

# Egyptian Area Schools BENEFIT PLAN

# Connection

Fall 2023

## Open Enrollment Ends September 30, 2023

If you have not made your benefits elections for the new plan year please see your Human Resource representative immediately. The annual open enrollment period ends September 30, 2023. Benefit changes, new enrollments, or terminations that are not requested by 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.



## News from the Egyptian Trust

Health Plan benefits now include digital programs for back and joint pain. Meet Hinge Health.

Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. Their programs **are available to Trust health plan members and covered dependents at no cost.** Plus, members can complete the customized care plan anywhere, any time.

[See how Hinge Health can help.](#)



### In This Issue:

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- Vision and Diabetes Awareness
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## Prescription Drug Program Changes Effective October 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 October 1<sup>st</sup> include the following:

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

Other changes that could be made include:

- **Dispensing Limits:** Some drugs may 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 or step therapy.

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

New Exclusions	Cost Share Changes
CARDIZEM LA	ALBUTEROL SULFATE
PRENATABS RX	CIMETIDINE HCL
TROKENDI XR	PREDNISOLONE
UCERIS	RIBAVIRIN

The full Balanced Drug List updated for October 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, feel free to 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.



BlueCross BlueShield  
of Illinois







## Healthy Tip

# How Loud Is Too Loud?

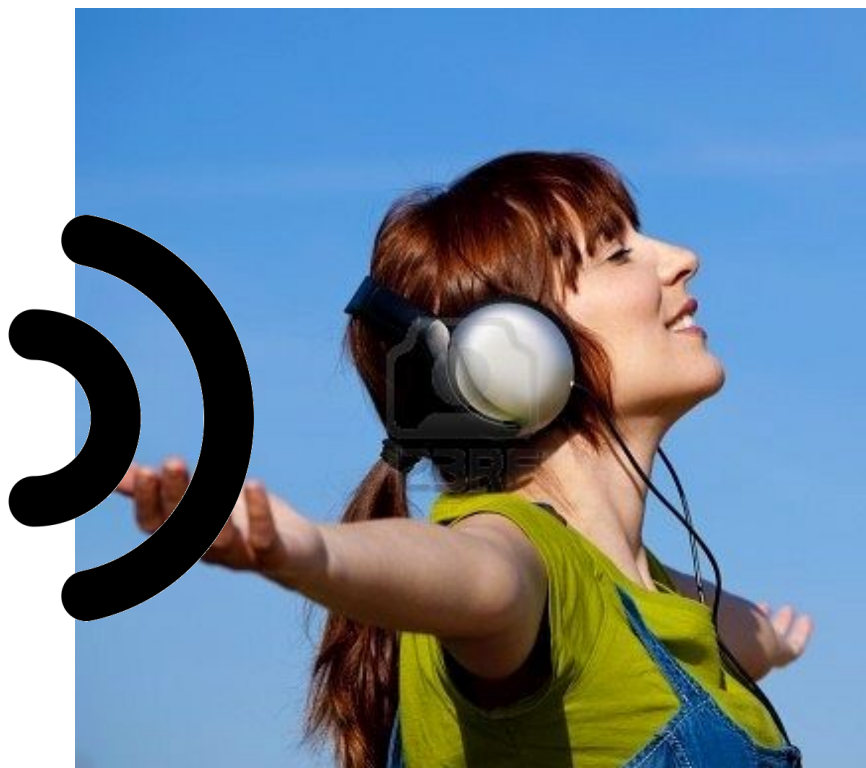
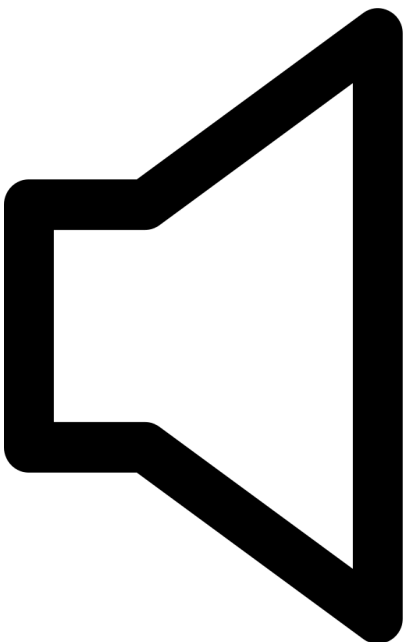
## Tips to Prevent Noise-Induced Hearing Loss

Your ears play a key role in your job, hobbies and enjoying the sounds of life. They are equipped to deal with everyday sounds; however, loud or repetitive noise can cause serious damage. You may have experienced hearing loss without even realizing it. If you have been exposed to loud noise over time, hearing loss is more likely to be gradual. Check out these helpful tips that can pay dividends in the future for a life full of hearing:

- **Understand when you are putting your hearing at risk.** The safest listening zone is between 60 and 85 decibels (the unit of measurement for sound intensity) – somewhere between normal conversation and the sound of city traffic.
- **Watch out for prolonged loud noise.** Most people can recall when a sudden bang or blaring speaker at a concert left their ears ringing. Hearing loss from a sudden loud noise may be more obvious due to the ear ache you might feel afterwards. However, a constant loud noise may cause more long term damage and go undetected, as many do not notice the effects until after the damage is done.
- **Practice preventative measures for hearing loss.** You can do wonders for your hearing with simple changes. Consider wearing ear plugs if you work in a loud environment or while attending a concert. Listen to headphones at no more than 60% of the maximum volume. Many phones come with volume alerts that you can turn on to help manage listening to music too loudly.

Watch for symptoms of hearing loss, such as, asking others to repeat themselves, struggling to hear conversation in a group or loud setting, and difficulty hearing on the phone. Any of these signs may indicate that a hearing screening is necessary.

Hearing screenings and early treatment allow you to make the most of your hearing so that you can hear what matters most in life.



# Health is more than meets the eye



## THE EFFECTS OF DIABETES

Compared to people without diabetes, those with the disease are:

2x

More likely to suffer from glaucoma<sup>1</sup>

2x

More likely to develop cataracts<sup>1</sup>

It is estimated that **37.3 million Americans** have diabetes.<sup>2</sup>

You probably know that regular eye exams are the first step to correcting vision problems or treating eye diseases. But did you know they can also help detect and monitor serious health problems — like diabetes?<sup>3</sup> Through early detection of the disease, you can get on the road to better health sooner. And it can help reduce your health care out of pocket costs too.<sup>4</sup>

### The three E's of MetLife's Diabetes Awareness Program

#### EVALUATE

Participating providers conduct extensive eye exams that help detect signs of diseases, like diabetes, that may otherwise go unnoticed or untreated.

#### EDUCATE

Diabetic participants can access educational materials from our Vision Health Library.

#### ENGAGE

If a patient is identified as a diabetic, MetLife sends exam reminders if they go 14 months without an eye exam.

**Get your vision exam today!**

## Navigating life together

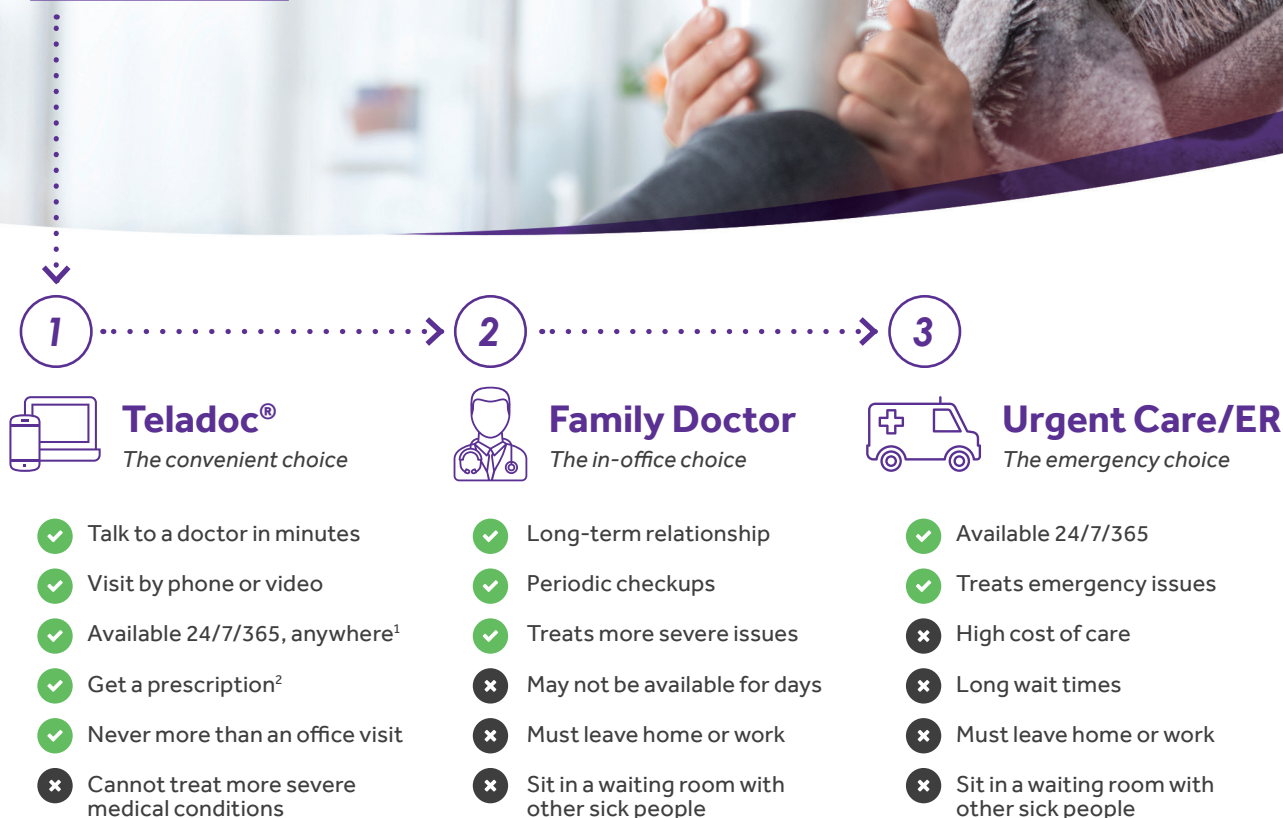
1. Mukamal, Reena, "How Diabetes Affects Your Eye Care," American Academy of Ophthalmology, October 7, 2021. <https://www.aao.org/eye-health/tips-prevention/diabetes-vision-eye-exam-care-cataract-glaucoma>. Accessed March 8, 2022.

2. Centers for Disease Control and Prevention. National Diabetes Statistics Report website. <https://www.cdc.gov/diabetes/data/statistics-report/index.html>. Accessed March 3, 2022.

3. The Importance of Regular Eye Exams website. <https://www.rebuildyourvision.com/blog/eye-doctors/importance-regular-vision-exams/?msclkid=3e08a2ada9f611ecadfa1a1eb6251dc5>. Accessed March 22, 2022.

4. Centers for Disease Control and Prevention. Alzheimer's Disease and Healthy Aging website. <https://www.cdc.gov/aging/healthybrain/issue-maps/early-detection.html?msclkid=404b0591a9f711eca0a901735fe30ed9>. Accessed March 22, 2022.

# When you need a doctor, make a smart choice.



## Need a doctor? Think of Teladoc first.

Call 1-800-DOC-CONSULT (362-2667) | Visit [MyDrConsult.com](https://MyDrConsult.com)



### ATTENTION – Egyptian Trust Participants

Identify your employer or school district name when registering for Teladoc.

**DO NOT** indicate BCBS as your health insurance provider. Trust Teladoc coverage is not provided through BCBS.





# Struggle with back or joint pain?

Conquer your back, knee, hip, shoulder, or neck pain for free with Hinge Health.



Scan the QR code to learn more or apply at [hinge.health/egtrust](https://hinge.health/egtrust) or call (855) 902-2777

Eligibility: Employees and their eligible dependents 18+ enrolled in a Blue Cross Blue Shield of Illinois medical plan through EGT are eligible.



## 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 Service: 1-855-638-3931**

### **Legal Plan – MetLife (Effective 9/1/2023)**

For questions on coverage, attorney network, or how to set up dependent online access, contact

**Member Services at 1-800-821-6400**

### **Identity Fraud Protection Plan – MetLife/Aura (Effective 9/1/2023)**

For questions on coverage, account information, or technical support, contact

**Member Services at 1-844-931-2872**

### **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**

