

Welcome to the Egyptian Trust Harrisburg CUSD #3

Open Enrollment Ends September 30, 2021

If you have not made your benefit elections for the new plan year please see your Human Resource representative immediately. The annual open enrollment period ends September 30, 2021. Benefit changes, new enrollments, or dropped coverage requested after this date will not be accepted. Benefit elections for the new plan year are irrevocable until the next open enrollment period unless there is a qualifying life event. During this open enrollment, it is imperative you provide legible and complete information, including dependents' Social Security numbers, for all programs in which you enroll.

Quick Reference Source

Egyptian Trust

View information about the Egyptian Trust programs including Schedules of Benefits, Plan Comparisons, Enrollment Guide, forms, newsletters and more at www.egtrust.org.

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

Securely view claims, locate network providers, request ID cards, and more on Blue Access for Members (BAM) at <https://www.bcbsil.com>. For additional assistance, please contact a Benefits Value Advisor (BVA) at 1-855-686-8517.

Prescription Drug Program - Prime Therapeutics

Securely view prescription drug claims history and more on www.myprime.com. You may also access the site by logging in to Blue Access for Members (BAM) at <https://www.bcbsil.com> and selecting "Prescription Drugs" from Quick Links.

Dental Plans – MetLife (Services after 9/1/2021)

To review benefits, claims, or find providers, log in to <https://metlife.com/mybenefits> or call 1-800-ASK-4MET (1-800-275-4638).

Vision Plan – MetLife (Services after 9/1/2021)

To review benefits, claims, to find providers, log in to <https://metlife.com/mybenefits> or call 1-855-MET-EYE1 (1-855-638-3931).

Basic and Optional Life Insurance – Blue Cross Blue Shield

For assistance with claims, travel and beneficiary resources, portability or conversion policies, you may contact Member Services at 1-877-442-4207.

For Dental & Vision Services Prior to September 2021:

Dental Plan—BlueCare Dental:

Contact Dental Customer Service at 1-800-367-6401.

Vision Plan—EyeMed:

Contact Member Services at 1-866-804-0982.

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REMINDER

New Home Delivery and Specialty Pharmacy Vendors

As of **October 1, 2021**, Prime Therapeutics will begin using **Express Scripts (ESI)** for home delivery service and **Accredo** for specialty pharmacy.

Members currently utilizing either of these options should have received direct communication from BCBSIL / Prime regarding this change including directions on next steps for transition of their maintenance or specialty drugs. Please see the following pages for additional details.



Update to the Balanced Drug List Effective October 1, 2021

Blue Cross and Blue Shield of Illinois (BCBSIL) routinely reviews the Balanced Drug List to determine which medications are safe, clinically effective and most cost effective. Updates to the drug list – such as removing or adding drugs – are made based on these guidelines. We understand that members may be used to taking a certain drug; however, often there are other drugs on the list that treat the same condition at a lower cost. These quarterly updates help BCBSIL keep health care more affordable for members. BCBSIL has sent targeted letters to any covered member taking a drug impacted by these upcoming changes.

Updates being made to the Balanced Drug List as of October 1st include the following:

- **New Exclusions:** These are drugs that will not be covered as of this date. Please work with your physician to have an alternative drug prescribed. If you choose to continue this medication, your physician can request an exception for review by BCBSIL. If BCBSIL denies the request, you will be responsible for the full cost of this excluded prescription.
- **Cost Share Changes:** Some drugs are being moved to a higher cost tier (i.e. preferred to non-preferred). While these drugs are still eligible for coverage, you will pay a higher copay or coinsurance amount, based on your benefit plan.

Below are **some** of the prescription drugs affected by the changes being made for October 1st:

New Exclusions	Cost Share Change
Aczone	Naproxen
Glucagon Emergency Kit	



In addition, some drugs may require members to meet certain criteria (utilization management) before prescription drug benefit coverage may be approved. With each quarterly Balanced Drug List update there may also be changes to these prescription guideline requirements, including prior authorization, step therapy, and dispensing limits.

The full Balanced Drug List will be updated by 10/1/2021 at the below link:
<https://www.bcbsil.com/PDF/rx/rx-list-bal-il-2021.pdf>

If you are taking one of the drugs listed above but have not received a letter from BCBSIL, please reach out to the Benefits Value Advisors (BVA) at 855-686-8517 for additional information or speak with your physician to determine if an alternative therapy is appropriate.



BlueCross BlueShield of Illinois



A home delivery (mail order) pharmacy service you can trust.

Express Scripts® Pharmacy delivers your long-term (or maintenance) medicines right where you want them. No driving to the pharmacy. No waiting in line for your prescriptions to be filled.

Savings and Convenience

- Express Scripts® Pharmacy delivers up to a 90-day supply of long-term medicines.¹
- Prescriptions are delivered to the address of your choice, within the U.S., with free standard shipping.
- You can order from the comfort of your home — through your mobile device, online or over the phone. Your doctor can fax, call or send your prescription electronically to Express Scripts® Pharmacy.
- Tamper-evident, unmarked packaging protects your privacy.

Support and Service

- You can receive notices by phone, email or text — your choice — when your orders are placed and shipped. You will be contacted, if needed, to complete your order. To select your notice preference, register online at express-scripts.com/rx or call **833-715-0942**.
- 24/7 access to a team of knowledgeable pharmacists and support staff.
- Choose to receive refill reminder notices by phone or email.
- Multiple pharmacy locations are located across the U.S., for fast processing and dispensing.



Medicines may take up to 5 business days to deliver after Express Scripts® Pharmacy receives and verifies your order.

Getting Started with Express Scripts® Pharmacy Mail Order

Online and Mobile

You have more than one option to fill or refill a prescription online or from a mobile device:

- Visit **express-scripts.com/rx**. Follow the instructions to register and create a profile. See your active prescriptions and/or send your refill order.
- Log in to **myprime.com** and follow the links to Express Scripts® Pharmacy.

Over the Phone

Call **833-715-0942**, 24/7, to refill, transfer a current prescription or get started with mail order. Please have your member ID card, prescription information and your doctor's contact information ready.

Through the Mail

To send a prescription order through the mail, visit **bcbsil.com** and log in to Blue Access for MembersSM (BAMSM). Complete the mail order form. Mail your prescription, completed order form and payment to Express Scripts® Pharmacy.

Talk to Your Doctor

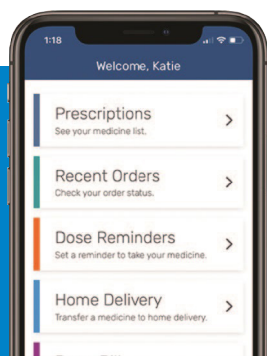
Ask your doctor for a prescription for up to a 90-day supply of each of your long-term medicines.¹ You can ask your doctor to send your prescription electronically to Express Scripts® Pharmacy, call **888-327-9791** for faxing instructions or call the pharmacy at **833-715-0942**. If you need to start your medicine right away, request a prescription for up to a one-month supply you can fill at a local retail pharmacy.

Refills Are Easy

Refill dates are shown on each prescription label. You can choose to have Express Scripts® Pharmacy remind you by phone or email when a refill is due. Choose the reminder option that best suits you.

Questions?

Visit **bcbsil.com**. Or call the phone number listed on your member ID card.



Use the mobile app to manage your prescriptions

- Refill prescriptions
- Track your order
- Make payments
- Set reminders to take medicines and more

1. Prescriptions of up to a 90-day supply, or the most amount allowed by the benefit plan.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Illinois. The relationship between Express Scripts® Pharmacy and Blue Cross and Blue Shield of Illinois is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

Prime Therapeutics LLC is a pharmacy benefit management company, contracted by BCBSIL to provide pharmacy benefit management and related other services. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. MyPrime.com is an online resource offered by Prime Therapeutics, LLC.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



BlueCross BlueShield of Illinois



Do You Need Specialty Medications?



Blue Cross and Blue Shield of Illinois (BCBSIL) supports members who need self-administered specialty medication and helps them manage their therapy. Accredo® is the specialty pharmacy chosen to do just that.¹

Specialty drugs are often prescribed to treat complex and/or chronic conditions, such as multiple sclerosis, hepatitis C and rheumatoid arthritis.

Specialty drugs often call for carefully following a treatment plan (or taking them on a strict schedule). These medications have special handling or storage needs and may only be stocked by select pharmacies.

Some specialty drugs must be given by a health care professional, while others are approved by the FDA for self-administration (given by yourself or a care giver). Medications that call for administration by a professional are often covered under your medical benefit plan. Your doctor will order these medications. Coverage for self-administered specialty drugs is usually provided through your pharmacy benefit plan. Your doctor should write or call in a prescription for self-administered specialty drugs to be filled by a specialty pharmacy.

Your plan may require you to get your self-administered specialty drugs through Accredo or another in-network pharmacy. If you do not use these pharmacies, you may pay higher out-of-pocket costs.² Your doctor may also order select specialty drugs that must be given to you by a health professional through Accredo.

Do You Need Specialty Medications?

Examples of Self-administered Specialty Medications

This chart shows some conditions self-administered specialty drugs may be used to treat, along with sample medications. This is not a complete list and may change from time to time. Visit **bcbsil.com** to see the up-to-date list of specialty drugs.

Condition	Sample Medications ³
Autoimmune Disorders	Cosentyx, Enbrel, Humira, Xeljanz
Osteoporosis	Forteo, Tymlos
Cancer (oral)	Gleevec, Nexavar, Sprycel, Sutent, Tarceva
Growth Hormones	Norditropin Flexpro, Nutropin AQ, Omnitrope
Hepatitis C	Daklinza, Epclusa, Harvoni, Mavyret, Sovaldi, Vosevi
Multiple Sclerosis	Betaseron, Copaxone, Rebif

Support in Managing Your Condition: Accredo

Accredo carries roughly 99% of specialty drugs, which means you're more likely to get all of your specialty drugs from one pharmacy. Through Accredo, you can have your covered, self-administered specialty drugs delivered straight to you. When you get your specialty drugs through Accredo, you get:

- One-on-one counseling from 500+ condition-specific pharmacists and 600+ nurses
- Simple communication, including refill reminders, by your choice of phone, email, text or web⁴
- An online member website to order refills, check order status and track shipments, view order and medication history, set profile preferences and learn more about your condition
- A mobile app that lets you refill and track prescriptions, make payments and set reminders to take your medicine⁴
- Free standard shipping
- 24/7 support

Ordering Through Accredo

You can order a new prescription or transfer your existing prescription for a self-administered specialty drug to Accredo. **To start using Accredo, call 833-721-1619.**

An Accredo representative will work with your doctor on the rest.

Once registered, you can manage your prescriptions on **accredo.com** or through the mobile app.

Receiving Specialty Medications

Since many specialty drugs have unique shipping or handling needs, shipments will be arranged with you through Accredo. Medications are shipped in plain, secure, tamper-evident packaging.

Before your scheduled fill date, you will be contacted to:

- Confirm your drugs, dose and the delivery location
- Check any prescription changes your doctor may have ordered⁵
- Discuss any changes in your condition or answer any questions about your health⁵

One-on-One Support

Accredo has 15 Therapeutic Resource Centers® (TRCs), each focused on a specific specialty condition. Through your one-on-one counseling sessions, they'll discuss how to reduce your disease progression and achieve your treatment goals, manage any side effects from your drugs, help you stick to your regimen and monitor your progress. They can also offer support with any financial or insurance concerns you may have.

Certain coverage exclusions and limits may apply, based on your health plan. For some medicines, members must meet certain criteria before prescription drug benefit coverage may be approved. Check your benefit materials for details, or call the customer service number listed on your ID card with questions.

1. Blue Cross and Blue Shield of Illinois (BCBSIL) contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

2. The BCBSIL specialty pharmacy network includes Accredo as well as other in-network specialty pharmacies for select specialty drugs. Based on the benefit plan, members may be responsible for the full cost of the specialty drug for not using an in-network specialty pharmacy. You can log in to your Blue Access for MembersSM (BAMSM) account to find an in-network specialty pharmacy near you.

3. Third-party brand names are the property of their respective owners.

4. Not all medicines can be refilled on the app, by text or email.

5. Treatment decisions are between you and your doctor.

Accredo is contracted to provide services for BCBSIL. Accredo is a trademark of Express Scripts Strategic Development, Inc.

Did YOU KNOW?



Independent Lab Benefit

Members enrolled in a Trust Health Plan who use a NETWORK INDEPENDENT LAB for their blood draws/specimens receive a 100% benefit on their lab claim. Members enrolled in one of the Trust's HDHP (High Deductible Health Plan) options who use a NETWORK INDEPENDENT LAB must meet the deductible before benefits are reimbursed at 100% (except for covered preventive blood draw/specimens).

Members should search for a **NETWORK INDEPENDENT LAB** through the Blue Cross Blue Shield (BCBS) website at www.bcbsil.com. This benefit is NOT limited to using Quest for your blood draws. **Any** claim submitted by a **NETWORK INDEPENDENT LAB** provider is eligible for this 100% benefit. However, if you are specifically searching for a Quest site and are unsuccessful in finding a site in your area on the BCBS site, it could simply be the BCBS provider search is not yet updated. In that case, you can find a Quest provider by visiting www.questdiagnostics.com. Hover your cursor over the "For Patients" button and click on "Find a Location" in the left column, and enter your zip code, city, or address. Members may also contact the BCBS Blue Value Advisors (BVA) at 855-686-8517 for assistance in finding a network independent lab.



BlueCross BlueShield
of Illinois

BCBSIL Implements Multi-Factor Authentication for Blue Access for Members (BAM)

Using a username and password login is the traditional but not most secure way to log in to an account. With hackers finding new ways to steal health and financial information, the need for a more secure way to protect member account information is more important than ever.

Blue Cross and Blue Shield of Illinois (BCBSIL) is implementing the use of multi-factor authentication for accessing member information through Blue Access for Members (BAM), when logging in on a desktop computer or by mobile device.

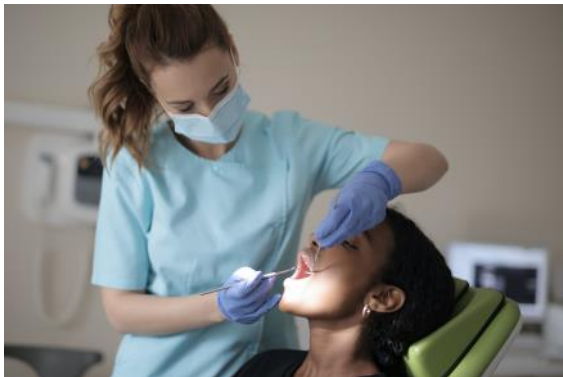
In the coming weeks, members will begin seeing the two-step authentication when logging into BAM. After entering your username and password, you will then be sent a one-time passcode to your email or mobile number. That passcode must be entered to access your BAM account.

Online Oral & Vision Health Libraries

Good oral and vision health are an important part of your overall health and wellbeing. And healthy choices mean a healthier YOU. With expert guidance, you can make confident decisions about oral and vision health care for you and your family. That's why MetLife has developed two online Health Libraries. In these libraries, you'll find articles, videos, and FAQs that address common dental and vision problems and diseases, various treatment options, as well as other useful practical information. Check out the libraries through MyBenefits or by visiting:

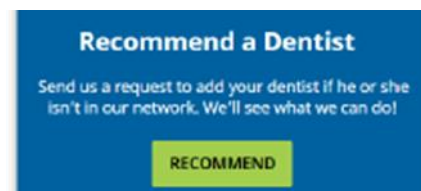
www.oralfitnesslibrary.com

www.visionhealthlibrary.com



Nominate a Dentist to Join Dental Network

To nominate your dentist for the MetLife dental network, simply log in to the MyBenefits website, click on the **Recommend a Dentist** option, complete the fields providing your dentist's contact information (such as name, address, phone number, and email) and click **Submit**. You have now nominated your dentist . . . the MetLife network team will take it from there!



Vision Claims for Out of Network Services

If your vision provider is out of network you will be required to pay for services you receive upfront and submit a claim for reimbursement. The out of network claim form can be found on the MetLife MyBenefits website and the Trust website at <https://www.egtrust.org/voluntary-benefits/vision/>. Complete this form, attach your itemized receipt and send them to the address on the form. Be sure to keep a copy of the information for your records. If you have questions regarding this vision claim process, please call MetLife at 1-855-638-3937.



How to register on MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife-delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. As a first time user, you will need to register on MyBenefits, by following the steps outlined below.



Registration Process for MyBenefits

Step 1: Provide your group name

Access MyBenefits at www.metlife.com/mybenefits and enter **Egyptian Area Schools Employee Benefit Trust** and click to select it and then click **'Next.'**

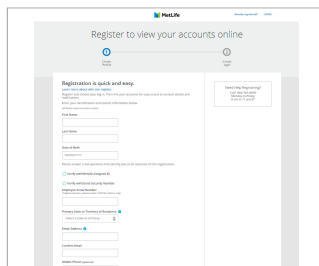


Step 2: The login screen

On the Home Page, you can access general information. To begin accessing personal plan information, click on **'Log In'** at the top-middle of the page and on the next screen select **'Create New Account'** and complete the registration process. Going forward, you will be able to log-in directly.

Step 3: Enter authentication information

Begin by entering your phone number, address, and e-mail to confirm your identity. You will then receive a code via email that you will need to enter to continue the registration process. Upon validation, you will be prompted to provide your SSN, first and last name, and date of birth.



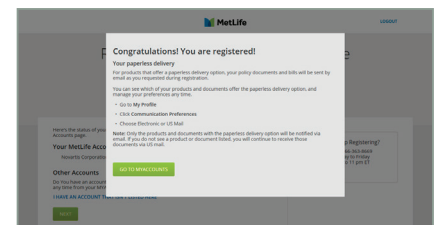
Step 4: Establish account credentials

You will need to create a unique user name and password for future access to MyBenefits. You will also need to choose and answer three identity verifications questions, to be used in the event you forget your password. In addition to reading and agreeing to the website's Terms of Use, you will be asked to opt into electronic consent.

Step 5: Process complete

Now you will be brought to the "Thank You" page.

Lastly, a confirmation of your registration will be sent to the email address you provided during registration.



We are committed to providing you with a trusted and secure customer experience. Multi-factor authentication is in place to:

- Strengthen site security
- Ensure devices are compliant and approved by the user
- Simplify the log-in process

metlife.com/mybenefits