

Egyptian Area Schools BENEFIT PLAN

Connection

Summer 2025

A Note From the Egyptian Trust

As approved by the Board of Managers at the May 2025 meeting, the Egyptian Trust is making the following updates to all health plans:

Effective July 1, 2025

- Weight Loss Management drugs, such as Wegovy, Saxenda and Zepbound, will no longer be covered as of July 1, 2025. However, the health plans will continue to cover “traditional” weight loss medications such as Lomaira, Phentermine, Orlistat, Qsymia, and Xenical.

Effective September 1, 2025

- Deductibles and out-of-pocket maximums will be increased in most health plans.
- Flat dollar copays for office visits, emergency room or urgent care visits, inpatient and outpatient care, and prescription drugs will be increased.
- Coinsurance (the percentage you pay after deductible) will be increased.
- Hearing aid benefits will be provided for one hearing instrument for each year every 36 months. Benefits are subject to deductible, coinsurance and out-of-pocket maximums of the member’s enrolled plan.
- Prescription benefits will require use of Biosimilars for certain brand name medications (ex. Humira and Stelara). The brand name medication will be available only if there is an approved medical necessity.
- Preventive screenings and other benefits will be updated to comply with recent Illinois mandates.

Plan comparisons and health plan summaries including all 2025 updates will be available soon on the Egyptian Trust website at <https://www.egtrust.org/schedule-of-benefits/> and in the 2025-2026 Benefit Guide distributed prior to the fall Open Enrollment period.

Important Upcoming Dates:
Bookkeeper/Administration Meetings
July 23, 2025 or July 24, 2025

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 and include detailed updates on the Trust benefit programs that all districts should be aware of taking effect as of September 1, 2025.



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Quarterly Balanced Drug List Updates Effective July 1, 2025

Blue Cross and Blue Shield of Illinois (BCBSIL) routinely reviews the Balanced Drug List to determine which medications are 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 or using a device impacted by these upcoming changes.

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

- **New Exclusions:** These are drugs that will not be covered by the plan beginning July 1, 2025. 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.
- **Tier/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.

New Exclusions	Cost Share Changes	Dispensing Limits
Acthar Gel	Alclometasone Dipropionate	Sevelamer Carbonate
Nexium	Methotrexate Sodium	Sevelamer Hydrochloride

Attention Members using GLP-1 drugs (i.e. Mounjaro, Ozempic, Rybelsus, Trulicity, etc.) to treat Type 2 Diabetes:

- Express Scripts pharmacy (home delivery) will transition home delivery prescriptions for covered injectable GLP-1 drugs to a new specialized pharmacy, EnGuide Pharmacy, effective June 15, 2025. Members can use their same pharmacy service online account or mobile app to connect with this new pharmacy. Letters are being sent to Trust impacted members with instructions on how to get started with EnGuide Pharmacy.

Please Note:

- *Members currently filling prescriptions for these covered injectable GLP-1 drugs at in-network retail pharmacies can continue to do so.*
- *Members will continue to use Express Scripts to fill other covered prescriptions via mail order.*
- *Weight Loss Management drugs (i.e. Wegovy, Saxenda, Zepbound, etc.) will be excluded from Trust health plan as of July 1, 2025.*



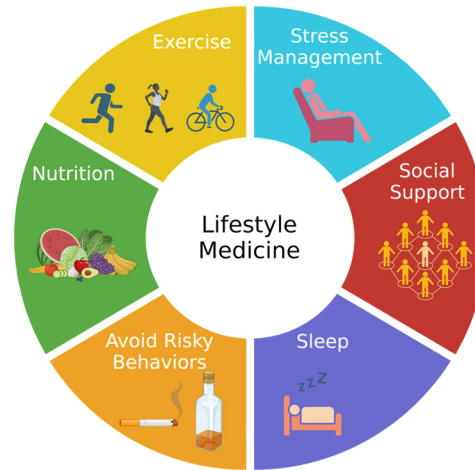
An Ounce of Prevention

What is meant by lifestyle medicine?

Lifestyle medicine is a medical approach that uses lifestyle changes to prevent, treat and manage chronic conditions like type 2 diabetes, cardiovascular disease and obesity. It is evidence-based and focuses on 6 pillars or healthy behaviors.

What are the 6 pillars of lifestyle medicine?

- Exercise
- Stress management
- **Plant-based nutrition**
- Positive social support and connections
- Avoidance of risky substances
- Restorative sleep



Nutrition is the central pillar of lifestyle medicine. A plant-based diet rich in whole minimally-processed foods is beneficial to prevent, treat and reverse many of today's chronic conditions and promote overall health. With this type of diet, the majority of your food should be whole vegetables, fruits, beans, lentils, whole grains, nuts and seeds, while minimizing meat, eggs and dairy. As you begin to make changes to your diet and see how you feel, you'll learn what ratio works best for you.

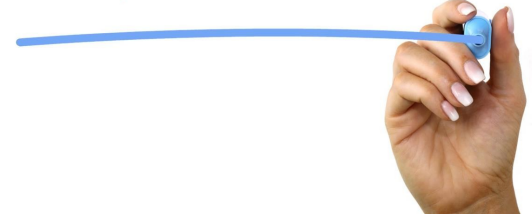
Unpackaging the processing. You can begin by identifying processed foods you currently consume that could be better consumed as a "whole food". Consider eating the whole vegetable instead of drinking vegetable juice. Consume high protein beans instead of using protein powder. Eat an orange instead of taking vitamin C tablet. Whole foods contain lots of nutrients that nature intended to be eaten together so you will derive more benefit from eating all parts of the food instead of the highly processed components.

Getting started. Take your journey to a healthy lifestyle step by step by considering these tips to get you started:

- **Plan ahead.** Use a meal planning app to organize your weekly meals. Set aside time to batch prepare ingredients and pre-chop vegetables so meals can be thrown together quickly on busy weeknights.
- **Make "healthy" the easy choice.** Keep fresh produce in a bowl on the counter or at eye-level in the fridge so it's easy to grab when you want a snack.
- **Include the entire family.** Allow kids to pick a new fruit or vegetable to try each week. Start a tomato plant and have children water and take care of it.
- **Set goals.** Make half of your dinner plate vegetables four or five nights this week. And always celebrate your success each and every step of the way!



PREVENTION





BlueResourceSM – Healthy Lifestyle – Eating Can Be Healthy

Your Body Has an Appetite for Good Food

You've heard the saying, "You are what you eat." Why does this matter? Because you want to be healthy and happy with energy to do the things you love, right? There are good reasons to nosh on fruits and vegetables, whole grains, low-fat dairy, lean proteins and good fats.

Give trouble a hard time. Make it harder for heart disease, high blood pressure, diabetes, cancer and a long list of other diseases to take hold of your body.

Tip the scales in your favor. Save yourself the physical and emotional hardships, chronic illnesses and higher risk for early death that may be caused by obesity.

Boost your energy, big time. Help your brain and body run at peak efficiency with nutritious meals and snacks that fight fatigue and help you sail through the day.

Feel better and look better. Improve your mood, reduce stress and fight wrinkles with foods that stabilize blood sugar, release feel-good chemicals in the brain and prevent damage to skin cells.



Fuel up on the healthy foods your body needs.

Sources: *Importance of Good Nutrition.* U.S. Department of Health & Human Services. 2020.

Nutrition and Healthy Eating. Mayo Clinic. 2019.

Eating to Boost Energy. Harvard Health Publishing, Harvard Medical School. 2020.

Discovering the Link Between Nutrition and Aging Skin. National Center for Biotechnology Information, U.S. National Library of Medicine, National Institutes of Health. 2012.

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Tips for Dental Emergencies

When you experience mouth pain or a tooth injury, it's important to seek care from your dentist as soon as possible to save your smile.

These tips can help manage a dental emergency until you see a dentist:



Knocked-Out Tooth

Find the tooth immediately! Pick it up at the top (or crown) and be careful not to touch the tooth root. If you can, put the tooth back into its socket and gently hold it in place while biting down. Otherwise, put it in a glass of slightly salted tap water or cold milk without cleaning or scrubbing it. Take the tooth to your dentist, preferably within 30 minutes of the injury, and they may be able to place it back into your mouth.



Broken Tooth

Rinse your mouth with warm water to clean the area and soothe the tooth. Place an ice pack on the cheek nearest the injury to help keep the swelling down. See your dentist as soon as possible.



Toothaches

Keep food away from the tooth that hurts. Rinse your mouth with warm water after eating and floss carefully. If your jaw is swollen, place an ice pack on the cheek that hurts. Do not put heat or aspirin on painful areas. Toothaches can have many causes, such as an unnoticed cavity, gum disease, a cracked tooth or a new filling that doesn't fit your bite correctly. See the dentist soon, especially if swelling is present.



Mouth Sores

Avoid acidic foods, such as oranges and pineapples, which can sting sores. Often, sores in the mouth are canker sores, which are small ulcers. Call your dentist if your mouth sores persist for more than two weeks. Lumps or white patches in or around your mouth may indicate a more serious problem, so see your dentist immediately.

Always keep your dentist's name and phone number with you as dental emergencies can happen at any time. **Remember, seeing a dentist within 30 minutes can be the difference between saving and losing a tooth.** Make sure your mouth and teeth are strong, healthy and free from decay by visiting the dentist regularly.

Visit deltadentalil.com/oralhealth for more information.

Delta Dental of Illinois
Smart plans for smart mouths.



Exercise Therapy—Without leaving home

Did you know one out of every 2 adults in the United States is affected by back, joint, or muscle pain?*

Here's how you can be the one who isn't.

Try Hinge Health. Get virtual physical therapy to help:

- Recover from an injury
- Reduce everyday joint and muscle aches
- Improve your balance, strength, and mobility

And there's no cost to you!

Hinge Health benefits are covered by Egyptian Trust. Employees and their eligible dependents 18+ enrolled in a Blue Cross Blue Shield of Illinois medical plan through Egyptian Trust are eligible.

[Start your program today](#), and get a complimentary massage gun on Hinge Health.**

**Bone and Joint Initiative, [The Hidden Impact of Musculoskeletal Disorders on Americans](#), 2018.*

***Eligibility to receive complimentary items is based on the program in which you are placed and subject to availability upon completion of your first exercise therapy session. Users may receive an alternative item if the featured item is unavailable.*





2025 Hinge Health Member Webinar Series Calendar of Events

Month	Topic	Date	Registration Link
June	Get to Know your Pelvic Floor: Understanding Pelvic Health	June 11	Webinar Registration - Zoom
	Hinge 101: Digital Exercise Therapy for Pain Relief	June 18	Webinar Registration - Zoom
July	The Neuroscience of Pain	July 9	hinge.health/register-July2025
	Hinge 101: Digital Exercise Therapy for Pain Relief	July 16	hinge.health/july2025-register
August	Sleep & Pain: Stop the Pain Cycle	August 13	hinge.health/register-Aug2025
	Hinge 101: Digital Exercise Therapy for Pain Relief	August 20	hinge.health/Aug2025-register
September	Ergonomics: Make Work a Pleasure, not a Pain	September 10	hinge.health/register-sept2025
	Hinge 101: Digital Exercise Therapy for Pain Relief	September 17	hinge.health/sept2025-register

NOTE: All webinars start at 12:00 PM CST

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.eqtrust.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 – Delta (For services on or after 9/1/2024)

To review benefits, claims, or find providers, log in to <https://deltadentalil.com>.

Dental Customer Service: 1-800-323-1743

Vision Plan – Delta (For services on or after 9/1/2024)

To review benefits, claims, or find providers, log in to <https://deltadentalil.com/deltavision>.

Vision Customer Service: 1-866-723-0513

Basic and Optional Life Insurance – Blue Cross Blue Shield

For assistance with claims, travel and beneficiary resources, portability or conversion policies.

Life Insurance Member Services: 1-877-442-4207