## Egyptian Area Schools BENEFIT PLAN WINTER 2019-2020

## Health Savings Account (HSA) Qualified High Deductible Health Plan Changes Effective January 1, 2020

In accordance with the IRS Requirements, the HSA Qualified High Deductible Health Plan (Plan D) requires a small deductible increase effective January 1, 2020. An updated Schedule of Benefits for this plan and all plans can be viewed under "MEDICAL BENEFITS" at <u>www.egtrust.org</u>. The following chart illustrates the current and new minimum deductible and HSA contribution limits. The HSA catch-up contribution for age 55 and older remains at \$1,000.

	2020	2019	Change
HDHP minimum deductibles	Self-only: \$1,400	Self-only: \$1,350	Self-only: +\$50
	Family: \$2,800	Family: \$2,700	Family: +100
HSA contribution limit	Self-only: \$3,550	Self-only: \$3,500	Self-only: +\$50
	Family: \$7,100	Family: \$7,000	Family: +\$100

# **Quick Reference Source**

#### **Egyptian Trust**

You can view information about the Egyptian Trust, programs offered by the Trust, current Schedule of Benefits, Enrollment Guide, historical newsletters and more at <u>www.egtrust.org</u>

#### **Health Claims**

You can securely view your claims history for services prior to March 1, 2019 at

www.healthscopebenfits.com, or you may contact Customer Service at 1-800-397-9598.

# Health Claims - Blue Cross Blue Shield of Illinois (BCBSIL)

For health care services on or after March 1, 2019 you can get information about your health benefits, anytime, anywhere. Use your computer, phone or tablet to access the Blue Cross and

Blue Shield of Illinois (BCBSIL) secure member website, Blue Access for Members (BAMSM). To get started visit https:// <u>www.bcbsil.com/</u>

#### With BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Request a new ID card or print a temporary one Customer Service: 855-686-8517

#### Vision Plan - EyeMed

Find a network provider, view your protected claims / eligibility and more at <u>www.eyemed.com</u>, or you may contact Member Services at 1-866-804-0982.

# Basic and Optional Life Insurance - Dearborn National

For assistance with claims, travel / beneficiary resources, portability or conversion policies, you may contact Member Services at 1-800-348-4512.

#### **Optional Dental - Blue Care Dental**

Beginning September 1, 2019 you may access the Dental Wellness Center. Log in to Blue Access for Members (BAMSM) at <u>https://www.bcbsil.com/</u> and click on the My Health tab.

Dental Services: 1-800-367-6401

#### **Prescription Drug Program - Prime Therapeutics**

Beginning March 1, 2019 you can securely view your prescription drug claims history and more on myprime.com which can be accessed through the single sign on feature from Blue Access for Members (BAM). To get started visit <u>https://www.bcbsil.com/</u>

#### Winter 2019-2020

# Your vision and the rundown on "digital detox"



It may not involve food or drink, but the latest detoxification trend sweeping the globe does involve something most of us consume in excess — and it hits us square in the eyes.

It's called digital detox, and some may think of it as the ultimate luxury. More people, seeking to reclaim a life balance, are taking a break from digital devices for reasons that range from distraction-free family time to improved eye health.

Try as we might, however, certain circumstances, like work, could prevent a complete power-down. But that doesn't mean we can't adapt our habits and avoid the potential effects of digital overexposure.

Experts recommend trying these tips:<sup>1-2</sup>

- Take frequent breaks: Every 20 minutes, look at something 20 feet away for at least 20 seconds
- Reduce overhead light to cut down on glare
- Double check your posture to make sure there's enough space between you and your computer, and that eyes are gazing slightly downward
- Increase text sizes to add contrast

Stay hydrated: Drink water, break out your humidifier or use artificial tears to help when eyes feel dry (we blink 1/2 to 1/3 less while using digital devices<sup>2</sup>)

There are some lenses the market that may help, too, like anti-reflective lenses or those featuring magnification.<sup>3</sup>

Talk with your eye doctor if you're concerned about your digital habits. He or she can guide you in selecting both functional and fashionable options to relieve symptoms of digital eye strain.

<sup>1</sup>Digital eye strain. The Vision Council, <u>https://</u> <u>www.thevisioncouncil.org/content/digital-eye-strain</u>. Accessed October 2018.

<sup>2</sup>Computers, digital devices and eye strain. American Academy of Opthalmology, March 2016, <u>https://</u> <u>www.thevisioncouncil.org/content/digital-eye-strain</u>. Accessed October 2018.

<sup>3</sup>Digital Eye Strain. The Vision Council, <u>https://</u> <u>www.thevisioncouncil.org/content/digital-eye-strain/kids</u>. Accessed October 2018.



# The BCBSIL App!



Stay connected with Blue Cross and Blue Shield of Illinois (BCBSIL) and access important health benefit information wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card
- Log in securely with your fingerprint
- Access Health Care Accounts and Health Savings Accounts
- Download and share your Explanation of Benefits\*
- Get Push Notifications and access to Message Center\*

# Text\*\* **BCBSILAPP** to **33633** to get the app.

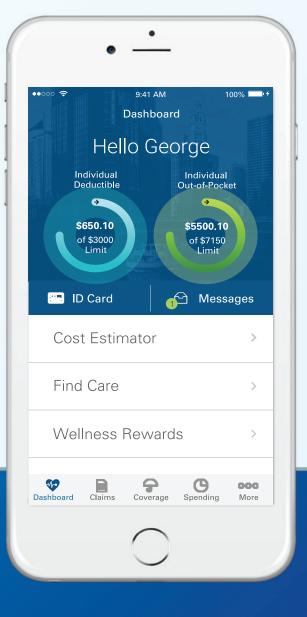
\* Currently only available on iPhone®. iPhone is a registered trademark of Apple Inc.

\*\* Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging.





# bcbsil.com/mobile



## **Available in Spanish**