

Egyptian Area Schools  
**BENEFIT  
PLAN**

# Connection

Spring 2023

## SAVE THE DATES!

**23rd Annual  
Bookkeeper/Administration Meetings  
July 26<sup>th</sup> or July 27<sup>th</sup>**

This year's annual Bookkeeper/Administration meetings will include participation from all Egyptian Trust vendors who administer the medical, prescription, dental, vision and life insurance plans, as well as American Fidelity, which many districts use for the administration of HSA/HRA and Section 125 benefits. The meetings will be virtual using the ZOOM Webinar feature. We encourage Bookkeepers, Business Managers, Directors, Superintendents, and anyone who is involved in the health benefits administration for your district to attend one of these meetings.

**Bookkeeper Training on NEW Employee Navigator Portal  
June 15<sup>th</sup> or June 29<sup>th</sup>**

Bookkeeper Training on HSB's new Employee Navigator portal will be held in June. These sessions will include a demo of Employee Navigator which will provide detailed instruction of key benefit administration tasks. There will also be time for questions and answers. Attendance by bookkeepers and administrators who complete data entry of benefit information in the current Aspen portal is recommended as the new portal will go live on July 1st. More information regarding this transition will be coming soon.

**Watch your email for invitations which will include additional details on registering for these sessions.**

### In This Issue:

- Save the Dates
- Prescription Drug Program Changes Effective 4/1/2023
- BCBS Health and Wellness Programs
- FAQ: Preventive Dental Care for Children
- Strength Training Benefits
- Mother's Day Gift Guide
- Trust Quick Reference Source



## Prescription Drug Program Changes Effective April 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 April 1<sup>st</sup> include the following:

- **New Exclusions:** These are drugs that will not be covered by the plan beginning 4/1/2023. Please work with your physician to have an alternative drug prescribed. If you choose to continue the 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.
- **Dispensing Limits:** Some drugs have new dispensing or quantity limits. Dispensing limits help to ensure medicines are being used as intended. The limits may include how much can be covered per fill or over a certain period of time. If your doctor prescribes more than the allowed quantity, you can still get the drug but may have to pay the full cost of the prescription beyond what the plan allows.
- **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 April 1<sup>st</sup>:

New Exclusions	Cost Share Changes	Dispensing Limits
Trimethoprim	Velivet	Metronidazole



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

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





# Go Ahead. Make Your Day!

## Use Your Health and Wellness Programs to Help You Live Better

Taking one, small, first step can set you on a path to better health throughout your life. Whether you need support for a specific health issue or you're looking to boost your overall wellbeing, you'll have help along the way. Here are a few things you can do with the tools included with your Blue Cross and Blue Shield of Illinois plan:

- Improve your mental health with digital programs for stress, depression, panic, resiliency and more
- Get help to manage your pre-diabetes, diabetes, high blood pressure or joint and spine pain
- Join a weight-loss program
- Download apps for support with fertility, pregnancy and parenting issues
- Talk with a nurse, any time, day or night
- Complete online programs to help reach your wellness goals
- Earn rewards for healthy activities
- Access a nationwide network of fitness centers\*



### Learn more about your health and wellness programs:

1. Go to [bcbsil.com](https://bcbsil.com).
2. Register for Blue Access for Members<sup>SM</sup>.
3. Click the Wellness tab.

These programs do not replace the care of a doctor. Talk to your doctor about any health questions or concerns.

\* Fees apply. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health<sup>TM</sup>, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

# Frequently Asked Questions About Preventive Dental Care for Children



**This brochure is intended for your general knowledge.**

*This information is not a substitute for visiting a dentist nor does this information replace advice given to you by your physician or dentist.*

*By making this information available to you, MetLife is not engaged in rendering any medical or dental advice.*

*Insofar as the information provided is from third parties, it has no association whatsoever with MetLife, unless expressly stated.*

## What is preventive dental care for children?

Preventive dental care is all the things you do (or should do) to help your child take care of his or her teeth and gums: brushing, flossing, eating a healthy diet, and taking your child to the dentist regularly to help avoid dental disease.

## At what age should I first take my child to the dentist?

The American Academy of Pediatric Dentistry and the American Dental Association recommend that a child's first visit to the dental office occur at approximately six months or when the first tooth erupts.<sup>1</sup> By the end of your child's first year, a dental visit should occur.<sup>2</sup>

## Is it necessary for me to clean or brush my baby's teeth?

Yes, it is very important to introduce your child to the concept of teeth cleaning and brushing. Parents should wipe an infant's gums and teeth after each feeding, using a moist washcloth or gauze pad and water.<sup>8</sup>

When one or more teeth appear, use a very small amount of fluoridated toothpaste.<sup>1</sup> Parents should assist children up to age seven or eight with brushing.<sup>1</sup>

Don't cover the brush with toothpaste; young children tend to swallow toothpaste, which can cause staining of the enamel, known as fluorosis. Limiting the amount of toothpaste to no more than a pea sized dot, up until age six, can help avoid this.<sup>3</sup>

## Can bottles effect a baby's oral health?

According to the National Institute of Dental and Craniofacial Research, you should avoid putting a baby to bed with anything other than water.<sup>4</sup> Almost any liquid other than water; things like milk, formula, juices, and other sweet drinks such as soda, all have sugar in them, if these sugary liquids maintain contact with teeth through bottle usage, they can cause tooth decay.<sup>4</sup>

### To help prevent decay:

- Never put your child to bed with a bottle.<sup>7</sup> If allowing baby a bottle at nighttime or naptime, fill only with water.<sup>7</sup> Children should finish bottles before going to bed.<sup>7</sup>
- Only give your baby a bottle during meals. Do not use the bottle as a pacifier; do not allow your child to walk around with it or to drink it for extended periods. These practices not only may lead to Baby Bottle Tooth Decay, but children can suffer tooth injuries if they fall while sucking on a bottle.<sup>7</sup>
- Teach your child to drink from a cup as soon as possible, usually by 12-14 months of age.<sup>7</sup> Drinking from a cup does not cause the liquid to collect around the teeth, and a cup cannot be taken to bed. If you are concerned that a cup may be messier than a bottle, especially when you are away from home, use one that has a snap-on lid with a straw or a special valve to prevent spilling.
- Don't put your child's pacifiers, spoons, or other things in your mouth. Infants acquire bacteria and germs in their mouths from other people. When you clean off your baby's pacifier or other item in your own mouth, you transfer bacteria directly to it, which then gets into your baby's mouth. This bacteria makes the baby's teeth more susceptible to tooth decay.<sup>7</sup>

### What is fluoride and does my child need fluoride treatments?

Fluoride is a mineral that occurs naturally in water sources, it helps prevent or reverse the early signs of dental caries (tooth decay).<sup>8</sup> Infants and toddlers may be more prone to tooth decay without adequate amounts, since it makes the enamel stronger and resistant to decay.<sup>8</sup> There are many communities that have fluoride in their water supply. Water fluoridation can reduce the incidence of tooth decay by about 25%.<sup>3</sup> You can ask your local water company if they add fluoride to the water in your community. Your child's dentist may recommend fluoride supplements if fluoridated water is not available in your community.<sup>5</sup>

### What are sealants and should my child have them?

Sealants are thin plastic coatings used in the prevention of tooth decay.<sup>6</sup> Tooth brushing and flossing are the most effective way to avoid decay, but sealants are very effective in the prevention of decay on pit and fissure ("nooks and crannies") surfaces of the teeth reducing the risk by 80% on molars.<sup>9</sup> The process is technique sensitive, takes about five minutes and it is important that the child cooperates by sitting still. Sealants are particularly important for children who have a high risk for decay.

The sealant placement will vary by the individual, but some standards for application of sealants are:

- Sealants should be applied mainly on permanent molars (1st and 2nd).<sup>6</sup>
- To prevent further damage to teeth, sealants can be placed over areas of early decay.<sup>9</sup>
- Sealants can last up to 10 years, but need to be checked at regular dental checkups for chipping and wear.<sup>6</sup>

*Ask your dentist if sealants are appropriate for your child.*

1 American Academy of Pediatric Dentistry. "Dental Care for Your Baby," <http://digital.ipcprints.com/publication/?m=17242&l=1>. Accessed 01/18/2021.

2 American Dental Association, Mouth Healthy "Babies and Kids," <http://www.mouthhealthy.org/en/babies-and-kids/first-dental-visit> Accessed 01/18/2021.

3 American Dental Association, Mouth Healthy "Dental Fluorosis," <http://www.mouthhealthy.org/en/az-topics/f/fluorosis> Accessed 01/18/2021.

4 National Institute of Dental and Craniofacial Research. "A Healthy Mouth for Your Baby," <https://www.nidcr.nih.gov/health-info/tooth-decay> Accessed 01/18/2021.

5 The American Dental Association, Mouth Healthy "Fluoridation," <http://www.mouthhealthy.org/en/az-topics/f/Fluoridation>. Accessed 01/18/2021.

6 The National Institute of Dental and Craniofacial Research. "Seal Out Tooth Decay," <https://www.nidcr.nih.gov/sites/default/files/2017-11/seal-out-tooth-decay-parents.pdf>. Accessed 01/18/2021.

7 American Dental Association, Mouth Healthy "Baby Bottle Tooth Decay," <http://www.mouthhealthy.org/en/az-topics/b/baby-bottle-tooth-decay> accessed 01/18/2021.

8 American Dental Association, Mouth Healthy "Healthy Habits," <https://www.mouthhealthy.org/en/babies-and-kids/healthy-habits> accessed 01/18/2021.

9 American Dental Association, Mouth Healthy "Sealants," <http://www.mouthhealthy.org/en/az-topics/s/sealants>, accessed 01/18/2021.





## Healthy Tips

### Strength Training Benefits

When you think of strength training, you might picture a traditional gym. However, if a gym membership isn't in your budget, you can still achieve a great strength training workout at home.

**Why is strength training important?** For the most complete workout, make sure both cardio and strength training are part of your weekly routine. The American Heart Association recommends strength training at least twice a week. Building muscle mass helps you:

- Burn more calories.
- Lower your risk of injuries.
- Increase flexibility and balance.
- Improve your mood.
- Strengthen your bones, muscles and ligaments.

**Use your body weight.** The most inexpensive way to strength train is to use your own body weight as resistance. That includes planks, pushups, pull-ups, lunges and squats. You'll find dozens of exercises to try with a simple online search.

**Add dumbbells.** Add a few sets of varying weight dumbbells to your "home gym". Use them for bicep and triceps curls. They can also be used to:

- Add resistance to crunches by holding one at your waist.
- Enhance lunges by holding them for extra weight.
- Strengthen your shoulders and back.

Look online for exercises and techniques using dumbbells. Dumbbell sets are available at reasonable prices from many retail or online stores. You can also build makeshift weights using cans, or bottles, or milk jugs filled with sand.

**Resistance band training.** Resistance bands are as versatile as dumbbells and even more affordable. They can be used for a variety of muscle groups, including arms, legs, back, chest, and glutes. Check online for ideas on how to use them.

Experts recommend repeating each exercise for 12 to 15 times with the right weight for you. You will know you are doing enough if you get to your last exercise and have just enough energy to complete it.



# Mother's Day Gift Guide



Make the special women in your life feel extra loved with these gift ideas for every interest! Visit the websites shown to order items.

## FOR THE OUTDOOR ENTHUSIAST

Camping Gear, rei.com  
CamelBak Hydration Pack, camelbak.com  
Hiking Boots, llbean.com  
Earbuds, apple.com  
Everywhere Belt Bag, lululemon.com  
Copper Finish Hanging Tube Bird Feeder, plowhearth.com



## FOR THE SPA LOVER

Bath Bombs, lushusa.com  
Gift Card to Favorite Spa, spafinder.com  
Gift Basket with Lotions and Bubble Bath, etsy.com  
Super Soft Meditation Pillow, food52.com  
Cashmere Slides, garnethill.com  
Klei Coconut Milk and Chamomile Nourish Pink Clay Mask, crateandbarrel.com  
LANEIGE Lavender Water Sleeping Mask, sephora.com

## FOR THE FITNESS FANATIC

Workout Clothes, beyondyoga.com or lululemon.com  
Hand Weights and Resistance Bands, amazon.com  
Yoga Mat, manduka.com  
Subscription to Exercise Plan, beachbody.com  
Interactive Fitness Mirror, mirror.co  
The Exercise Dress, outdoorvoices.com  
Athleta Elation Printed 7/8 Tight, athleta.gap.com  
p.volve Precision Mat, crateandbarrel.com

## FOR THE CRAFT QUEEN

Christian Lacroix Birds Sinfonia Puzzle, gracioushome.com  
Monogram Journal, etsy.com  
Felt Succulents Kit, uncommongoods.com  
DIY Mosaic 6" Circle Mirror Kit, etsy.com  
Hook and Needle Kit Club, annieskitclubs.com  
Paint by Number Kit - Colorful Peacock, blingpainting.com



## FOR THE FASHIONISTA

Happy Her Multi-Store Gift Card, giftcardmall.com  
Mom Heart Tag Bracelet, tiffany.com  
Tory Burch Color-Block Logo Silk Scarf, bloomingdales.com  
Scirocco Necklace, store.moma.org  
Alex and Ani Charm Bracelet, alexandani.com  
Michael Kors Purse, michaelkors.com

## FOR THE CULINARY GENIUS

BLiS White Truffle Oil, food52.com  
Simple Bamboo Lidded Bowls, Set of 3, food52.com  
Olive Wood Salt Cellar, vesperandvine.com  
Live Cooking Class, goldbelly.com  
Cúrate: Authentic Spanish Food from an American Kitchen, amazon.com  
Bee's Wrap Reusable Food Wraps, food52.com

## FOR THE BIBLIOPHILE

Kindle or eReader, amazon.com  
Book of the Month Membership, bookofthemonth.com  
Book Club Candle, homesick.com  
Bag Ladies Tea with Literary Quotes, amazon.com  
Postcards from Penguin: One Hundred Book Covers in One Box, amazon.com  
Jane Austen Tote Bag with Pockets, Pride and Prejudice Book Lover Gift for Bookworm, etsy.com

## FOR THE GARDENER

AeroGarden, amazon.com  
Flower Arranging Seed Starter Set, food52.com  
Edible Gardening Journal & Planner, etsy.com  
Gardening Mug, etsy.com  
Stainless Steel Watering Can, gardeners.com  
River Stone Cairn 7 Stone, gardeners.com  
Radish Gardening Gloves, etsy.com

## HANDMADE WITH LOVE

Homemade Cards and Gifts  
Breakfast in Bed  
Customize a Mug or Make Her Jewelry  
Give Her the Day Off from "Mom Duties"  
Treat Her to a Special Takeout Dinner  
Homemade Coupons...Do Something Nice for Mom!



## 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](http://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](http://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: 1-800-638-3931**

### 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.**

