

Your Quick Reference Source

Healthcare

You can securely view your claims, eligibility information and more by visiting www.egtrust.org.

Prescription Drugs

You can securely view your prescription drug claims history and more at www.caremark.com.

Egyptian Trust

You can view information about Egyptian Trust, programs offered by the Trust, historical newsletters, and more at www.egtrust.org.

September 1, 2015

Coventry or Aetna Choice POS II

Find a Participating Provider; create a Customized Directory, and more at: www.egtrust.org. Follow the Finding a Network Provider link.

You can call a Care Coordinator at 1.855.452.9997 for assistance with the above

EGYPTIAN
AREA SCHOOLS

CARE COORDINATORS
BY QUANTUM HEALTH

September 1, 2015

Dental Plan - Ameritas

Find a network provider, view your protected claims and eligibility and more at www.ameritas.com

Member Services: 1.800.487.5553

September 1, 2015

Vision Plan - VSP thru Ameritas

Find a network provider, view your protected claims and eligibility and more at www.ameritas.com

Member Services: 1.800.877.7195

September 1, 2015

Dearborn National

Member Services: 1.972.766.4907

Welcome to the Fall edition of Egyptian Area Schools Benefit Plan

What you'll find in this issue:

- Welcome new member district
- Independent Lab Benefit
- Wellness Incentive ends September 30, 2015
- New and Improved Website
- Preferred Provider Networks
- Mental Health Parity Notice

We hope you enjoy our latest newsletter!

Welcome to the Egyptian Trust

Tremont CUSD #702

Open Enrollment Ends September 30, 2015

If you have not made your benefit elections for the new plan year please see your Human Resources representative immediately. Please note it is imperative you provide legible information, along with dependent(s) social security numbers for any program for which you enroll. Open Enrollment ends September 30, 2015. Changes, enrollments, or terminations that are not made by this date will not be accepted.



Independent Lab Benefit

Beginning September 1, 2015 **all independent lab services provided by a network provider** will be reimbursed 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%. If you wish to search for a network independent lab provider please, refer to the instructions noted previously in this newsletter. Please note that when you search for providers who will provide lab services, only those independent, free-standing facilities qualify for 100% reimbursement.

Wellness Incentive for 2016 Ends September 30, 2015

As a reminder, completing **three simple steps** will afford you a reduction of \$100 of your calendar year deductible in 2016, 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, Plan B, Plan C or Plan E1. Employees enrolled in the High Deductible Health Plan 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 the 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 the Egyptian Area Schools employee only. (This includes retired employees and individuals covered by COBRA.) Dependents do not need to complete the requirements.

Three simple steps must be completed at www.egtrust.org. On the Home Page click on the Egyptian Area Schools Care Coordinators logo (yellow diamond), then under Health & Wellness click "Your

Incentive Checklist". From there you will need to log on or register and follow the simple instructions to complete the following requirements.

1. Designate a Primary Doctor.
2. Enter your biometric screening results.
 - ✓ 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, 2014 and September 30, 2015.
3. Complete your Wellness Assessment (HRA).

All three steps must be completed in order to receive the incentive for the 2015 calendar year.

**If you need assistance in completing the three steps,
contact the Care Coordinators at (855) 452-9997.**



New and Improved Website www.egtrust.org

Following, is a screen shot of the Home Page of the [egtrust.org](http://www.egtrust.org) website. We hope you find the new design easier to navigate and use it often. Across the top of the page you will see the main categories searched by members. Following is a brief description of what you will find under each category.

About Us - An overview of the history of the Trust, audited financial statement and list of participating member districts can be found here.

Medical Benefits - Contains all information relative to any of the health plans (A, B, C, HDHP or E1) and any associated benefits of those plans. Included is your prescription drug program, TelaDoc, Healthcare Bluebook, discounts for medical supplies, books, gym memberships and more.

Voluntary Benefits - All information relative to programs that are voluntary are included under this heading. This includes dental, vision and life insurance information. You will also find associated summaries of benefits, rules of enrollment and termination, and any forms associated with the programs.

Enrollment Guide 2015 - This is the Enrollment Guide brochure for the benefit plan year 9/1/15 through 8/31/16. This provides a good summary for member's reference throughout the year. Newly eligible employees or new hires will also find this helpful.

Administrative Forms - Whether you need an enrollment form, medical claim form, prescription drug claim form, HIPAA authorization or other administrative form, you can find it under this heading.

Newsletters - Last but not least, the historical newsletters are posted in this section. Newsletters are important as they contain details of all benefit program changes and enhancements for each of the programs endorsed by the Egyptian Trust. They also contain important administrative notices, employee and employer requirements, etc., that may pertain not only to the health plans, but all other voluntary programs offered by the Trust.

PLEASE CONTINUE TO THE NEXT PAGE OF THIS NEWSLETTER TO LEARN ABOUT QUICK ACCESS TO INFORMATION AVAILABLE AT WWW.EGTRUST.ORG.



Egyptian Area Schools Benefit Plan Gazette

Fall 2015

Home Page Quick Access - Members have quick access to the Care Coordinators from the Home Page screen. It is important to remember by registering on the Care Coordinator page, members will have access to:

- view or print claims and enrollment information
- find a network provider
- email a Care Coordinator
- pre-certify medical services
- find Teladoc information
- print or request a health plan ID card
- add/change your Primary Doctor
- find a fair price provider (and find out how to get paid to save)
- live chat with a Care Coordinator
- complete your wellness requirements to receive the wellness incentive for 2016
- and much more.

Just click on the gold diamond on the lower right side of the Home Page as the blue arrow indicates.

Members also have quick access to newsletters from the Home Page.

Click on the gold diamond on the lower left side of the Home Page as the blue arrow indicates.

ABOUT US MEDICAL BENEFITS VOLUNTARY BENEFITS ENROLLMENT GUIDE 2015 ADMINISTRATIVE FORMS NEWSLETTERS

WELCOME TO EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

BROWSE NEWSLETTER ARCHIVE

CARE COORDINATOR

Click here to view claims and eligibility information. If you prefer to speak with a Care Coordinator please call 855-452-9997 between the hours of 7:30 a.m. and 9:00 pm CST

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Preferred Provider Networks Effective September 1, 2015

Beginning September 1, 2015 members have access to the Coventry Preferred Provider Network when receiving services [in Illinois or Missouri](#). Members may search for providers by clicking on the following link or copying and pasting into your browser.

<http://caremanagementresources.coventryhealthcare.com/services-and-support/members/locate-a-provider/index.htm>

You can then scroll to the middle of the page where you will see Egyptian Trust and “Enter here to access Egyptian Trust providers”. This will take you to the customized site for Egyptian Trust members.

If you need to find a network behavioral or mental health provider [in Illinois or Missouri](#) simply scroll down the page to MHNNet Behavioral Health Providers and the message “Enter here to locate an in-network behavioral health provider”.

Please Note: The Coventry network includes the First Health network providers. The customized Egyptian site has combined all Coventry and First Health providers into this single site. If you have found your provider on the Coventry website, but your provider indicates they are not part of the Coventry network, you can be assured they are contracted with the First Health network. You can confirm with this with your provider or you can also contact the Care Coordinators at **855-452-9997** to assist you.

Members also have access to the Aetna Choice POS II network when receiving services [outside of Illinois or Missouri](#). Click on the following link or copy and paste into your browser to find Aetna Choice POS II providers.

http://www.aetna.com/dse/search?site_id=mymeritain

Members may also contact the **Care Coordinators at 855-452-9997** for assistance in finding a network provider.



IMPORTANT NOTICE TO HEALTH PLAN PARTICIPANTS

MENTAL HEALTH PARITY NOTICE

The Egyptian Trust continues to opt out of full compliance with the federal Mental Health Parity law. As a nonfederal governmental plan, the Trust has the right to opt out of compliance with this law. Until final regulations are issued, the Board has chosen to wait to make a decision on whether and how to change the mental health and substance abuse benefits provided under the Plans. To opt out, the Trust is required to provide the following notice to participants before September 1, 2015 explaining the decision to opt out of the parity requirements.

Important Notice to Participants

Under a Federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, as amended, group health plans must generally comply with the requirements listed below. However, the law also permits State and local governmental employers that sponsor health plans to elect to exempt a plan from one or more of these requirements for a plan that is self-funded rather than provided through a health insurance policy.

The Egyptian Area Schools Employee Medical Benefit Plan complies with the following Federal law requirements. These are described in your Plan booklet.

1. Limitation on pre-existing condition exclusion periods.
2. Special enrollment periods.
3. Prohibitions against discriminating against individual participants and beneficiaries based on health status.
4. Standards relating to benefits for mothers and newborns.
5. Required coverage for reconstructive surgery following mastectomies.
6. Coverage of dependent students on medically necessary leave of absence.

The Egyptian Area Schools Employee Benefit Trust has elected to exempt the Employee Medical Benefit Plan from compliance with some requirements of the following Federal law:

Parity in the application of certain limits to mental health benefits.

The first Federal Mental Health Parity Law was enacted in 1996. The Plan complies with the requirements of the 1996 law. The Mental Health Parity Law was amended in 2008, effective for plan years beginning in 2010. The Plan has elected to be exempt from some requirements of the new parity law and related regulations. The Plan will continue to provide the same benefits for mental health and substance abuse conditions as it did in the previous plan year.

The exemption from this Federal requirement will be in effect for the Plan year beginning September 1, 2015 and ending August 31, 2016. The election may be renewed for subsequent Plan years.



