

From: [Gamble, Yvonne](#)
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Subject: FW: ACTION REQUIRED - 15th Annual Administration Meetings 051515
Date: Monday, October 19, 2015 11:27:41 AM
Attachments: [15th Annual Administration Meeting Invitation 2015 05-11-15.pdf](#)
[Communication Guide 3-13-15 UNTIL 09-01-15.pdf](#)
[Egyptian Area Schools Newsletter Summer 2015.pdf](#)
[Egyptian Rates 9-1-15.pdf](#)
[Employee Announcement.pdf](#)
[Employer Individual Health Plan Election Form 2015.pdf](#)

ACTION REQUIRED - 15th Annual Administration Meetings 051515

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 ~

This email is addressed to you, the employer. PLEASE do not forward this email to your employees.

Attached is important information, some of which requires action on your part. Please review each of the following attached documents carefully and contact me with any questions.

Invitation to the 15th Annual Administration meetings - Please complete and return to Pam Dockins at Pamela.Dockins@meritain.com or via fax 888.525.2799. Again, we encourage not only Bookkeepers to attend but the Business Managers, Superintendents, or anyone else who is involved in the benefits administration. We look forward to another substantial crowd this year. There are several changes coming up effective September 1, 2015 and this is the best place to hear about them and get your questions answered. If you have any suggestions, questions or comments about the upcoming meetings please feel free to contact me directly. These meetings are held with you, as the employer group in mind and we want to be sure you are getting what you want from your attendance and participation in the meetings.

Employer Individual Health Plan Election Form - This form is required to be completed each year so Meritain and the Egyptian Trust is aware of the plans each employer will be offering the membership in the upcoming open enrollment period. We need this form no later than August 1, 2015. As this email goes to various staff (Superintendent, Bookkeeper, Business Manager) please be sure to check with each other so that we are receiving a single form with the correct information.

Health, Dental and Vision Plan Rates Effective September 1, 2015 - Attached is the master rate sheet containing the rates for all Plans as well as Active, Retired, COBRA and Surviving Dependent rates.

Communication Guide - Attached is an updated Communication Guide. As a reminder, until September 1, 2015 those noted on this guide remain your contacts. In the near future we will be sending you a separate correspondence to give you contact information for questions you or your members may have prior to the transition to the new dental, vision and life carriers.

Summer Newsletter - I thought it important to note some of the major changes below.

* **HEALTH PLAN CHANGES** - We ask that you pay special attention to the NETWORK CHANGE section. This section provides links to the websites to search for network providers. Should a member's provider in IL or MO (CMR/Coventry) not be a participating provider, we've provided a link to have providers nominated. Should a member's provider outside of IL or MO (Aetna Choice POS II) not be a participating provider, we've included a form to nominate a provider on a single page of the newsletter that can be completed and emailed to Aetna. We encourage members to use the links provided to determine if their provider is in network well in advance of the September 1, 2015 effective date of the new networks. It can take some time for a provider to go through the

credentialing process to be accepted into either of the networks. This information is also included on the website at www.egtrust.org with the exception of the Aetna provider nomination link. However, that link will be available as soon as Monday, May 18th.

* **ALL PLANS WILL NOW HAVE TWO LEVELS OF BENEFITS** - The Summary of Benefits for each plan is included. It is important to note members are receiving full credit for deductible and out of pocket satisfied prior to September 1, 2015. Whatever the amount of deductible and out of pocket met will be carried over to the new Network and Non-Network benefit levels. After that Network and Non-Network deductibles and out of pockets will accumulate separately.

* **Expand 100% Lab Benefit.** LabCard (largely Quest providers) will be removed as of September 1, 2015. As an enhanced benefit to the membership, all Plans will now have access to a wider variety of Network Independent Labs. All Network Independent Labs will be paid at 100% with no member cost share. This includes only those lab services billed by an independent lab provider in the Network, including but not limited to Quest providers. The 100% benefit does not apply to outpatient lab services provided in a hospital or physician's office. Independent lab services are normally billed with a place of service code "81". Those are the Network lab services that will be reimbursed at 100%.

You may start receiving questions from your members about these changes. We recommend you direct them to the Care Coordinators by Quantum Health at 855.452.9997. They are best equipped to assist members and answer questions concerning the network and benefit plan changes.

* **AMERITAS WILL BE THE VOLUNTARY DENTAL AND VISION CARRIER** - During Open Enrollment members will not have to do anything if they choose to not make changes to their coverage. For example, a member covered by the current High Dental Plan will simply be moved to the Ameritas High Dental Plan unless we receive an Enrollment Change form indicating otherwise.

We understand these are significant changes to the health plans and there will be several questions. All of this will be addressed at the meetings as well as Affordable Care Act updates and much, much more. During the interim please do not hesitate to contact me with any questions, comments or requests.

Wishing you a safe and happy Summer and looking forward to visiting with you at the meetings July 29th - July 31st.

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

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