

Egyptian Area Schools BENEFIT PLAN

Connection

Winter 2022-2023

A Note from the Egyptian Trust

At a recent Board of Managers meeting, the following changes were approved **effective January 1, 2023**.

- **PPO Network Change.** Trust health plans will be moving to the Blue Choice Select (BCS) network which will provide deeper discounts on services received in Illinois. The current BCBS PPO network will remain the wrap network for services received from providers outside the state of Illinois. Due to some BCS network limitations, the following exceptions apply:
 - Employees of Red Hill CUSD 10, located in Lawrence County; and Wabash CUSD 348, located in Wabash County will remain in the current BCBS PPO network.
 - Employees with a home zip code in Sangamon, Wabash, or Lawrence counties will remain in the current BCBS PPO network.
 - Employees whose home residence is not in Illinois will remain in the current BCBS PPO network.

Members who are being moved to the BCS network will receive a new BCBS ID card to begin using as of January 1st.

- **Mandatory Mail Order for 90-Day Maintenance Brand Drugs.** All 90-day maintenance **brand** name drugs must be filled through mail order only. Generic maintenance drugs can be filled at retail with a 30-day supply or be moved to 90-day mail order at your preference. There will no longer be a 90-day retail option for generics. Prescription copays for 30-day retail and 90-day mail order will remain the same. Prime Therapeutics is sending letters to members impacted by this change which provides details on how to transition **brand** prescriptions to mail order. Members can reference the [Rx90 Maintenance Drug List](#) on the Trust website to confirm if their prescription is subject to this mandatory mail order requirement.

Health Savings Account (HSA) Qualified High Deductible Health Plan and HSA Contribution Limit Increases Effective January 1, 2023

In accordance with IRS requirements, the HSA qualified high deductible health plan (Plan D) requires a small deductible increase effective January 1, 2023. Also, health savings account (HSA) contribution limits for 2023 are going up \$200 for self-only and \$450 for family coverage, per IRS regulations. The below chart illustrates the current and new HDHP minimum deductibles and HSA contribution limits. HSA catch-up contributions for individuals age 55 and older remains at \$1,000.

	2023	2022	Change
HDHP Minimum Deductibles	Self-only: \$1,500 Family: \$3,000	Self-only: \$1,400 Family: \$2,800	Self-only: +\$100 Family: +\$200
HSA Contribution Limit	Self-only: \$3,850 Family: \$7,750	Self-only: \$3,650 Family: \$7,300	Self-only: +\$200 Family: +\$450

For more information regarding these changes, visit the Trust website at egtrust.org or see your district benefit representatives.



In This Issue:

- Prescription Drug Program Changes Effective 1/1/2023
- Mail Order Pharmacy Services
- Your BCBS Member ID Card
- Understand Your Risk for Tooth Decay
- How to Fit in Fitness in Winter Months
- Member Quick Reference Source

Prescription Drug Program Changes Effective January 1, 2023

Blue Cross 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 using a certain drug; however, often there are other drugs on the list that effectively treat the same condition at a lower cost. Quarterly updates help BCBSIL keep health care more affordable for members. BCBSIL sends targeted letters to any covered member taking a drug impacted by these upcoming changes.

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

- **New Exclusions:** These are drugs that will not be covered by the plan beginning 1/1/2023. 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 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.
- **Utilization Management (UM) Changes:** These are changes to prescription guideline requirements, including prior authorization and step therapy. If your doctor prescribes one of these drugs, certain criteria must be met before this prescription is authorized for coverage by the plan.



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

New Exclusions	Cost Share Changes
Bupropion Hydrochloride ER (XL)	Alendronate Sodium
Calcipotriene/Betamethasone Dipropionate	Clomid
Vagifem	Clomiphene Citrate
Viibryd	



The full Balanced Drug List updated for January 1st can be viewed by clicking the below link:

[BCBS-IL January 2023 Balanced Drug List \(bcbsil.com\)](https://www.bcbsil.com/balanced-drug-list)

If you are taking one of the drugs listed but did not receive a letter from BCBSIL, feel free to reach out to the BCBS 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.



BlueCross BlueShield of Illinois

Your Member ID Card

Always show your Blue Cross and Blue Shield of Illinois (BCBSIL) ID card – which includes a mobile version – when you visit a doctor or other place for care. Information on the ID card helps the care provider file your claim with us.

Depending on the type of plan you have, your card might have some or all of the information below.

Front of card

The front of the card displays the BlueCross BlueShield logo at the top left. Below it, the subscriber information is listed: Subscriber Name (1) ABC SAMPLE, Identification Number (2) XOX123456789, and Group Number (3) 123456. To the right, the copay amounts are shown: Office Visit (5) \$30 BC/\$60 PPO, Emergency Room \$500, and Specialist \$60 BC/\$100 PP. Below this, the network is listed as BCO (4) Blue Options Pediatric Dental (under age 19). The RxBIN is 011552 and the RxPCN is ILDR. At the bottom left, the GRID+ logo is shown, and at the bottom right, the PPO and Rx logos are displayed. A dashed box highlights the Rx In/Out of network Deductible (\$500/\$1000) and Rx In/Out of network Out of Pocket Max (\$700/\$1500) (6).

- 1. Subscriber name** – This may show the subscriber only or the dependent
- 2. Identification number** – This number is unique to you and your covered dependents
- 3. Group number** – This number is shared by everyone covered by the policy
- 4. Network** – This is the name of your provider network
- 5. Copays** – These are the fixed amounts you may have to pay when you visit a doctor, the ER or a specialist
- 6. Rx Deductible/Out of Pocket Maximum** – Your Rx deductible is the amount you must pay toward your prescription drug costs before your health plan begins to pay for your covered services. Your Rx Out of Pocket Max is the most you have to pay out of your own pocket for prescription drugs under your insurance plan during the year.
Depending on your plan, you may have separate amounts for Rx or it may be combined with medical.*
- 7. BlueCard®** – The BlueCard symbol shows that you can get care while traveling or living in another Blue Cross and Blue Plan's service area.

Back of card

The back of the card displays the website www.bcsil.com at the top. Below it, the deductible information (1) is listed: Tier 1 Individual \$750 BC/Family \$2250 BC, Tier 2 Individual \$1750 PPO/Family \$5250 PPO, and Out of Network Unlimited. To the right, the out-of-pocket maximum information (2) is listed: Tier 1 Individual \$750 BC/Family \$2250 BC, Tier 2 Individual \$1750 PPO/Family \$5250 PPO, and Out of Network Unlimited. Below this, the customer service contacts (3) are listed: DNoA Pref Network 1-800-541-2767, Preauth Med 1-800-972-7565, Preauth MH/SA 1-800-635-1928, Provider Locator 1-800-851-7498, 24/7 Nurseline 1-800-810-2583, Pharmacy Program 1-800-299-0274, and Dental Services 1-800-423-1973. The website www.MDLIVE.com/BCBSIL is also listed. Below the contacts, a disclaimer states: "This card is provided by BlueCross BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association." At the bottom, the Prime Therapeutic logo is shown, and the Pharmacy Benefits Manager is listed.

- 1. Deductible** – The amount you must pay toward your health insurance costs before your health plan begins to pay for your covered services.*
- 2. Out-of-pocket maximum** – The most you have to pay out of your own pocket for covered medical services under your insurance plan during the year.*
- 3. Customer Service/Contacts** – This is where to find the phone number(s) to call if you have questions or need help using your benefits.

* For more information about your Rx or medical deductible or out-of-pocket maximum, call the number on your ID card



BlueCross BlueShield of Illinois

Your Digital ID Card and More

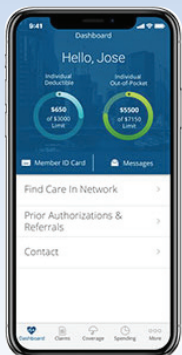
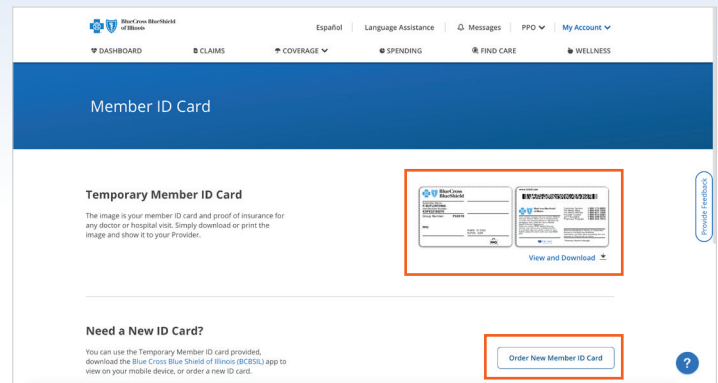
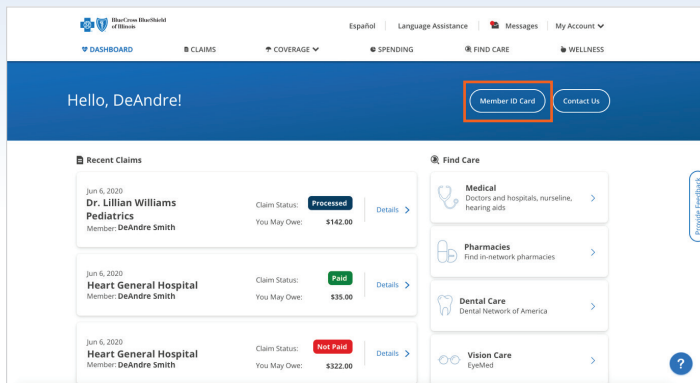
Access the Secure Member Site

Go to bcbsil.com and click the **Log In** tab to register for Blue Access for MembersSM. Click the **Register Now** link and follow the steps using the numbers from the front of the card. Blue Access for Members lets you review your claims, find health information, order extra ID cards and much more.

You can even save your ID card on your phone or other mobile device. Text **BCBSIL** to **33633** to download the app*.

Access Your Digital ID Card

- Login into **Blue Access for Members**
- Click on the ID card icon on the left side
- Download a digital copy to keep on your phone for instant access
- You can also print a copy or order a new physical card



BCBSIL Mobile App

Features:

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access your temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- Available for iPhone and Android users

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

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

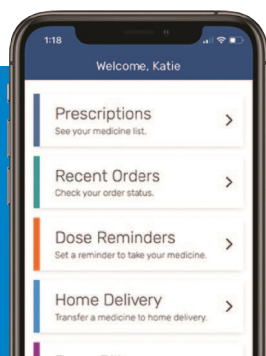
Ask your doctor for a prescription for up to a 90-day supply of each of your long-term medicines.¹ You can ask your doctor to send your prescription electronically to Express Scripts® Pharmacy, call **888-327-9791** for faxing instructions or call the pharmacy at **833-715-0942**. If you need to start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

Understanding and Reducing Your Risk for Tooth Decay

The following information matches the numbered questions, and can help you reduce your risk for tooth decay.

- 1 Tooth brushing: Bacteria (germs) that produce acid can build up as plaque in your mouth every day. You need to brush your teeth every day to remove plaque and reduce its ability to cause decay. It is best if you brush at least twice a day.
- 2 Fluoride toothpaste: Everyday use of even small amounts of fluoride can help prevent tooth decay and help “repair” damaged teeth during the early stages of decay. You should brush your teeth with fluoride toothpaste twice every day. Be sure to spit out any excess toothpaste. Don’t swallow it.
- 3 Bleeding gums or visible plaque on your teeth: Bleeding gums or visible plaque (soft, white material) on your teeth are signs that you are not brushing away germs next to your teeth. The good news is that if you start brushing properly every day, the bleeding (and infection) should stop within two weeks!
- 4 Cavities or decayed teeth: If you’ve had decay, cavities or fillings in the past two years it means that you don’t have the right balance between your risk factors and your protective factors. You need to take action to lower your risk and see a dentist to help protect you from tooth decay.
- 5 Snacking on candy or other sugary foods, drinks with sugar (like soda and juice) or chewing gum with sugar between meals: Having lots of foods, drinks and gums that have lots of sugar—especially between meals—can increase germs that lead to tooth decay. You need to limit sugary foods, drinks and chewing gum between meals and try to brush your teeth after with fluoride toothpaste. Gum or mints that have xylitol can help reduce the damaging effects of acid on teeth and may be used when you can’t brush your teeth.
- 6 Braces, “spacers,” retainers or other orthodontic appliances: Braces, space maintainers (spacers) and other dental or orthodontic appliances often trap plaque and make it difficult to remove germs. If you wear an appliance, you’re at higher risk for decay. You need to clean around your braces, retainers or “spacers” really well and make sure you brush with fluoride toothpaste.
- 7 Brothers, sisters or mother with decay: If your brothers, sisters or mother get cavities, you may be exposed to the same risk factors that cause tooth decay. Make sure that you’re doing the right things to lower your risk and protect your teeth.
- 8 Drinking water that has fluoride: Proper amounts of fluoride in drinking water is a safe, effective and easy way to reduce tooth decay.
- 9 Extra fluoride: Fluoride in water can help reduce the risk of tooth decay, but may not totally prevent cavities in all children. You may need to use fluoride drops or supplements, especially if you drink mostly bottled water that doesn’t contain fluoride, or if you live in an area where the drinking water does not have enough fluoride.
- 10 Regular dental check-ups: Tooth decay or cavities can happen in only a few months in children at high risk. Visits to your dentist (with X-rays if needed) can help find decay early when fluoride and sealants can do the most good. Your dentist will tell you how often you should get a check-up, but make sure you have at least one check-up every year.
- 11 Professional fluoride treatments: Regular professional fluoride treatments can provide protection against cavities and promote “repair” of teeth damaged by the early stages of decay. Your dentist will recommend how often you should get these treatments based on your risk factors.
- 12 Dental sealants: Dental sealants are usually placed in the pits and grooves on the biting surfaces of the “back teeth” to keep plaque out and help prevent decay.
- 13 Xylitol: Some chewing gums and mints have xylitol, which helps to protect your teeth against germs that can cause tooth decay. Using gum or mints with xylitol instead of gums or candy that have sugar can help lower your risk of tooth decay. Using xylitol doesn’t take the place of regular brushing with fluoride toothpaste, but can help after meals or snacks when you don’t have your toothbrush or toothpaste.

How To Fit In Fitness During Winter Months

It's cold, you're busy, and the focus during the holidays is on food and family, not working out. Don't let this set back your fitness goals. With a little discipline and determination, you can stay on track and enjoy your traditions and time off. Try these tips:

- **Power walk between errands.** Walk an extra block or lap while you're shopping. Consider walking to a friend's house to drop off a card or gift.
- **Get the family moving.** Instead of a board game or movie, encourage your family to get up and move. Go for a walk, go roller or ice-skating, or just put on some music and dance around the living room.
- **Give yourself a present.** New workout clothes, new fitness equipment, a new fitness tracking device, or a gym membership might help you stay motivated when you're tempted to take it easy.
- **Start a new family tradition.** Many communities have holiday-themed walks or runs between Thanksgiving and Christmas. Sign up with family or a group of friends, and plan to do it again next year.
- **Keep workout clothes and shoes in your car.** If you're always prepared, it's easy to stop at a park, gym, or walking track and fit in a workout on the go.
- **Go sightseeing on your feet.** If you're traveling for the holidays, take a walking tour of nearby attractions and landmarks. Make sure you check the weather and dress appropriately.
- **Don't get discouraged.** If you fall off the wagon and skip a workout or have an extra holiday cookie, chalk it up to being human and resolve to do better. Don't let a little step back become a big backslide.



Member 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, contact the Benefits Value Advisors (BVA).

Benefits Value Advisor: 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

To review benefits, claims, or find providers, log in to <https://metlife.com/mybenefits>.

Dental Customer Service: 1-800-275-4638

Vision Plan – MetLife

To review benefits, claims, or find providers, log in to <https://metlife.com/mybenefits>.

Vision Customer Service: 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, contact

Member Services at 1-877-442-4207.



*Best Wishes for Healthy, Safe and Happy Holidays
to you and yours from the Egyptian Trust!*