

# Egyptian Area Schools BENEFIT PLAN

# Connection

Summer 2024



## A Note from the Egyptian Trust:

As approved by the Board of Managers at the May 2024 meeting, the Egyptian Trust is changing vendors for both the voluntary dental and vision programs. **Delta Dental** will begin administering these programs as of September 1, 2024. Please see the article on page 2 of this newsletter for more details. Delta's full benefit plan summaries will be available soon on Egyptian Trust website at <http://www.egtrust.org/voluntary-benefits/>.

### Important Upcoming Dates:

### Bookkeeper/Administration Meetings

**July 24, 2024 or July 25, 2024**

Watch your email for registration details regarding these informational meetings which will be presented via Zoom webinar starting at 10 AM CT. The July Bookkeeper/Administration Meetings will include participation from all Egyptian Trust vendors including our new partner Delta Dental who will administer both the voluntary dental and vision plans beginning September 1, 2024.



### In This Issue:

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- Prescription Drug List: Quarterly Update
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Beginning September 1, 2024 Delta Dental will be the new administrator for the fully insured voluntary dental and vision programs. If you are currently enrolled in the dental or vision plans with the Trust, your enrollment information will be transferred to Delta. During the 2024 Open Enrollment period, you will be allowed to change your dental and/or vision elections, including covered family members, by submitting the appropriate enrollment or change form to your district.

Dental or vision services provided on or after September 1, 2024 will be eligible for consideration under the new Delta plan options, which closely match the previous dental and vision plans.



## Voluntary Dental

Delta dental rates as of September 1, 2024

	Monthly Premium
<b>Low Plan</b>	
Employee Only	\$17.60
Employee + 1 Dependent	\$35.06
Employee + Family	\$66.68
<b>High Plan</b>	
Employee Only	\$40.46
Employee + 1 Dependent	\$84.08
Employee + Family	\$118.70

Below are important dental plan details for this change to Delta:

- Covered members will receive credit for any amounts applied to the 2024 deductible and any annual maximum benefit accumulated under the MetLife dental plans.
- Amounts applied to the orthodontia lifetime maximum in the MetLife High Plan will be carried over to the Delta Dental High Plan.
- Members will be eligible to receive any remaining annual maximum and/or orthodontia lifetime maximum, which is the difference between what MetLife previously paid and the applicable maximum under the Delta dental plans.
- Members enrolled in the High Plan who are currently receiving orthodontia treatment started prior to September 1, 2024, will be required to submit the full treatment plan to Delta. Prorated benefits will be paid for the remaining treatment period up to the orthodontia lifetime maximum.



## Voluntary Vision

Delta vision rates as of September 1, 2024

Coverage Type	Monthly Premium
Employee Only	\$5.38
Employee + 1 Dependent	\$10.52
Employee + Family	\$15.74

All vision benefit frequencies will reset as of September 1, 2024. This means covered members who were enrolled and utilized benefits under the previous MetLife vision plan will be eligible for all services on **day 1** with Delta.

Look for more details regarding these Delta Dental programs in the 2024-25 Benefit Enrollment Guide which will be available by August 1<sup>st</sup> on the Egyptian Trust website at: <http://www.egtrust.org/enrollment-guide/>.

## Update to the Balanced Drug List Effective July 1, 2024

Blue Cross and 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 taking a certain drug; however, often there are other drugs on the list that treat the same condition at a lower cost. These quarterly updates help BCBSIL keep health care more affordable for members.

BCBSIL has been sending targeted letters to any covered member taking a drug impacted by these upcoming changes.



BlueCross BlueShield  
of Illinois

Updates being made to the Balanced Drug List as of July 1<sup>st</sup> include the following:

- **New Exclusions:** These are drugs will not be covered as of this date. Please work with your physician to have an alternative drug prescribed. If you choose to continue this medication, your physician can request an exception to be reviewed by BCBSIL. If BCBSIL denies the request, you will be responsible for the full cost for 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.
- **Cost Share Changes:** Some drugs may move 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.

Below are **some** of the prescription drugs affected by the changes being made for July 1<sup>st</sup>:

New Exclusions	Cost Share Change	Dispensing Limits
FORTEO INJ	FLUTICASONE PROPIONATE	MOUNJARO
INDOCIN	LIPOFEN	
PENTASA	GLYBURIDE MICRONIZED	
XIIDRA SOLN	VALSARTAN ORAL SOLN	



The full Balanced Drug List will be updated by July 1st at the below link: [BCBS-IL 2024 Balanced Drug List \(bcbsil.com\)](https://www.bcbsil.com/balanced-drug-list)

If you are taking one of the drugs listed above but have not received a letter from BCBSIL, feel free to reach out to the Benefits Value Advisors (BVA) at 855-686-8517 for additional information. You should also speak with your physician to determine if an alternative therapy is appropriate.

# Know Your Options for filling Maintenance Drug Prescriptions

**What is a maintenance drug?** Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medication. Examples of maintenance drugs are those used to treat high blood pressure, high cholesterol, heart disease, diabetes, asthma, etc.

Trust plans allow **new** maintenance drug prescriptions to be filled with a 30-day supply for a maximum of two months while your doctor monitors if this new medication is appropriate for you. After two courtesy 30-day fills, any BRAND maintenance drug **MUST** be moved to the 90-day mail order service through Express Scripts. Generic maintenance drugs and insulin can continue to be filled at a retail pharmacy.

Express Scripts Home Delivery is a convenient way to have your BRAND (and generic) maintenance drugs delivered directly to your home. Copays for 90-day Home Delivery are less than three 30-day Retail fills.

Drug Type	Retail 30 days x 3	Home Delivery 90 days
Generic	\$36	\$30
Formulary	\$75	\$55
Non-Formulary	\$120	\$100

*Note: Members enrolled in an HSA-qualified HDHP plan must first satisfy the applicable plan deductible and may have a different prescription copay or coinsurance structure.*

## Home Delivery Convenience Points

- Save time - no more waiting in line at the pharmacy.
- Order online or via phone. Receive timely refill reminders and shipping notification by phone or email.
- Enjoy free standard shipping. Prescriptions are delivered in a plain-labeled packaging for privacy.
- Delivery is available anywhere in the U.S, so you can get your medicine even when away from home.



## Here's how to start using the ESI Home Delivery:



### Online and Mobile

Visit [express-scripts.com/rx](https://express-scripts.com/rx). Click on Register and follow the instructions to create an account.



### Phone

Call **833-715-0942** to get started with home delivery or to order a refill. Have your BCBSIL member ID card, prescription information, and doctor's contact information ready.



### Mail

Complete the mail order form found on Blue Access for Members (BAM) and mail with your 90-day prescription and payment to Express Scripts.



### Doctor

Once you've created an account, you can ask your doctor to send your prescription electronically to Express Scripts, call **888-327-9791** for faxing instructions, or call the pharmacy at **833-715-0942**.



## An Ounce of Prevention...

Heart disease and stroke are two of the leading causes of death in the United States. Each year, more than 1.5 million Americans suffer a heart attack or stroke. The good news is that many heart attacks and strokes can be prevented. The right lifestyle changes can significantly reduce your risk.

That's why the Department for Health and Human Services (DHHS), the Centers for Disease Control and Prevention (CDC) and the Centers for Medicare and Medicaid Services (CMS) are co-leading the [Million Hearts®](#) national initiative to prevent 1 million heart attacks and strokes in a 5 year period.

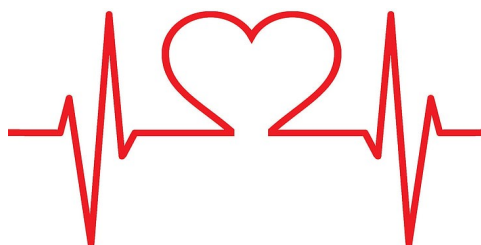


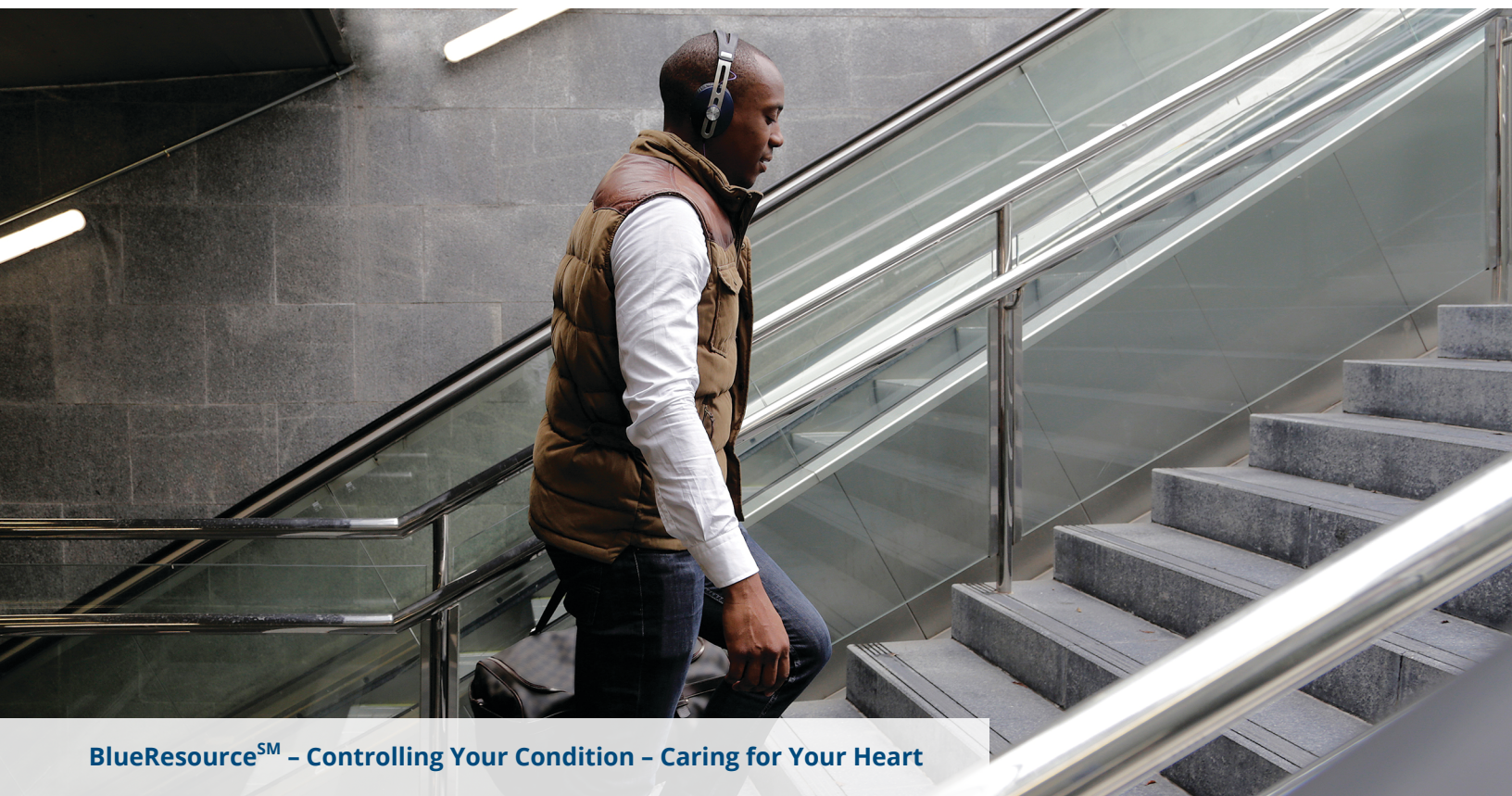
## “ABCS” of Heart Health

- Ask your physician if taking **A**spirin can reduce your risk of having a heart attack or stroke. Be sure to share your family history of heart disease or stroke with your health care professional.
- Control your **B**lood pressure. Blood pressure measures the force of blood against the walls of your arteries. If your blood pressure is often high, you may be diagnosed with high blood pressure or hypertension. High blood pressure increases your risk for heart attack or stroke more than any other risk factor. Find out your blood pressure and work with your physician to lower those numbers if they are high.
- Manage your **C**holesterol. Cholesterol is a waxy substance produced by the liver and found in certain foods. Your body needs cholesterol, but too much can build up in your arteries and cause heart disease. Talk to your health care professional about cholesterol levels and how to lower your “bad” cholesterol if necessary.
- Don't **S**Smoke. Smoking raises your blood pressure, which increases your risk for heart attack and stroke. If you smoke, quit. Talk with your physician about ways to stick with your decision. It's never too late to quit smoking. Visit [smokefree.gov](#) or call 1-800-QUIT-NOW today.



Visit [millionhearts.hhs.gov](#) or scan this QVR code to pledge to live a longer, healthier life today.





BlueResource<sup>SM</sup> – Controlling Your Condition – Caring for Your Heart

## Ways to Love Your Heart

Heart disease cuts too many lives short. But here's the good news: There are simple steps you can take to nurture and protect your heart every day.

**Tip the scales in your favor.** Maintain a healthy weight to help your heart pump more efficiently. A 10-pound weight loss can lower blood pressure and reduce strain on your heart.

**Nosh on the good stuff.** Reach for fresh fruits and vegetables, whole grains, low-fat dairy, and skinless poultry and fish first. They reduce plaque that clogs arteries and blood vessels.

**Move more.** Add 30 minutes of moderate aerobic activity at least five days a week to help your heart beat strong. Plus, it lowers stress and keeps the extra pounds off!

**Keep your numbers in check.** Take steps to lower your blood pressure and cholesterol levels if they are high. This will also reduce your risk for heart disease, heart attack and stroke.



**Protect your heart so you can spend more time with people you love.**

Source: *Keep Your Heart Healthy*. U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion. 2020.

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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](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

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**