
This email is being sent to all of the Superintendents, Board of Managers Members and Bookkeepers we have on file for the Egyptian Trust. If you received this email in error please forward to the appropriate party and contact Pam Dockins (Pamela.Dockins@meritain.com) at the Metro East Service Office of Meritain Health to update the contact information.

Dear Participating Employer Group:

The 2015 – 2016 Enrollment Guides were shipped this past Friday. They were sent to the attention of the most recent Bookkeeper contact we have on file. They were shipped UPS Ground so you could expect to see delivery this week. The number of Enrollment Guides we sent to each participating employer group was based on the medical census information plus 10% or more. If you find you need additional Enrollment Guides please email Yvonne Gamble (Yvonne.gamble@meritain.com). Yvonne is my new Administrative Assistant who just started today. She will be in training for several weeks so I ask for your patience on her behalf during this time.

A few notes to keep in mind when distributing the Enrollment Guides to your employees:

- All products are offered independent of each other. An employee may enroll in any or all of the programs offered by the Trust. For example, an employee may have health coverage elsewhere but would like to enroll in the dental or vision programs.
- Life insurance - Newly hired employees must be made aware of the life insurance benefits and enroll within 31 days in order to qualify for the \$100,000 guaranteed issue amount. If an employee enrolls later than the 31 days all amounts of insurance requested are subject to medical underwriting. Employees must be enrolled in basic life insurance in order to enroll in the supplemental/optional life insurance.
- All employees must receive an Enrollment Guide so they may enroll in any of the programs they wish this upcoming open enrollment. It is strongly recommended that any employees waiving the offer of any of the coverage complete the form indicating such. This will serve to protect you and the employee and could be helpful in the case an employee enrolls and receives a subsidy on the health insurance exchange.
- The final two pages are the Enrollment and Enrollment Change forms. If a person is already enrolled in medical, dental, vision or life insurance and wishes to make changes during open enrollment they should use the Enrollment Change form. If a person is a new hire or has never enrolled in any of the programs in the past and now wishes to do so during open enrollment they should use the Enrollment form. The form must be returned to you, the employer, for completion of the top section of the form. You will need to submit the new information either via the website at www.meritain.com or you may fax to our office at 888-525-2799. Please be sure to review the forms closely before sending them to us via fax for handling. If you can't read the employees handwriting it's likely we won't be able to either. We would like to avoid having to return forms for

correction as this will cause a delay in making the enrollment or changes elected.

We have again attached the invitation to the 15th Annual Administration Meetings occurring July 29 – July 31. If you have not reserved your spot at this important upcoming meeting please complete the attached invitation and fax to 888-525-2799 no later than this Wednesday, July 15th.

The second attachment is the Employer Individual Health Plan Election Form that specifies the plans you are offering to your employees this upcoming benefit year beginning September 1, 2015. We previously sent this form that didn't contain Plan E1 as an option for individual selection. That form was updated after the special June 15, 2015 meeting and is attached. We request you complete this updated form and fax it back to our office at 888-525-2799.

Please feel free to contact me directly with any questions.

Karen L. Giles
V.P. Client Relations
Meritain Health

Direct: 618.509.6081

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