



Second Quarter, 2011

BENEFIT BYTES

Healthy Hints & Consumer Cues

MASE TRUST

This newsletter can be viewed online at 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 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 (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
- ✔ 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 Platt
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 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 inquiries:

Anthem
PO Box 37110
Louisville, KY 40233

For member claim filings:

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PO Box 37010
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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