



A Note From the Egyptian Trust

As approved by the Board of Managers at the May 2025 meeting, the following updates are now in effect for the Egyptian Trust health plans:

Effective September 1, 2025

- Deductibles and out-of-pocket maximums have increased in most health plans.
- Flat dollar copays for office visits, emergency room or urgent care visits, inpatient and outpatient care, and prescription drugs have increased.
- Coinsurance (the percentage you pay after deductible) has increased.
- Hearing aid benefits are provided for one hearing instrument for each ear every 36 months. Benefits are subject to deductible, coinsurance and out-of-pocket maximums of the member's enrolled plan.
- Prescription formulary list (or preferred drug list) requires 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 have been updated to comply with recent Illinois mandates.

Updated plan comparisons and detailed health plan schedules of benefits are available on the Egyptian Trust website at <https://www.egtrust.org/schedule-of-benefits/>

Open Enrollment Ends September 30, 2025

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, 2025. 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.



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Quarterly Balanced Drug List Updates Effective October 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 quarterly 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 October 1st include the following:

- **New Exclusions:** These are drugs that will not be covered by the plan beginning October 1, 2025. These drugs now have generic equivalents available and the device/test strips are replaced by other preferred products as an alternative. 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.
- **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	Dispensing Limits
Aptiom	Dexlansoprazole
Brilinta	Freestyle Libre Sensors
OneTouch Ultra	Mounjaro
OneTouch Verio Test Strips	Ozempic
Qsymia	Rybelsus
Soolantra	Trulicity

The full Balanced Drug List will be updated by October 1st at this link: [BCBS-IL 2025 Balanced Drug List](#).

If you are taking one of the drugs listed above but have not received a letter from BCBSIL, please reach out to the Benefits Value Advisors (BVA) at 1-855-686-8517 for additional information. You should also speak with your physician to determine if an alternative therapy is appropriate.



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 of 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



PREVENTION



Meaningful interactions are a key factor in human happiness, longevity and the treatment of chronic diseases. Strong **social connections** affect physical, mental, and emotional health. They can reduce the risk of depression and dementia and boost your immunity. Plus, building strong, supportive relationships with family, friends, and community members will provide you with a sense of purpose and meaning.

Having a supportive community around you will help your long term success as you work toward improving overall health using these pillars, which are all interconnected. For example, household dynamics determine who buys and prepares food which can help or hinder healthy eating habits. Having an exercise partner fosters accountability to keep you motivated to push toward new exercise goals. Social support helps to alleviate stress as you communicate and share concerns or issues with family and friends.

Leveraging the power of relationships and social networks will help to reinforce healthy behaviors. Be certain to build a strong support system which will help to improve your overall health.





BlueCross BlueShield of Illinois

Retrain Your Brain



See how much better life can feel with digital mental health programs from Learn to Live.¹

More than half of people will struggle with a mental health concern at some point in their lives.² But you can learn new skills to break old patterns that may be holding you back. Digital mental health programs from Learn to Live can help you get your mental health on track so you can feel better and enjoy life more.

Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use
- Panic
- Resiliency



Get a mental health tune-up — online



Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.



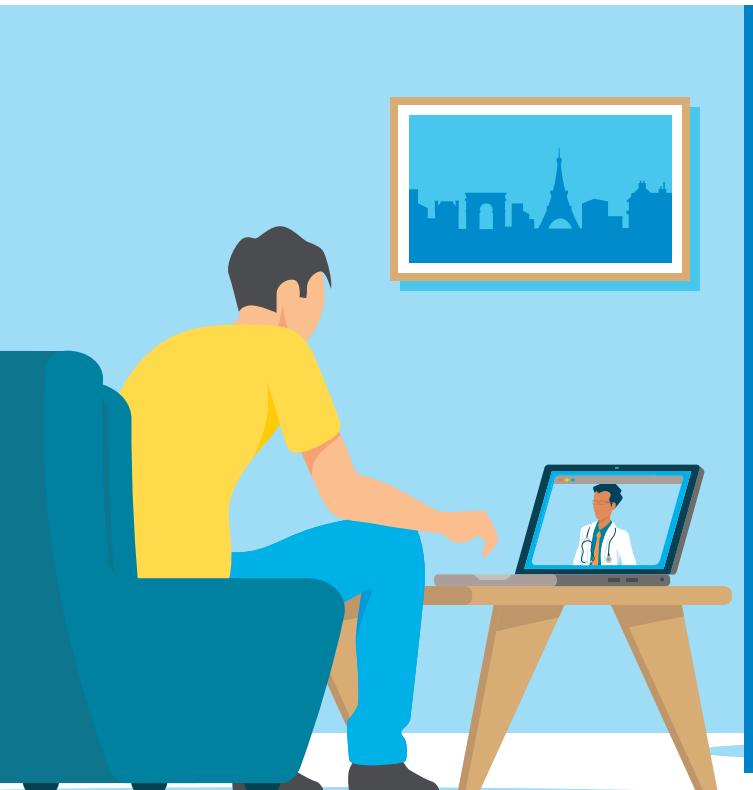
An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.



Check out the programs included at no added cost through your Blue Cross and Blue Shield of Illinois (BCBSIL) plan:

1. Log in at bcbsil.com.
2. Click **Wellness**.
3. Choose **Digital Mental Health**.

Or tap **Digital Mental Health** in the BCBSIL App.

Register a Minor

BCBSIL members 13 to 17 years old can also use the programs. Once you've logged in to Learn to Live using the steps above, go the **Resources** tab. Then find the **Register a Minor** link to send your teen a registration email.

1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

2. <https://www.cdc.gov/mentalhealth/learn/index.htm>

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Illinois. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



The Mouth and Body Connection

Early detection of serious medical conditions occurs every day in an unexpected place – the dental office. **More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw.**



Health problems with oral indicators that can potentially be identified through a dental exam include:



Anemia

Burning, fiery red tongue, inflammation of the corners of mouth or pale gum tissues.



Diabetes

Dry mouth, distinctive breath odor, burning tongue, high rate of tooth decay, inflammation and infections in the mouth.



Heart Disease

Pain radiating to the jaw caused by insufficient oxygen to the heart muscle.



Kidney Failure

Delayed tooth development in children, dry mouth, odor, metallic taste and ulcers on the tongue and gums.



Anorexia Nervosa and Bulimia

Chemical erosion of tooth enamel, fillings that appear to be raised above the eroded tooth surfaces, sensitive teeth, enlargement of the parotid glands making the face look full and round, and sweet breath aroma.



Deficient Immune System (HIV Positive)

Unexplained sores, red mouth due to opportunistic yeast infections (thrush mouth), and non-removable white areas on the sides of the tongue.

Visit deltadentalil.com/oralhealth for more information.

Delta Dental of Illinois
Smart plans for smart mouths.



\$0 cost to you



INTRODUCING MENOPAUSE CARE

Take control of your menopause symptoms

Joint pain, bone density changes, hot flashes, embarrassing leaks. Menopause symptoms are often overwhelming and unexpected.

As a benefit covered by Egyptian Trust, Hinge Health can help you manage these symptoms at no additional cost to you.*

What does menopause care include?

- **A virtual care plan** that features personalized exercises, guided breathing, and educational articles.
- **Expert guidance** from a physical therapist trained in menopause care.
- **A convenient app** where you can access all of the above — anytime, anywhere.



Scan the QR code to enroll now
hinge.health/egtrust-menocare
Questions? Call (855) 902-2777

Please use the default camera on your device to scan the QR code, not a third party application. If you are directed to another site, do not proceed.

*Eligibility for menopause care is based on the specific program in which you are placed.

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



2025 Hinge Health Member Webinar Series Calendar of Events

Month	Topic	Date & Time	Registration Link
October	Menopause & Joint Pain	October 8	http://hinge.health/register-october2025
	Hinge 101: Digital Therapy for Pain Relief	October 15	http://hinge.health/october2025-register
November	Mental Health & Movement	November 12	http://hinge.health/register-november2025
	Hinge 101: Digital Therapy for Pain Relief	November 19	http://hinge.health/november2025-register
December	Arthritis: Make Movement Your Ally, Not Your Enemy	December 10	http://hinge.health/register-december2025
	Hinge 101: Digital Therapy for Pain Relief	December 17	http://hinge.health/december2025-register

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 – 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

