

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.

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*.

For additional assistance, please contact a Care Coordinator at 1.855.452.9997

EGYPTIAN
AREA SCHOOLS

CARE COORDINATORS
BY QUANTUM HEALTH

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

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

Dearborn National

Member Services: 1.713.354.7006

Welcome to the Fall Edition of Egyptian Area Schools Benefit Plan Gazette

What you'll find in this issue:

- Welcome new member districts
- Independent Lab/LabCard Benefit
- Wellness Incentive ends September 30, 2016
- Mental Health Parity Notice
- Healthcare Bluebook

We hope you enjoy our latest newsletter!

Welcome to the Egyptian Trust

Belleville Area Special Services Coop

Quincy Public Schools

OPEN ENROLLMENT ENDS SEPTEMBER 30, 2016

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. Incorrect or unreadable information will delay your enrollment and ID card production. Open Enrollment ends September 30, 2016. Changes, enrollments, or terminations that are not made by this date will not be accepted.



Enhanced Independent Lab Benefits and LabCard

In addition to the current 100% benefit for use of network independent lab facilities, effective September 1, 2016 members will again have access to LabCard. Using a LabCard provider will also afford members with 100% coverage for lab services. LabCard will be mailing temporary ID cards to members home addresses. If you have made plan changes during this open enrollment period and receive a new ID card, the LabCard information will be included on that card. **LabCard is simple to use by following these steps.**

1. At your physician's office or a Lab Card collection site, show your healthcare card with the Quest Diagnostics and/or Lab Card logo and/or your separate Lab Card and verbally request to use the Lab Card Program. Lab Card is optional, if you do not use Quest Diagnostics Lab Card Program, your regular benefits will apply.
2. If your physician collects Lab Card specimens in their office, they can continue to do so. After the collection is complete, your physician must clearly mark Lab Card on the paperwork and call 1-800-646-7788 to request a Lab Card pick up.
3. If your physician does not collect specimens in his/her office, you may find an approved collection site at www.LabCard.com or by calling 1.800.646.7788. Site information, including locations, Lab Card hours and any special instructions are updated daily, so please visit the website or call 1.800.646.7788 before any visit.



Wellness Incentive for 2017 Ends September 30, 2016

As a reminder, completing ***three simple steps*** will afford you a reduction of \$100 of your calendar year deductible in 2017, 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. Please note, the IRS requirements prohibit reduction of the calendar year deductible for a High Deductible Health Plan. If you are enrolled in the High Deductible Health Plan, after your deductible is met, you will pay 10 percent less on all in-network care.

REMINDER: If you completed the wellness requirement in 2015 and earned the 2016 incentive, no action is required to complete the program this year. Your 2017 incentive will be applied automatically.

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.

The following 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, 2015 and September 30, 2016.
3. Complete your Wellness Assessment (HRA).

All three steps must be completed in order to receive the incentive for the 2017 calendar year.

If you need assistance in completing the three steps, please contact the Care Coordinators at 1.855.452.9997



IMPORTANT NOTICE TO HEALTH PLAN PARTICIPANTS

MENTAL HEALTH PARITY NOTICE

Group health plans sponsored by State and local governmental employers such as public school districts must generally comply with Federal law requirements in Title XXVII of the Public Health Service Act. However, such employers are permitted to elect to exempt a plan from certain requirements for any plan that is “self-funded” rather than provided through a health insurance policy. The Egyptian Area Schools Employee Benefit Trust has elected to exempt the Trust’s Medical Benefit Plan from some requirements of the Mental Health Parity Act and Addiction Act which generally prevents plans from having more restrictive benefits for mental health and substance abuse disorders than for other covered medical and surgical conditions. This exemption will continue in effect through August 31, 2017, and may be renewed for subsequent Plan years.



Healthcare Bluebook – Find a Fair Price Provider and earn rewards!



Save on Healthcare Costs *And Earn Valuable Incentives*

How Healthcare Bluebook TM can help

Healthcare Bluebook is an added healthcare benefit to help you shop for care, compare facilities, save money on healthcare services, and earn rewards. Did you know that in-network prices for the same procedures can vary by *over 500%* depending on the facility you choose? Our web and mobile applications make it easy to save money on hundreds of the most common medical services and procedures by showing you the cost ranges in your area, and providing you with a selection of FAIR PRICE facilities.

What do the colors mean?

You can use your Healthcare Bluebook online tool to search for providers based on prices charged for these services. Within Healthcare Bluebook, providers are listed as red, yellow and green; “green” providers charge at or below the Fair Price TM. When you choose a “green” provider, you'll maximize your benefits coverage and save money on the cost of the procedure. You may choose to visit any provider you like; but, if you choose not to visit a “green” provider, you'll owe more out of pocket.

“Go Green to Get Green” and earn cash incentives

The Egyptian Trust offers an additional incentive for certain healthcare services when you visit a “green” provider. That’s because “green” providers offer services at the most reasonable rates, providing you the most value for your healthcare dollar.



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How do I earn Go Green to Get Green Rewards?

You earn rewards by visiting green providers for rewards-eligible procedures. Bluebook does all of the processing, there are no additional forms to submit.

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
Imaging	All CTs	\$25
Imaging	All MRIs	\$25
Women's health	Breast biopsy (with device)	\$50
Women's health	Hysteroscopy with biopsy	\$50

How to access Healthcare Bluebook:

Healthcare Bluebook is available on the Egyptian Trust/Coordinated Healthcare website at www.egtrust.org. You can also download the Bluebook Mobile app and use it when you're in your doctor's office to request a referral to a Fair Price facility. You'll be shocked at how much you can save.

If you have questions or need help finding a provider, just call your Care Coordinators at Quantum Health at 1.855.452.9997.

