

BENEFIT BYTES for MASE Trust

*This newsletter and other important information can be viewed at
www.mybensite.com/mase*

JANUARY 1, 2016 HEALTH PLAN RENEWAL UPDATES



The MASE group health plan renewal for January 1, 2016 has been completed. The Trust performed extremely well this past year and the resulting premium increase for January has been approved by the Board at only 3%. This is especially significant during a time when many Indiana school corporations are facing a spike in claim cost trends.

Our members should be proud of this accomplishment! The difficult decisions and premium adjustments of recent years have made a difference. Our clinics are performing well, our wellness efforts have given members more information to help them make healthier lifestyle choices, and many have made use of the Castlight healthcare shopping tool as a way to locate quality and more affordable care.

With this renewal, there is also the good news that there will be no plan changes for the coming year. Members will continue to choose from 3 plan options by selecting a traditional PPO, or one of two IRS-qualified high deductible health plans (HDHP) that can be partnered with an individual health savings account (HSA.)

The Trust will be holding the Open Enrollment (OE) and Plan Selection period between October 19 and November 17. During that time, employees who have previously waived coverage (when first eligible) may enroll themselves or their eligible dependents. Employees already enrolled will have the opportunity to select a new plan option at their discretion. Employees are encouraged to carefully review the plan choices. Although the higher deductibles can be intimidating, when you consider the big picture - your total potential health care costs AND premium savings - you might find that an HDHP is your best option.

The MASE clinics can be a great companion benefit to an HDHP with many services available at no cost to the patient. For members with their own personal health savings account (HSA) you have more flexibility to decide how your health care dollars are spent. The HSA provides a tax-free savings that allows you to accumulate money for use in the future. You, your school or a combination of both can contribute to the account, and unlike a Section 125 FSA, there is no "use it or lose it" rule. That HSA "nest egg" can also help make an early retirement decision much easier. Also, employees and spouses enrolled in Plan 2 and 3 will continue to receive the Critical Care Coverage at no additional cost.

For those who have not yet taken advantage of the clinics, please remember that these onsite or near-site facilities give employees and family members enrolled in the Trust group health plan another option for receiving primary care. The clinics offer a variety of lab services and dispense many commonly-prescribed generic medications all at no cost to you. Use of the clinic is voluntary, but it can mean savings in both time and money!

The Trust is pleased to continue to offer options that will allow each employee to customize their own benefits to meet their financial and health care needs. As we maintain our relationships with our partner vendors, Trust employees will have access to money-saving opportunities, innovative ideas, and information that promotes better consumerism and a healthier culture.

More information about the OE and Plan Selection Period will be provided shortly. Please read everything carefully and be sure you take any needed action in a timely manner to assure no interruption in your coverage after January 1.

ON DEMAND HEALTH SCANS



Maybe you've seen the ads on TV or the Internet, or received information in the mail to: "Protect your health! Get a body scan now!" While scans have become trendy, are they really a lifesaver or just a waste of time and money that could cause unnecessary worry?

Advertised as heart scans, life scans or body scans, the majority of these high-tech checkups use computed tomography (CT) to examine your entire body or specific parts, such as the **heart**, promising to catch potentially dangerous problems in earlier, easier-to-treat stages. The most popular direct-to-consumer scans are those that claim to be screening for heart disease or stroke.

Scans aren't cheap -- they run anywhere from \$150 to \$750 and generally are not covered by your health plan. The question of how helpful these scans really are, as well as concern for

potential risks, is a matter of debate among medical professionals. Harmful false positives can suggest that you have a health problem when you don't; on the other hand, false negatives can provide a false sense of security and may cause individuals to avoid important care.

Advocates promote scans as a smart part of a routine **physical**; but other medical professionals believe that for the vast majority – no matter what age – with no worrisome symptoms, the scans are not warranted.

The reduced cost for what seem to be a fairly comprehensive examination can be inviting. But, before you schedule your scan, talk to your own doctor about your overall risks and how the scan may or may not be helpful for you. Your personal and family history and a discussion with your doctor will let you make an informed decision.

¹*WebMd.com; MayoClinic.org*



Having your life insurance coverage through National Insurance Services (NIS) provides you not only with basic life coverage, but also with some extra features provided at no additional cost to you.

Employee productivity is important, and there are times anyone can be overwhelmed by personal problems that interfere with our work. Through the Trust partnership with RE Sutton and NIS to provide life insurance and disability coverage to the Trust, employees are also eligible for an Employee Assistance Program (EAP.) Through the EAP you can address concerns like stress management, substance abuse problems, even child and elder care. The EAP phone lines are available 24/7 with each call being answered by a masters-level clinician who will help you manage your needs from beginning to the end.

Counselors can be reached by calling toll free at 866-451-5465 or online at www.niseap.com (password is NISEnhanced). This EAP feature is separate from any other employee assistance opportunity you have through other programs offered at your school.

NIS also offers coverage for Identity Theft Protection. As one of the fastest growing crimes in America, identity theft victims can spend lots of time and money trying to repair their good name and credit. Trust employees can contact an Identity Theft Certified Risk Management Specialist any time, 24/7. You can receive help notifying the credit bureaus or law enforcement to help you resolve the situation. Should you need identity theft assistance, call toll free at 855-860-3727.

What To Do When You Need Care NOW!

The last place anyone wants to be is sitting in the emergency waiting room for hours...not only are you feeling bad and wasting time, but you are spending more money than you would if you can be cared for somewhere else!

When you're needing primary care, a good first step may be to contact one of the MASE clinics or your primary care doctor. The staff can tell you if you need an appointment or advise if the ER is best; they may even be able to offer help by phone.

If your health care needs occur after hours, you can still save time and money by visiting one of many walk-in health clinics that can be found in major pharmacies or retail stores; an Urgent Care center is also an option for conditions that need to be treated right away but are not considered emergencies. Remember, you may incur out-of-pocket costs for treatment provided through a walk-in or urgent care center. The local Trust-sponsored clinics will provide care at no cost to eligible members.

Minor sprains or strains, animal bites, minor headaches, back pain, bumps, cuts &

scrapes, rashes & minor burns, as well as minor fevers, colds & sinus pain, cough & sore throats are some examples of when your clinic or your family doctor can meet your needs more efficiently and at less cost to you or the plan.

If you experience shortness of breath, a wound that won't stop bleeding, high fever with stiff neck & confusion or difficulty breathing, a possible broken bone or other major injury...you're better off with ER care.



While we can't predict an unexpected health concern, Anthem's website can help you be prepared. You can find an urgent care center near you, and you can even take a quick quiz to learn how to save time & money when you do need more immediate care. Login at Anthem.com and click on "Find Urgent Care" to locate a facility near you. Or, contact the MASE clinic in Plymouth at 574-935-0127 (Option 2) or in Monticello at 574-297-5527

Most importantly, if you feel that your condition may put you at serious risk, don't delay...call 911 immediately or get to the ER as quickly as possible.



Don't forget to take advantage of the MASE health care "shopping tool" available through our partnership with **castlight**. Members of the MASE group health plan, who are registered users have access to information that is customized on the basis of their own health plan choice. You can easily track where you are with satisfying your deductible and annual out-of-pocket limit. Even applicable copays are taken into consideration so you know in advance how to budget for your health care needs.

If you haven't already, get registered so you can use this helpful resource whenever you need non-emergency care and are looking for the best and most affordable health care services available to you.

Be sure to use all the resources available to you as a MASE member; take steps to becoming a more informed health care consumer!

mycastlight.com/inschools



**Medicaid and the Children’s Health Insurance Program (CHIP)
Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage with the Trust, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.



If you or your dependents are already enrolled in Medicaid or CHIP, you can contact the State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact the State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply.

If you qualify, you can ask if there is a program that might help you pay the premiums for your Trust group health plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, the Trust group health plan must allow you and your dependents to enroll – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

As a resident of the State of Indiana, you may be eligible for assistance paying your employer health plan premium. Below is contact information where you can obtain additional information about this potential opportunity:

INDIANA Medicaid

Website: <http://www.ingov/fssa>

Phone: 1-800-889-9948

To see if other states have a premium assistance program, or for more information on special enrollment rights, contact:
 U.S. Department of Labor Employee Benefits Security Administration **OR** U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.dol.gov/ebsa www.cms.hhs.gov
 1-866-444-EBSA (3272) 1-877-267-2323, Ext. 61565

A Great Clinic Experience!

Earlier this year the Trust office received a note from one of our members who wanted to share her clinic experience with others. Through the MASE clinic, and the routine lab work that was provided, her husband was identified with a potentially life-threatening issue. He was immediately referred to a specialist for further evaluation, and surgery followed shortly thereafter. Thanks to the experienced staff at the MASE clinic, our employee’s husband received the care he needed and today is *cancer free!* Don’t postpone your routine exams! If you run out of time and can’t get in to see your own doctor, consider the MASE clinic as an option where you can have your routine lab work completed and discuss your results with the staff. **Make taking care of yourself a priority!**



BE INFORMED!

<p>Anthem Customer Service 1-800-345-2460 Anthem Dental Inquiries 1-866-589-0578 Mail Order Rx 1-866-216-4207 Website www.anthem.com</p> <p>For Customer Service mail inquires: Anthem PO Box 105557 Atlanta, GA 30348</p> <p>For Member claim fillings: Anthem PO Box 105187 Atlanta, GA 30348</p>	<p>TRUST ADMINISTRATOR Terry Harvey Jack Heath, Exec. Director Rodger Smith, Assistant Exec. Director 328 N. Market St. * PO Box 656 Monon, IN 47959 Phone: 866-258-6675 tharvey@maseit.com jheath@maseit.com rsmith@maseit.com</p> <p>TRUST CONSULTANT RE Sutton & Associates Richard E. Sutton (317) 574-5002 Richard@resutton.com</p>	<p>MASE TRUST YTD Financial Report As of 8/31/2015</p> <p>Total Revenue \$19,637,284.20</p> <p>Total Expenses \$17,393,810.13</p> <p>Market Value Investments 8/31/2015 \$13,577,459.31</p>
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