increase for the UniView voluntary vision program. As a reminder, the rates are noted below.

2013	
Employee	\$7.24
Employee + One	\$10.36
Employee + Two or More	\$18.76

CONSULT A DOCTOR™ PROGRAM 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 continue to be offered 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 BLUEBOOK

Healthcare Bluebook 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. Members may access this program in one of two ways as follows:

1. Quick access is available by going to www.egtrust.org and clicking on the following HealthCare Bluebook logo. From there you will only need to enter your last name and the last four digits of your social security number (ssn) to gain access to procedure searches to find a fair price provider.



2. Go to www.egtrust.org and click on the following logo on the Home Page. From there you will be directed to the secure member website where you will sign in and go to the HealthCare Bluebook information. 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 Bluebook has determined is a reasonable cost for the service.

To encourage members to use the Bluebook tool and choose lower cost providers, the Trust offers 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 Bluebook 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.

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!