

A Note from the Egyptian Trust

At the recent Board of Manager's meeting, the following benefit enhancements and changes were approved:

- The dependent maternity exclusion will be removed from all Trust health plans. As of May 1, 2023, prenatal and maternity services, including delivery, billed under a covered dependent will be eligible for benefits. Please note any charges billed for the dependent's newborn remain excluded (i.e. the baby is not an eligible dependent).
- **Hinge Health** is a new digital program being added to help members with joint or muscle pain. This program will be available at no cost to health plan members as of September 1, 2023. See page 9 for more details.
- **Voluntary Legal** and **Aura Identity & Fraud Protection**, two new MetLife voluntary programs, will be offered as of September 1, 2023. See pages 4-8 for more information including monthly premiums.
- New **Voluntary Dental** rates effective September 1, 2023. **Voluntary Vision** rates will remain the same. See page 3 for details.

Important Upcoming Dates:

June 15, 2023 or June 29, 2023

Employee Navigator Training for Bookkeepers/Administrators

Watch your email for registration details for these 90 minute training sessions which will be presented via Zoom webinar starting at 10 AM CT each day. The new Employee Navigator portal for Bookkeepers and Administrators will go live for eligibility maintenance on July 1, 2023.

July 26, 2023 or July 27, 2023

Bookkeeper/Administration Meetings

Watch your email for registration details for these annual informational meetings which will be presented via Zoom webinar starting at 10 AM CT each day. All Trust vendors will be presenting important updates and reminders regarding the Trust benefit programs for the upcoming 2023-2024 open enrollment.

In This Issue:

- Prescription Drug List Update
- Dental, Vision & Life Updates
- New! Coming September 2023
 - MetLife Legal Plan
 - MetLife AURA Identity Protection Plan
 - Hinge Health
- Member Quick Reference Source

Prescription Drug Program Changes Effective July 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 July 1st include the following:

- **New Exclusions:** These are drugs that will not be covered by the plan beginning July 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.

Below are **some** of the prescription drugs that are affected by the changes being made at this time:

New Exclusions	Cost Share Changes
CAMBIA	NP THYROID 120
DEXILANT	NP THYROID 15
DEXLANSOPRAZOLE	NP THYROID 30
LATUDA	NP THYROID 60
TROKENDI XR	NP THYROID 90



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

<https://www.bcbsil.com/docs/rx-drugs/drug-lists/il/rx-list-bal-il-2023.pdf>

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





Dental, Vision and Life Rates

Voluntary Dental

MetLife will continue to provide the fully insured voluntary dental coverage. Benefit highlights are available at <https://www.eitrust.org/voluntary-benefits/dental/>. Below are the renewal rates effective September 1, 2023:

	Rates Effective 9/1/2023
Low Plan	
Employee Only	\$16.00
Employee + 1 Dependent	\$31.24
Employee + 2 or more Dependents	\$60.14
High Plan	
Employee Only	\$38.96
Employee + 1 Dependent	\$73.58
Employee + 2 or more Dependents	\$107.90



Basic Life and Voluntary Term Life Insurance

BlueCross BlueShield (previously Dearborn) continues to provide the basic and voluntary life insurance program. The rates for basic and voluntary term insurance will continue with no increase, except for employees who have moved into the next 5-year age-band.

Voluntary Vision

There is no rate increase for the MetLife fully insured voluntary vision coverage. Benefit highlights for the vision plan are available at <https://www.eitrust.org/voluntary-benefits/vision/>

Coverage Tier	Rates
Employee Only	\$8.02
Employee + 1 Dependent	\$11.54
Employee + 2 or more Dependents	\$20.84

Coming September 2023!



Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee conveniently paid through payroll deduction, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.²

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800.821.6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life’s planned and unplanned events.

For a monthly fee, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense LifeStages Identity Restoration Services⁴ 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁵ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession



To learn more about your coverages, view our attorney network or grant your dependents access, create an account at members.legalplans.com or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Monthly Cost to You

Covers employee, spouse, and dependents

\$15.74

1. You will be responsible to pay the difference, if any, between the plan’s payment and the out-of-network attorney’s charge for services.

2. Digital notary and signing is not available in all states.

3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

4. This benefit provides the Participant with access to LifeStages Identity Restoration Services provided by IdentityForce, A TransUnion® Brand. IdentityForce is not a corporate affiliate of MetLife Legal Plans.

5. Does not cover DUI.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4]

Coming September 2023!



Make the internet a safer place for you and your family.

All-in-one security solution that helps protect the things you care about most.

- Fraud Protection
- Digital Security
- Identity Theft Protection

Identity and Fraud Protection powered by Aura

With MetLife, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.

This document has important information about what's available to you. Use it to:

- **Learn** more about the tiered coverage options available to you, plan features, and services.
- **Understand** the costs for coverage and how payments will be deducted.

Plan Options

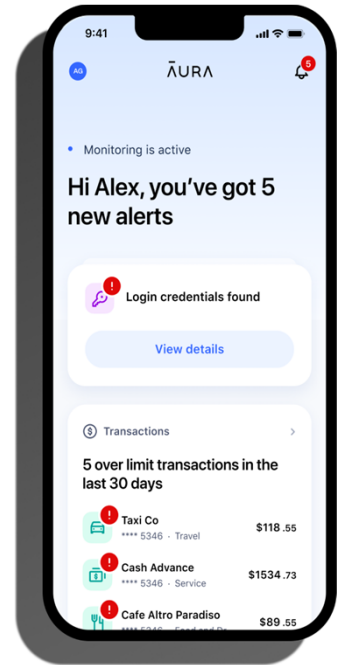


Protection Plus Plan: Robust protection for your identity, finances, privacy, and unlimited devices per adult member.

Individual Coverage for Protection Plus: Protection for the employee only.



Family Coverage for Protection Plus: Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and unlimited minors to the plan. Added members are not required to live in the same household.



Features	Protection Plus
Financial Fraud Protection	
Credit Monitoring & Alerts	3-Bureau
Annual Credit Report	3-Bureau
Monthly Credit Score Tracker ¹	✓
In-Platform Credit Dispute	✓
Credit, Bank & Utility Account Freeze Assistance	✓
Home & Vehicle Title Monitoring	✓
Financial Account Opening & Takeover Monitoring	✓
Financial Transaction Monitoring	✓
Investment & Loan Account Monitoring	✓
High-Risk Transaction Alerts	✓
Utility Account Monitoring	✓
Experian Credit Lock	✓
Credit Score Simulator	✓
Identity Theft Protection	
Automated Online Data Removal & Solicitation Reduction	✓
Dark Web Monitoring for Personal Info & IDs	✓
Dark Web Monitoring for Accounts & Credentials	✓
SSN & Identity Authentication Alerts	✓
Criminal, Court & Public Records Monitoring	✓
USPS Address Monitoring	✓
Social Media Monitoring & Takeover Alerts	✓
Gamertag Monitoring	✓
Social Media Privacy Checkup ²	✓
Privacy & Device Protection	
Password Manager & Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
IP Address Monitoring	✓
Wi-Fi Security/VPN	Unlimited Devices
Antivirus	Unlimited Devices
AI-Powered Call & Text Screening ²	✓
Family Safety (with family coverage only)	
Parental Controls	✓
Child Cyberbullying Protection	✓
Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Sex Offender Geo Alerts	✓
Shared Password Vault	✓
Secure Family Onboarding	✓
Caregiver Alert Sharing ²	✓
Child Online Safety Scan ²	✓
Service & Support	
\$5M Insurance Policy per Enrolled Adult ³ •401K & HSA •Senior & deceased family member theft •Home title identity theft •Cyber extortion/ransomware	✓
Lost Wallet Protection with \$500 Emergency Cash	✓
24/7/365 100% US-based Customer Care	✓
White Glove Fraud Resolution Services	✓
Restoration Services for Pre-Existing Fraud Events	✓
Mobile App (iOS & Android)	✓
Aura Account Security (2FA)	✓

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage as you do for your other benefits.

Q. Who is eligible to enroll for this Identity and Fraud Protection benefit?

A. This product is available for Individual (Employee only) or Family coverage.

Individual covers the employee only; Family covers the employee and up to 10 additional adults and unlimited minors.

- For Family plans, you may add up to 10 additional adult members to your plan, no matter their age or whether they live at the same address. Each adult member will have their own account and enjoy the same features. Each adult's info is kept private from other adults on the plan.

- You may also add unlimited minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors. The minors' information and alerts will only be visible to you, the Account Owner.

Q. How do I pay for my Identity and Fraud Protection?

A. Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your monthly fees via credit card payment on Aura's platform to keep your coverage in force. Your coverage will only end if you stop paying your fees or if your employer offers you similar coverage with a different carrier.

Q. Who do I call for assistance?

A. Contact Aura Customer Support at 844-931-2872 to answer account, technical, or bill questions.

	Protection Plus
Monthly Cost to You	
Individual	\$8.34
Family	\$13.24

1. Monthly credit score tracker: The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion or Experian credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.

2. Coming in 2023

3. As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.





Coming September 2023

Remote End-to-End Musculoskeletal Care

From preventing an injury to addressing acute or chronic pain to providing rehabilitation support after surgery, Hinge Health can help by pairing a complete clinical care team with advanced technology to deliver an all-in-one solution.



Proven to reduce participant pain by 69% and depression and anxiety by 58%*

- **Dedicated physical therapist** for 1:1 video visits
- **Dedicated health coach** trained in motivation and behavioral support
- **Customized exercise therapy** with wearable sensors for real time feedback
- **Wearable pain management technology** for immediate pain relief
- **Education** on lifestyle, condition and pain management
- **Expert Medical Opinion** with in-house orthopedic surgeons
- **Annual (365-day) access** after enrolling in the program

*Bailey, J., et al. (2020) Digital Care for Chronic Musculoskeletal Pain: 10,000 Participant Longitudinal Cohort Study. JMIR.

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 Services: 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.

