

Attention Egyptian Trust Health Plan Participants:

Using Providers outside the State of Illinois

All Trust health plan members, including those enrolled in the Blue Choice Select (BCS) network, are able to access services from providers outside the state of Illinois, such as providers in Missouri or Indiana. Members need to confirm that the **out-of-state provider** participates in the BCBS PPO (Participating Provider Organization) to ensure that services are covered at the in-network level.

Simply stated, here is what our BCS Network members should know:

- If you are receiving services in the state of Illinois, use the BCS Network.
- If you need services **outside** the state of Illinois (i.e. Missouri, Indiana, Kentucky, Virginia, etc.) you use the BCBS PPO network. Covered services will be paid at the in-network level as long as the provider participates in the BCBS PPO.

See **page 5** for details on how to use BCBS Provider Finder to search for both BCS and PPO network providers.

Health Plan Preventive/Wellness Benefits

All Trust health plans cover certain routine health care services and recommended preventive services based on guidelines published by the US Preventive Services Task Force and the CDC. Members will incur no cost (deductible, copay, nor coinsurance)¹ for these routine preventive services when they are received from a Network Participating Provider and are recommended based on the patient's age, gender, or health risk factors. Services covered under the routine preventive benefits include, but are not limited to:

- Wellness office visits for children, adolescents, and adults (when recommended based on the patient's age, gender, or health risk factors)
- Immunizations and Vaccinations
- Routine mammogram
- Routine screenings for cervical cancer
- Routine PSA test
- Routine laboratory, x-ray and screening tests
- Routine screening for colorectal cancer using fecal occult blood testing, Cologuard, sigmoidoscopy, or colonoscopy (frequency per guidelines).

¹Services of a diagnostic nature will have appropriate cost sharing applied.

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

- **New Exclusions:** These are drugs that will not be covered by the plan beginning April 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.
- **Cost Share Changes:** Some drugs are moving 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 drug list changes as of April 1st.

New Exclusions	Cost Share Changes
VYVANSE LIVALO MITIGARE ONEXTON	HYDROCODONE POLISTIREX / CHLORPHENIRAMINE POLISTIREX

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

[BCBS-IL 2024 Balanced Drug List \(bcbsil.com\)](https://www.bcbsil.com/2024-Balanced-Drug-List)

Reminder for members using GLP-1 Agonists: As previously communicated, BCBSIL has developed new strategies to support the use of certain blood sugar control medications, called GLP-1 agonists, that are also being used for weight loss. These include **Mounjaro, Ozempic, Rybelsus, and Trulicity**. Members using one of these drugs must have a confirmed diabetes diagnosis on file or history of other diabetic medications when filling these prescriptions. Those attempting to fill one of these prescriptions after 1/1/2024 who do not meet these criteria will be required to complete prior authorization. Impacted members already using one of these medications who do not meet the clinical parameters should have received a letter regarding this change and explaining the need to complete prior authorization for future fills.

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**

An Ounce of Prevention...

New treatments and scientific breakthroughs are happening all the time when it comes to modern medicine. But as exciting and beneficial as many of these treatments and therapies are, nothing compares to the power of prevention. In addition to getting enough exercise, eating healthy, and maintaining your mental health, it is also important to get appropriate preventive care.

This type of care will help prevent illness and identify health issues early when treatment is most beneficial. Preventive services include annual checkups, screenings, tests, and vaccines.

Recent reports from BCBS indicate that **60%** of Egyptian Trust health plan members have not had a preventive care visit in the last 12 months.

While different preventive services are important at different stages of life, they all involve seeing a health care provider at regular intervals. Schedule your annual physical today. It won't cost you anything and may save your life.



Benefits of Walking for Arthritis

“The question I get asked all the time is: ‘Is walking good for arthritis in the knee?’” says Heather Broach, PT, DPT, a physical therapist at Hinge Health. The answer: a resounding yes! Walking is always a great treatment option for knee arthritis, but it can be especially good if you’re having a pain flare. Walking is gentle enough for times when your joints are feeling sensitive, and simultaneously a terrific way to strengthen the structures in and around your knees to make them more resilient to pain. In fact, people with knee osteoarthritis who walk for exercise are significantly less likely to go on to develop worse pain. Here are a few reasons why:



- **Walking strengthens leg muscles.** “It helps strengthen your quads, hamstrings, and glutes, all of which provide support to your knees,” explains Dr. Broach. The stronger they are, the less pressure will be placed on your knee joint.
- **Walking lubricates your joints.** As you walk, the activity increases the circulation of synovial fluid, the thick liquid located between your joints that helps to lubricate it. This helps reduce pain that can occur with movement.
- **Walking protects cartilage.** Research shows that exercise helps protect cartilage, the springy joint tissue that acts as a shock absorber for your knees.

“Motion is lotion for knee osteoarthritis,” says Dr. Broach. “While it may hurt a bit initially, the more you walk, the stronger your legs will get — and the more control you’ll have over your knee osteoarthritis.” In fact, once you establish a walking routine, you’ll find it easier to get back to all the other activities you used to enjoy.

Happy walking!





BlueResourceSM – Protecting Your Health – Screening for Colon Cancer

Prevent, Treat and Beat Colon Cancer

No one *likes* to talk about colon cancer. And that's okay, as long as you take action. After all, colon cancer is a leading cause of cancer deaths in the United States. You can take steps to detect it early. Here are ways you can protect yourself.

Lower your risks. Stop smoking, lose weight if you need to, get plenty of exercise and eat foods rich in fiber. A healthy lifestyle can help prevent cancer.

Know your family history. Find out if anyone in your family (parents, grandparents, sisters, brothers) have been diagnosed with colon cancer. If so, tell your doctor.

Watch for symptoms. Tell your doctor if you have cramping in your lower stomach, unexplained weight loss or a change in bowel habits. They can all be warning signs.

Get a colonoscopy. Talk with your doctor about when you should be screened and how often. Your age and family history will play a role in deciding what's best for you.



Know how to reduce your risks for colon cancer.

Sources: Colorectal Cancer: What Should I Know About Screening? Centers for Disease Control and Prevention. 2020.
What Can I Do to Reduce My Risk of Colorectal Cancer? Centers for Disease Control and Prevention. 2020.
What Are the Symptoms of Colorectal Cancer? Centers for Disease Control and Prevention. 2020.
Colorectal Cancer: What Should I Know About Screening? Centers for Disease Control and Prevention. 2020.

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How to Navigate Provider Finder

The Provider Finder tool available on the BlueCross BlueShield of Illinois (BCBSIL) website helps you find in-network physicians, hospitals, specialists and other providers. Below is a step-by-step guide to aid you in navigating Provider Finder.

Getting Started

Click on this link: [Provider Finder](#)

If your computer is logged in to Blue Access for Members (BAM), you may need to logout to change the Plan (i.e. Network) for your search.

Enter your Plan and Location into Provider Finder

1. Select **PLAN** -

- a. If in the **BCS network**, choose **Blue Choice PPO (BCS)**
- b. If in the **BCS network** and **needing services from a provider outside the state of Illinois**, choose **Participating Provider Organization (PPO)**
- c. If in the **Blue PPO network**, choose **Participating Provider Organization (PPO)**



2. Enter your **City, State** or **Zip**

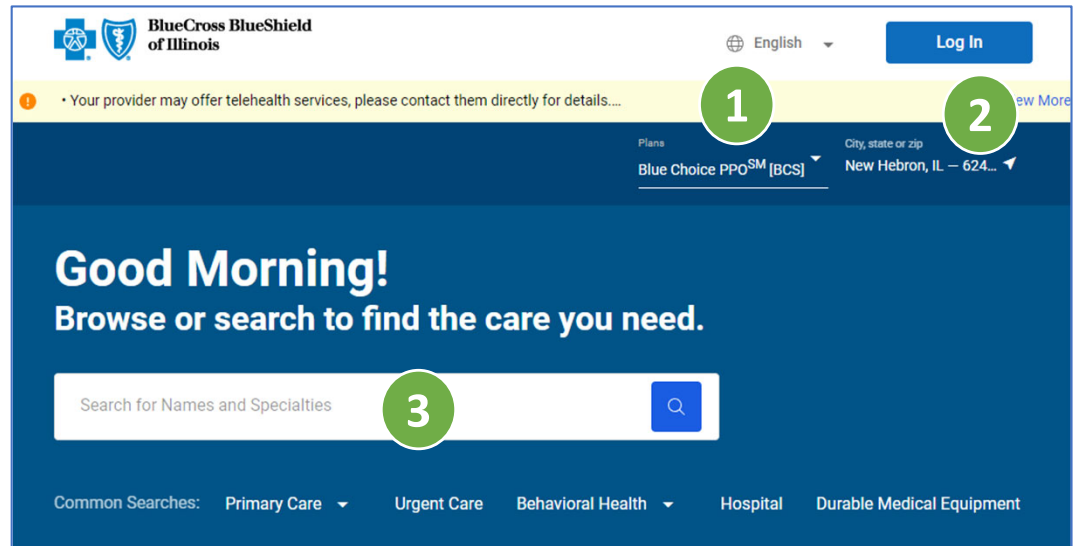
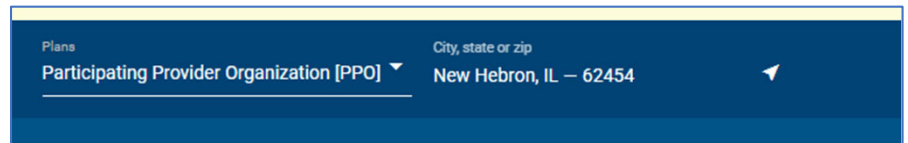
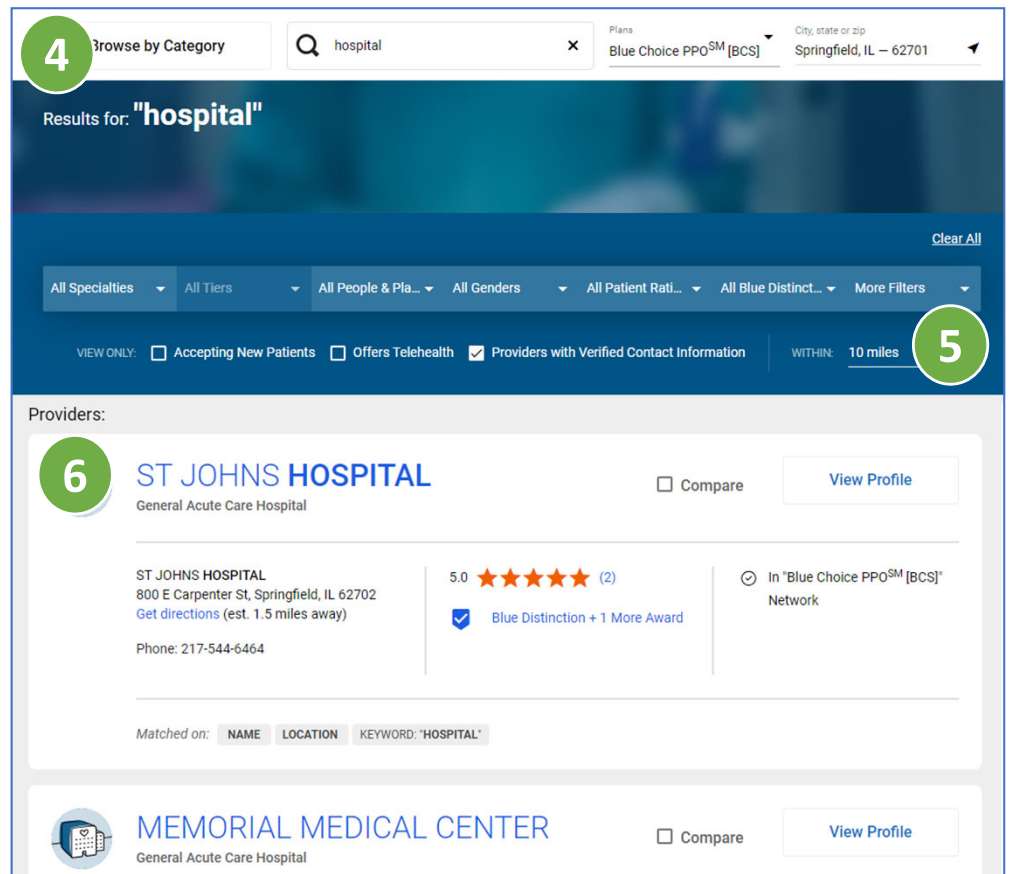
3. Enter a **Provider Name** or **Specialty** to begin the search

Refine your Search or Results

4. Revise **Browse by Category** to search for other provider types

5. Enter the **distance** you are willing to travel

6. View your **Provider results**

International dental travel assistance



Chipped a tooth, lost a filling or crown while traveling internationally? No need to worry, because through MetLife's International Dental Travel Assistance program¹ you can get a referral to a local dentist for immediate care until you can see your regular dentist.

Convenience

This service is available 24/7 with access to international dental providers in over 200 countries. With just one phone call you will be connected to a multilingual assistance coordinator that will gather all the necessary information to ensure you receive the care you need – when you need it.

Automatically Enrolled

International Dental Travel Assistance is automatically available to you and your covered dependents with your MetLife dental benefits plan. There is no need to enroll.

Quality

The assurance of knowing you have access to dentists who have been selected based upon strict criteria, including:

- Western dental training
- Local accreditation, including specialties covered and experienced staff
- Willingness to adhere to the program's quality guidelines
- Experience working with foreign patients as well as English-language proficiency²
- Technology available to provide adequate assistance
- Patient care environment and more

Reimbursement

Coverage will be considered under your out-of-network³ benefits. Please remember to hold on to all receipts to submit a dental claim. To get information on your out-of-network benefits and download a claim form, go online at [www.metlife.com/dental] [www.metlife.com/mybenefits].

**When traveling internationally call collect
+1 (312) 356-5970 any time for a dental referral.**

If you are in the U.S. and planning an international trip call 1-888-558-2704. If you are traveling within the U.S. please visit www.metlife.com/dental to find a participating dentist.

Navigating life together

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1. International dental travel assistance is provided through AXA Assistance USA, Inc. (AXA Assistance). AXA Assistance provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations.
2. Depending on the country.
3. Refer to your dental benefits plan summary for your out-of-network dental coverage.

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.



2024 Annual Bookkeeper Meetings July 24th or July 25th *More details coming soon!*

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