



# BENEFIT BYTES

## Healthy Hints & Consumer Cues

### MASE TRUST

This newsletter can be viewed online at [www.mybensite.com/mase](http://www.mybensite.com/mase)

RE Sutton & Associates, LLC – 11555 N. Meridian St., Ste. 220, Carmel, IN 46032



### IMPORTANT NOTICE

#### EARLY RETIREE REINSURANCE PROGRAM

MASE Trust employees are either a plan participant, or may be enrolled in the future as a plan participant in the Trust employment-based health plan, which is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Program, the Trust may choose to use any reimbursements it receives from this program to reduce or offset increases in premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the Trust chooses to use the Early Retiree Reinsurance Program reimbursements in this way, our plan participants may experience changes that may be advantageous to you (in your health plan coverage terms and condition) for so long as the reimbursements under this program are available, and the Trust chooses to use the reimbursements for this purpose.

The Trust may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining the group health plan, which may increase the likelihood that it will continue to offer quality health plan choices to retirees, employees, and their families. As an employee participating in the group health plan, you are responsible for sharing a copy of this notice with your family members who are also participants in this plan.



### MASE Trust Members

#### Go Online...Help Anthem Go Green!!

By signing up for electronic medical claims recaps at [anthem.com](http://anthem.com) not only can you eliminate mailbox clutter, but you can also help in the effort to save millions of trees that are destroyed to make paper. Your MASE group health plan online medical claims recaps give you the convenience of viewing detailed claim information on your own computer, at your leisure.

Signing up to receive your recaps is free and takes only a few minutes:

- ✔ Log in to [anthem.com](http://anthem.com) (if you haven't registered yet, you will need to do so)
- ✔ Click on "Profile"
- ✔ Scroll down the page to choose how you want to receive your medical explanation of benefits/claims recap, then select "Go Paperless"

**Sign-Up Today!**

To view your recap online, simply:

- ✔ Log in to [anthem.com](http://anthem.com)
- ✔ Select "Plans & Benefits"
- ✔ Scroll down the page and click on the medical or pharmacy claim you want to see; then click on "View Claim Recap" or "View Explanation of Benefits"

During the sign-up process you'll give Anthem your e-mail address and they will notify you when a new recap is available. As always, if you have questions about your claims, contact Anthem Customer Services at the number on the back of your Group Health Plan ID card.

## Meet Your MASE Trustees

As a member of the Trust, you have the opportunity to speak directly to the Trust governing Board. The MASE Board of Trustees is made up of administrative & teacher representatives from each member corporation. It is through these Trustees that every member can have a voice in the management of the Trust. Current Trustees are:

*Bremen*  
*Eastern Pulaski*  
*Frontier*  
*JESSE*  
*John Glenn*  
*New Prairie*  
*North White*  
*Pioneer*  
*Plymouth*  
*Rossville*  
*South Central*  
*South Newton*  
*Tri-County*  
*Triton*  
*Twin Lakes*  
*Union North*  
*West Central*

*Russ Mikel, Kate Johnson*  
*Robert Klitzman, Brad Moore*  
*Bernie Graser, Greg Moser*  
*Bob Wise, Linda Bauman*  
*Richard Reese, Todd Burch*  
*James Dermody, Keith Dennis, Mark McBride*  
*Nicholas Eccles, Terrie Brown*  
*David Bess, Elaine Funk*  
*Dan Tyree, Rodger Smith-Asst Supt, Robert Pickell*  
*James Hanna, Mike Priest*  
*Christopher Smith, Frank Nastase*  
*Todd Rudnick, Ellen Gerbracht*  
*Gilbert Crimmins, Kent LeBeau*  
*Carl Hilling, Steve McBride*  
*Thomas Fletcher, Jo Piatt*  
*Terry Barker, Phil Byers*  
*Charles Mellon, Julie Suhr*



## What an Awesome Idea!

Anthem will no longer be sending a paper Explanation of Benefits (EOB) to members when they have a zero (-0-) balance due on the claim. This initiative began in mid-2010 and as of the end of the year the MASE Trust group health plan is on board.

That means that unless you are responsible for a portion of your deductible, coinsurance or an amount over the plan allowance (for out-of-network services) you will no longer receive a paper confirmation of Anthem's payment. You can view your EOB by logging on to [www.anthem.com](http://www.anthem.com) and selecting "Plans & Benefits," but you must be a registered user to view this information. If you haven't already done so, log on today and get registered. You can also contact Anthem Customer Service at the toll free number on the back of your ID card if you have questions.

Not only will you be helping to become more environmentally responsible, but you may find that you're accessing the Anthem website more often and can take full advantage of the helpful information and resources that are available for your use.

## BE INFORMED!

**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

**For Customer service mail inquires:**

**Anthem**  
 PO Box 37110  
 Louisville, KY 40233

**For member claim filings:**

**Anthem**  
 PO Box 37010  
 Louisville, KY 40233

### TRUST ADMINISTRATOR

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### TRUST CONSULTANT

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### MASE Trust YTD Financial Report

**As of 2/28/11**

Total Revenue  
 \$3,899,689.41

Total Expenses  
 \$ 3,263,691.84

Market Value Investments  
 \$12,639,318.04