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“The greatest mistake you can make in life is to be continually fearing you will make one.”

Elbert Hubbard

Affordable Care Act – ONE TIME LIMITED OPPORTUNITY TO ENROLL

The Egyptian Trust is offering eligible employees and dependents a **one-time** opportunity to enroll for or drop coverage under the Egyptian Trust Medical Plans coinciding with the Affordable Care Act (ACA) insurance exchange open enrollment period.

Eligible Employees and Dependents who are not currently enrolled in an Egyptian Trust Medical Plan may enroll as follows.

- You may enroll in and Medical Plan offered by your employer for coverage effective January 1, February 1, or March 1, 2014.
- Your employer must have your signed enrollment form in hand in order to have coverage in effect as follows:
 - December 31, 2013 for coverage effective January 1, 2014
 - January 31, 2014 for coverage effective February 1, 2014
 - February 28, 2014 for coverage effective March 1, 2014
- Covered employees may add any eligible dependents not currently enrolled (but all family members must be covered under the same medical plan).
- Retired former employees may not enroll during this period.

IMPORTANT: Please be sure to complete all fields on the enrollment form including your email address and phone number where you can be reached in the event the Care Coordinators need to reach out to you.

Employees and Dependents who are currently enrolled in an Egyptian Trust Medical Plan and wish to enroll for Insurance through the Exchange may terminate coverage under the Egyptian Trust Medical Plan as follows.

- You may terminate the Egyptian Trust Medical Plan **ONLY** if you provide documentation to your Employer that you have enrolled and secured insurance through the insurance exchange.
- Your termination of the Egyptian Trust Medical Plan will coincide with the effective date of the enrollment in the insurance exchange. Coverage will terminate under the Egyptian Plan as follows:
 - December 31, 2013 when exchange coverage begins January 1, 2014
 - January 31, 2014 when exchange coverage begins February 1, 2014
 - February 28, 2014 when exchange coverage begins March 1, 2014

Other Changes Are Not Permitted. Specifically:

- You may not change plans during this period.
- You may not drop Trust coverage without enrolling for coverage through the exchange.
- You may not make any changes to the voluntary vision, dental, and life programs until the next annual open enrollment period.

Any changes you make during this period will be irrevocable until the Egyptian Trust's next annual open enrollment unless you experience a Qualifying Change Event.

The purpose of this **one-time** change period is to allow you to make the best decisions for you and your family in light of the Affordable Care Act insurance options and avoid penalties for failing to have health insurance coverage. Should you have any questions, please contact the Care Coordinators at (855)452- 9997.

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,
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

Health Savings Account (HSA) Qualified- High Deductible Health Plan (Plan HDHP) Changes Effective January 1, 2014

In accordance with the IRS Requirements, following are the contribution and deductible/out of pocket limits to the HSA Qualified High Deductible Health Plan (Plan HDHP) which become effective January 1, 2014. The Schedule of Benefits for the HDHP Plan can be viewed under "HEALTH PLAN DOCUMENTS" at www.egtrust.org.

	<u>Individual</u>	<u>Family</u>
Minimum Deductible	\$1,250	\$2,500
Maximum Out-of-Pocket	\$6,350	\$12,700
HSA Contribution Limit	\$3,300	\$6,550
Catch-Up Contribution (55 or older)		* \$1,000

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$1,000 could be made to that account. For additional information about Health Savings Accounts please visit www.irs.gov.

Your Performance Drug List-**CVS** Caremark

The **CVS Performance Drug List** is a guide within select therapeutic categories for plan members and health care providers. **Generic drugs** should be considered as the first line of prescribing. If there is no generic available, there may be more than one brand-name medicine to treat a condition. The preferred brand-name medicines are listed to help identify products that are clinically appropriate and cost-effective. Click on the following link to view or print your **CVS Performance Drug List** updated January 2014.

<http://www.egtrust.org/CVS%20Caremark%20Performance%20Drug%20List%202014.pdf>

Referral by Primary Doctor Requirements

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 Doctor**. Your provider must submit this information to the Care Coordinators in order for you to receive the enhanced benefit.

If you choose to not obtain a referral from your **Primary Doctor** when visiting a **Specialist**, the **Specialist** office visit copay will be \$40. This applies to Tier 1 and Tier 2 provider charges. Tier 3 and Tier 4 providers remain subject to the calendar year deductible and coinsurance as outlined in your Schedule of Benefits.

You are not required to have a Primary Doctor or required to obtain a referral, BUT will benefit from the lower copay if you do obtain a referral from your Primary Doctor. The choice is yours.

You may visit www.egtrust.org and click on Health Plan Documents to view or print the Schedule of Benefits for the plan you are enrolled in.

If you have any questions about obtaining a referral or updating referral information please contact the Care Coordinators at (855)452-9997.

Egyptian Trust Website Updates

Recently many updates have been applied to www.egtrust.org. In the event that the updated information does not appear on your computer please use your Internet Options to clear "cookies". Once your "cookies" have been cleared "refresh" your screen. You can do this by pushing F5 on your keyboard. You can confirm that this has worked by checking the meetings dates listed on the Home Page. The only dates that should appear are March 26, 2014 & May 7, 2014.

~ HealthCare Blue Book – Get Paid to Save ~

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. Costs 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.eqtrust.org by clicking on the following logo on the Home Page. You 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, you may still compare provider costs resulting in reduced out of pocket expenses for the member.

About Egyptian Trust and Your Care Coordinators

EGYPTIAN
AREA SCHOOLS

Coordinated
Health/Care

Access Your Benefits through a single site

At www.egtrust.org you have 24-hour access to a number of tools and resources that can help you manage your health benefits. Follow the simple instructions below to access you and your family's personal claims information. **Reminder:** HIPAA privacy laws prohibit sharing any information for your spouse or dependent child age 18 or older. Separate sign-on is required for your spouse and your dependent age 18 or older.

Your Care Coordinators are also available to assist you. You may reach them at **855-452-9997**.

EGYPTIAN AREA SCHOOLS
EMPLOYEE BENEFIT TRUST

HOME

HOME
ABOUT US
HEALTH PLAN DOCUMENTS
ADMINISTRATIVE FORMS
ENROLLMENT KIT
HIPAA NOTICE
NEWSLETTERS
VOLUNTARY BENEFITS
SERVICE LINKS
PARTICIPATING DISTRICTS

New September 1, 2012 you have a single point of contact with the Egyptian Area Schools Coordinated Health/Care Program. Your Care Coordinators will help you understand your benefits, find in-network physicians, reduce out-of-pocket expenses, pre-certify those services requiring pre-certification, and answer claims questions. They help ensure you're getting the most out of your healthcare benefits. You may reach your Care Coordinators at 855-452-9997.
Click on the following logo to get started using this new plan feature!

Click Here

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Step One:

Open your web browser and go to www.egtrust.org

Click on the Egyptian Area Schools/Coordinated Health/Care logo at the bottom of your screen.

Click Here

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home | [Email]

Access Your Benefits

- Find In-network Providers
- Health Activity Statement | View Claims Detail (EOB)
- Complete Your Health/Care Profile
- Forms
- Add/Modify Primary Doctor
- Filing an Appeal
- Referral and Pre-Certification Process
- Consult A Doctor - 24/7 Physician Consultations (Health Plan members only)
- Vision Services, Optional by District
- Dental, Optional by District
- Life Insurance Program
- Flexible Benefits, Optional by District

Get To Know Your Plan

- Plan Documents
- Prescription Drug Program
- Maximize Your Benefits
- Enrollment Presentation

Welcome
to your Coordinated Health/Care Program.

Click here to view the Enrollment Presentation!

Coordinated Health/Care is the cure for the common "cold shoulder." In the often impersonal world of healthcare, this program - and its team of Care Coordinators - is unabashedly warm and fuzzy. In fact, your Care Coordinators will gladly hold your hand and guide you through the complex and confusing healthcare system.

"My Care Coordinators are so far ahead of me, they think of the answer before I even know the question." - Plan Participant

Click Here

Step Two:

Click on Health Activity Statement/ View Claims Detail (EOB) on the left panel in the Access Your Benefits area.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home

Access Your Benefits Get To Know Your Plan Health & Wellness

Health Activity Statement

Summary: Please select a benefit year: 2012 (1/1/2012 - 12/31/2012)

Below is a summary of recent activity for your family during the benefit year selected above. To view the activity details for a member of your family, please click on their name. Please call the Care Coordinators if you have any questions at (855)452-9997.

Family Member	Billed Charges	Allowed	Co-pay	Member Responsibility		
				Deductible	Out-of-Pocket (OOP)	Health Plan Paid
[Name]	930.00	605.49	0.00	0.00	0.00	605.49
[Name]	1055.60	534.34	256.00	192.56	7.75	78.03
[Name]	295.50	225.68	25.00	9.42	0.00	191.26
[Name]	58.00	36.10	25.00	0.00	0.00	11.10
[Name]	0.00	0.00	0.00	0.00	0.00	0.00
Total	2339.10	1401.61	306.00	201.98	7.75	885.88

Click Here

Step Three:

Select your name to view claim detail.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home

Access Your Benefits Get To Know Your Plan Health & Wellness

Member Health Activity Summary

Below is the summary of your authorizations and claims from (1/1/2012 - 12/31/2012). Please call the Care Coordinators if you have any questions at (855)452-9997.

Go Back to the Health Activity Statement

Medical Activity Pharmacy Activity

Type	Begin Date	End Date	Claim Number	Provider	Billed Amount	Allowed	Denied	Member Responsibility			Health Plan Paid
								Deductible	Co-pay	Out-of-Pocket	
RXCLAIM	11/12/2012	11/12/2012	[Number]	[Name]	205.35	205.35	0.00	0.00	0.00	0.00	205.35
CLAIM	11/09/2012	11/09/2012	[Number]	[Name]	453.00	243.84	0.00	0.00	0.00	0.00	243.84
RXCLAIM	08/29/2012	08/29/2012	[Number]	[Name]	134.82	134.82	0.00	0.00	0.00	0.00	134.82
CLAIM	04/25/2012	04/25/2012	[Number]	[Name]	292.00	204.40	0.00	0.00	0.00	0.00	204.40
CLAIM	04/25/2012	04/25/2012	[Number]	[Name]	185.00	157.25	0.00	0.00	0.00	0.00	157.25
Total					1270.17	945.66	0.00	0.00	0.00	0.00	945.66

Click Here

Step Four:

Click on the Claim Number to view further detail of the specific claim.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home

Access Your Benefits Get To Know Your Plan Health & Wellness

Health Activity Details

Below are the details for claim number [Number]. Please call the Care Coordinators if you have any questions at (855)452-9997. View Explanation of Benefits.

Go Back to the Member Health Activity Summary

Begin Date	Expire Date	Provider	Status	Billed Charges	Allowed	Member Responsibility			Health Plan Paid Total
						Deductible	Co-pay	Out-of-Pocket	
11/09/2012	11/09/2012	[Name]	Paid	130.00	98.76	0.00	0.00	0.00	98.76
11/09/2012	11/09/2012	[Name]	Paid	22.00	9.42	0.00	0.00	0.00	9.42
11/09/2012	11/09/2012	[Name]	Paid	72.00	58.18	0.00	0.00	0.00	58.18
11/09/2012	11/09/2012	[Name]	Paid	229.00	77.48	0.00	0.00	0.00	77.48
Total				453.00	243.84	0.00	0.00	0.00	243.84

Click Here

Step Five:

Click on View Explanation of Benefits under the Health Activity Details title.

EGYPTIAN AREA SCHOOLS Coordinated Health/Care

Provider? Click here. Call a Care Coordinator (855)452-9997 Email a Care Coordinator

Welcome [Name] Change Password | Log Off | Home

Access Your Benefits Get To Know Your Plan Health & Wellness

Health Activity Details

Below are the details for claim number [Number]. Please call the Care Coordinators if you have any questions at (855)452-9997. View Explanation of Benefits.

Go Back to the Member Health Activity Summary

Begin Date	Expire Date	Provider	Status	Billed Charges	Allowed	Member Responsibility			Health Plan Paid Total
						Deductible	Co-pay	Out-of-Pocket	
11/09/2012	11/09/2012	[Name]	Paid	130.00	98.76	0.00	0.00	0.00	98.76
11/09/2012	11/09/2012	[Name]	Paid	22.00	9.42	0.00	0.00	0.00	9.42
11/09/2012	11/09/2012	[Name]	Paid	72.00	58.18	0.00	0.00	0.00	58.18
11/09/2012	11/09/2012	[Name]	Paid	229.00	77.48	0.00	0.00	0.00	77.48
Total				453.00	243.84	0.00	0.00	0.00	243.84

File Download

Do you want to open or save this file?

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 Type: Adobe Acrobat Document, 27.8KB
 From: services.meritaincorp.com

Open Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. What's the risk?

You will receive a prompt to open or save your explanation of benefits for this particular service.

'Tis The Season To Live Healthy

Chocolate-Chocolate Chip Cookies

Surrender To Guilt-Free Cookies

Ingredients

1 cup all-purpose flour	2 large egg whites
1/2 cup sugar, granulated	1/4 cup butter, softened
1/4 tsp baking soda	1/2 cup brown sugar, packed
1/3 cup unsweetened cocoa	1/3 cup semi-sweet miniature chocolate chips
1/8 tsp salt	

Instructions

Combine flour, baking soda and salt in a large bowl. Set aside. Beat Butter and brown sugar with mixer until light and fluffy. Add granulated sugar, cocoa and egg whites, continue beating. Then add flour mixture. Stir in chocolate chips. Spoon 1 ½ inches apart on a sheet coated with cooking spray. Bake at 350 degrees for 10 minutes.

Yield: 40 cookies Serving size: 1 cookie Weight Watchers® points value: 1 point

Chocolate and Vanilla Banana Cream Parfaits

These parfaits are a wonderful combination of creamy pudding and banana chunks with a cookie topping. Almost like mini crustless cream pies.

Ingredients

2 cup(s) prepared vanilla pudding, made with skim milk
2 medium banana(s), cut into small chunks
2 cup(s) prepared chocolate pudding with skim milk
1/2 cup(s) aerosol whipped cream
5 1/3 Tbsp graham cracker crumbs
8 tsp unsalted dry roasted peanuts, chopped

Instructions

Place 1/4 cup vanilla pudding in each of 8 small glass bowls or parfait glasses; top each with a layer of banana chunks. Top banana with 1/4 cup chocolate pudding; cover tightly with plastic wrap and refrigerate until cold.

When ready to serve, remove plastic wrap; sprinkle each with 2 teaspoons graham cracker crumbs and 1 teaspoon peanuts. Spray each dessert with 1 tablespoon whipped cream; serve immediately.

Yield: 8 servings Serving size: 1 Parfait Weight Watchers® points value: 6 points

*Best Wishes for Safe and Happy Holidays
to you and yours from all of us at Meritain Health !*



**Sometimes
seconds is a serving
too many.**

Call us after dinner.

Consult A Doctor connects you and your family with licensed physicians, 24 hours a day, 7 days a week, even on holidays! Did you eat something that disagreed with your stomach? Or did you forget your prescription back home while traveling for the holiday? A medical consultation is only a phone call or e-mail away. At Consult A Doctor the doctor is always in!

4 Easy Ways to Connect

On Call Tele-Consult

- Talk to a doctor immediately
- Receive medical advice and recommendations

Priority Tele-Consult

- Talk to a doctor within 1-3 hours
- Need medication refill or prescription*
- Requires completed Medical Assessment prior to consult

By Appointment Tele-Consult

- Set a time to talk to a doctor – next day appointments available
- Need medication refill or prescription*
- Requires completed Medical Assessment prior to consult

E-Consult (E-mail Consultation)

- Secure and discreet e-mailing for sensitive medical issues
- Doctor responds within 24 hours



For more information

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

Click: www.MyDrConsult.com