

Egyptian Area Schools BENEFIT PLAN

Connection

Winter 2024

Egyptian Trust Health Plan D-HDHP Deductible Increase Effective January 1, 2024

The IRS has announced 2024 inflation adjusted amounts for HSA Qualified High Deductible Health Plans (HDHP). In accordance with this IRS requirement, the deductible in Egyptian Trust **Health Plan D-HDHP** will increase slightly effective January 1, 2024 per the below chart which illustrates the current and new Plan D-HDHP deductible amounts for Individual and Family coverage. *Updated Schedules of Benefits for Plan D-HDHP and all other Trust health plans are available at www.egtrust.org.*

	2024	2023	Change
Plan D-HDHP Deductibles	Individual: \$1,600 Family: \$3,200	Individual: \$1,500 Family: \$3,000	Individual: +\$100 Family: +\$200

HSA Contribution Limit Increase Effective January 1, 2024

Health Savings Account (HSA) contribution limits for 2024 are increasing \$300 for individual and \$550 for family, per IRS regulations. The below chart illustrates the current and new HSA contribution limits. HSA catch-up contributions for individuals age 55 and older remains at \$1,000.

	2024	2023	Change
HSA Contribution Limit	Individual: \$4,150 Family: \$8,300	Individual: \$3,850 Family: \$7,750	Individual: +\$300 Family: +\$550



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Prescription Drug Program Changes

Effective January 1, 2024

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 January 1, 2024. 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.
- **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. Members using one of the GLP-1 agonists listed in the chart below must have a confirmed diabetes diagnosis on file or history of other diabetic medications when filling these prescriptions. Those who do not meet this criteria will be required to complete prior authorization for approval as of 1/1/2024 to ensure clinical parameters are met.

Below are **some** of the prescription drugs that are affected by the changes being made for January 1st. The good news is that most of the excluded medications now have a generic available. If you are taking one of the **excluded** drugs listed, please work with your physician to have an alternative drug prescribed. If you are taking a drug listed with **UM changes**, you may be required to complete prior authorization for your prescription moving forward.

New Exclusions	UM Changes
Advair Diskus	Mounjaro
Edarbi	Ozempic
Flovent HFA	Rybelsus
Symbicort	Trulicity
Victoza	



The full Balanced Drug List updated for January 1st can be viewed by clicking the below link:
[BCBS-IL January 2024 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

Independent Lab Benefits & Finding Lab Providers

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 HSA-eligible High Deductible Health Plans (HDHP) who use a Network Independent Lab must satisfy the required deductible before benefits are reimbursed at 100% (except for covered preventive/routine lab work). HSA-eligible HDHPs include Plans D, H1, H4, and H5.

There are two options for finding a **NETWORK INDEPENDENT LAB**:

- Use the BCBS Provider Finder tool at www.bcbsil.com. Members may also contact the BCBS Blue Value Advisors (BVA) at 855-686-8517 for assistance in finding a network independent lab. Be advised that lab locations change frequently and there can be delays in updating Provider Finder.
- Search for open and available labs by visiting Quest Diagnostics or LabCorp websites. All Quest and LabCorp locations are confirmed as participating BCBS Network Independent Labs.

Quest Diagnostics: <https://www.questdiagnostics.com/locations/search.html>

LabCorp: <https://www.labcorp.com/patients>



Tips for Healthy Holiday Travels

With the winter season upon us, it can mean more travel – especially around the holidays. While it is an exciting time full of joy, cozy sweaters, and parties, it is also cold and flu season. But don't worry. The below tips will help keep you healthy and festive all season long:

Hydrate, Hydrate, Hydrate. The most important thing you can do to stay healthy while traveling is drink lots of water. By hydrating your body, you are increasing your blood circulation to better ward off those nasty bugs and viruses.

Eat your Veggies. Being out of your normal routine with increased travel, it is sometimes hard to remember to eat a balanced diet. Try to eat a serving of vegetables at every meal, even just as a side dish. Not only will your waistline be happy, but you'll also be getting some much-needed nutrients to keep you healthy.

Pack Probiotics. Start taking probiotics about 2 weeks before traveling for optimal results. When you change your environment, you risk drastically changing your microbiome. This can lead to being susceptible to all sorts of stomach and health issues which could put a damper on your holiday. Probiotics may help improve your gut health and reduce your chances of any stomach related problems.

Disconnect from Work. Make sure to relax and enjoy the holiday season with your friends and family. The holidays are already stressful enough, so let work stress take a back seat. Lowering your stress can improve your immune system. Start drafting your OOO email reply now!



Hinge
Health

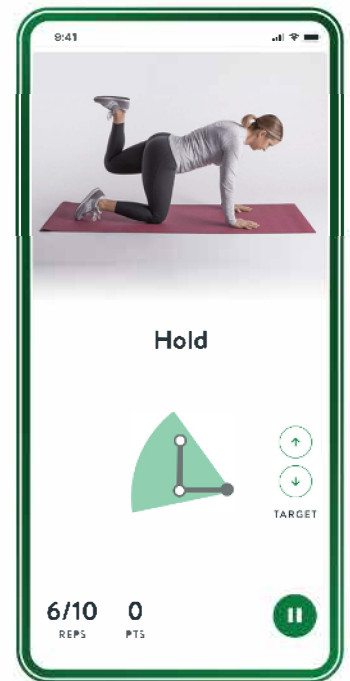
Conquer back and joint pain without drugs or surgery

We provide all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, technology for instant feedback in the app, personal coach and physical therapist. Best of all, **it's free** — 100% covered by EGT for you and eligible family members.

Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints

Join for your **back, knee, hip, neck, or shoulder**. On average, participants cut their pain as much as 68%*!



Scan the QR code to learn more or apply at
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.
*Participants with chronic knee and back pain after 12 weeks. Bailey, et al. Digital Care for Chronic Musculoskeletal Pain: 10,000 Participant Longitudinal Cohort Study. JMIR. (2020).



Note for Egyptian Trust Participants

When registering for Teladoc, DO NOT indicate that BCBS is your health insurance provider.

This coverage is NOT provided through BCBS.

During registration, you will enter some identifying information and Teladoc should identify your school district. If this does not happen **do not proceed**. Call the number below for assistance to ensure your account is set up accurately under the Trust and that you receive services at **NO COST**.



24/7/365 medical coverage for you and your dependents

You and your eligible dependents can talk to a U.S. board-certified doctor anytime, anywhere, by phone or video. Teladoc® doctors can treat many of your medical conditions. **Give your family access to Teladoc.**

1 Set up your account (PRIMARY MEMBER)

Visit the website and click "Set up account". Follow the online instructions to provide the necessary information and to complete your medical history.

2 Set up minor dependents (17 OR YOUNGER)

Log into your account and click "My Family" from the top menu. Follow the online instructions to provide the necessary information and complete your dependent medical history.

3 Set up adult dependents (18 OR OLDER)

Adult dependents set up their own account by visiting the website and clicking "Set up account". They should follow the online instructions to provide the necessary information and to complete their medical history.

4 Request a consult

Once your account is set up, request a consult anytime and anywhere you need care. With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.



He may not understand the importance of 24/7 medical coverage, **but you do.**

Talk to a doctor anytime for Free!

 MyDrConsult.com

 Facebook.com/Teladoc

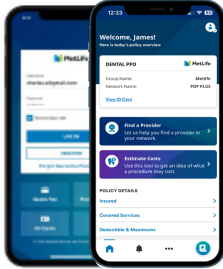
 1-800-DOC-CONSULT (362-2667)

 Teladoc.com/mobile

Access your MetLife Dental Benefits anywhere, anytime.

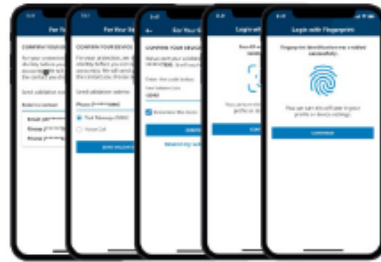
The MetLife Mobile App¹ makes it simple for you to access and manage your Dental ID card.

1 Download the MetLife Mobile App for your Apple device from the App Store or scan the QR code below.



2 Registration & Login

- Register directly within the app in a few short steps.
- Once registered, log in easily with Face or Touch ID recognition.



3 Access and save your Dental ID card to your Apple Wallet

Click on **View ID Card**



Click on **Add to Apple Wallet**

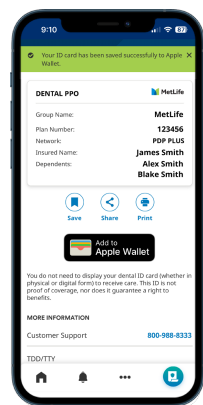
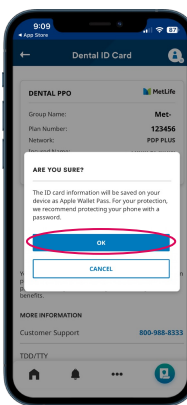
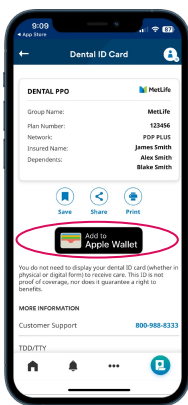
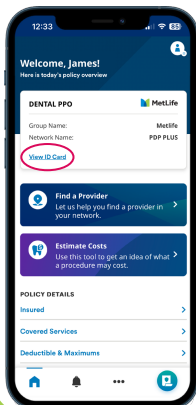


Click **OK**



Click **Add**

Your Dental ID card has been added to your Apple Wallet.



1. To use the MetLife Mobile App, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife US Mobile App are not available for some MetLife Dental Plans.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

The right mix of providers makes the difference



**Finding the right provider
anytime, anywhere.¹**

Freedom to see any provider

MetLife Vision plans include a generous reimbursement schedule for services at out-of-network locations, including national and local retail chains.

When choosing a vision benefits plan, network is so important.

It's about more than just size; the plan should include the right mix of vision providers.

CHOICE

Employees can choose from one of the largest networks of ophthalmologists, optometrists, and opticians in the nation. Our network has more than **132,000** provider access points, including private and retail center locations like Costco[®] Optical, Sam's Club, Walmart and more.²

CONVENIENCE

Over 94% of our network private practice providers offer extended evening, weekend, or early morning hours.

SAVINGS³

With our strong discounts, employees pay less out-of-pocket using our network of private practice providers. Plus, these providers offer one-stop shopping, with a broad selection of eyewear — stocking over 200 options.

Some of our national and regional retailers include:

Accurate Optical	Horizon Eye Care	RX Optical Laboratories
Advanced Aurora Healthcare	Houston Eye Associates Optical	S and Optical Inc.
America's Best	Lange Eye Care and Associates	Sam's Club
Aurora Vision Centers	Lo Optical	Schaeffer Eye Center
Clarkson Optometry	Mark Lynn OD & Associates	SJC Eye Specialists
Co/Op Optical	Mass Optometric Associates	Sowash Optometry Group
Cohen's Fashion Optical	Michigan Eye Care Optical	Spectacle Shoppe
Costco Optical ⁴	Myeyedr	Spex
Dean Optical	National Vision Inc.	SVS Vision
Doctors Valuvision	Nationwide Optometry	Texas State Optical
Dr. Tavel's Family Eye Care	Nationwide Vision Centers	Thoma and Sutton
Empire Vision Center	Nationwide Vision Inside	Today's Vision Tom
EyeDoctors Optical Outlet	JC Penney	Sowash OD & Assoc.
Eye Works	New Vision Optical	Virginia Eye Institute
Eyecare Partners	North American RX I Wear Inc.	Vision 4 Less
Eyecarecenter	Optical Inside CVS Pharmacy	Vision Pro
Eyeglass World	Optical Shop Equipment Inc.	Vision Source
Eyeglasses Unlimited Inc.	Opticare Vision Center	Vision Values by Dr. Tavel
Eyemart Express	Optometric Providers of NH	Visionworks
Eyemasters	Ossip Optometry	Vista Optical
For Eyes	Pearle Vision ⁵	Walmart
Fred Meyer	Riverfront Eyecare	Whylie Eye Care Centers
General Vision Services	Rosin Optical Co Inc.	Wisconsin Vision
H Rubin Vision Center		
Heartland Vision		
Henry Ford Optimeyes		

Convenient, online shopping for eyewear

Employees can also shop at Eyeconic® — an online, in-network eyewear store that links directly to their vision benefits.

Employees can:

- “Try-on” frames virtually — they can upload their picture and test out different frames to see how they'll look.
- See instant savings on glasses, sunglasses, and contacts — since their vision benefits are applied before they make their purchase.
- Shop without worry — shipping and returns are free.

Get expert guidance for confident decisions — for your organization and your employees. Contact your MetLife representative today.

1. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Vision Plans.
2. MetLife data as of **November 2021**.
3. Savings from enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits per year to an eyecare professional, and the cost of the services and materials received.
4. Some Costco locations do not offer eye exam services.
5. Not all Pearle Vision locations participate in the MetLife Vision program. Visit MetLife's MyBenefits website to confirm participating locations.

metlife.com

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

Vision insurance is issued by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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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

Legal Plan – MetLife

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

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

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

