



Egyptian Area Schools BENEFIT PLAN

Connection

Winter 2025

A Note From the Egyptian Trust

IRS Inflation Adjustments to HSA Contribution Limits effective January 1, 2026

Health savings account (HSA) contribution limits for 2026 are increasing \$100 for individuals and \$200 for families per IRS regulations. The below chart illustrates the current and new HSA contribution limits.

HSA catch-up contributions for individuals age 55 and older remain at \$1,000.

	2025	2026	Change
HSA Contribution Limit	Individual: \$4,300 Family: \$8,550	Individual: \$4,400 Family: \$8,750	Individual: +\$100 Family: +\$200

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



Balanced Biosimilar Drug List Updates Effective January 1, 2026

Blue Cross and Blue Shield of Illinois (BCBSIL) routinely reviews the BCBS-IL 2026 Balanced Biosimilar Drug List to determine which medications are both clinically effective and 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 BCBS-IL 2026 Balanced Biosimilar Drug List as of January 1st include the following:

New Exclusion: These drugs will not be covered by the plan beginning January 1, 2026. In all cases there is either a generic equivalent or preferred product available. Please work with your physician to have an alternative drug prescribed. If you choose to continue this medication, you will be responsible for the full cost of this excluded prescription.

Maintenance: Drugs in this category are considered maintenance medications that you take on a regular on-going basis to treat chronic conditions such as high cholesterol, high blood pressure or diabetes. The Trust program requires that Brand name drugs in this category are filled as a 90-day supply through the home delivery (mail order) pharmacy.

New Exclusions	Maintenance
Linzess Entresto Simlandi 2 Pen Kit	Glipizide



The full BCBS-IL 2026 Balanced Biosimilar Drug List will be updated by January 1st at the below link: <https://www.bcbsil.com/il/documents/rx-drugs/drug-lists/balanced-biosimilar-il-2026.pdf>.

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

Checking your blood pressure could save your life!

Keeping your blood pressure in a healthy range is one of the best things you can do for your health. That's because high blood pressure is the single biggest risk factor for heart disease, stroke, kidney disease and other health problems.

High blood pressure can be deadly. And many people don't know they have it. That's why it's called "the silent killer". The only way to know if you're at risk is to have it checked often.

[Learn more about the signs and symptoms of high blood pressure.](#)

PREVENTION



2026 Hinge Health Member Webinar Series Calendar of Events

Month	Topic	Date & Time	Registration Link
January	Exercise Myths Preventing Progress	January 14, 12pm CST	http://hinge.health/register-january2026
	Hinge 101: Digital Therapy for Pain Relief	January 21, 12pm CST	http://hinge.health/january2026-register
February	Getting Back to Sports & Hobbies	February 11, 12pm CST	http://hinge.health/register-february2026
	Hinge 101: Digital Therapy for Pain Relief	February 18, 12pm CST	http://hinge.health/february2026-register
March	Health Trends: Help or Hype?	March 11, 12pm CST	http://hinge.health/register-march2026
	Hinge 101: Digital Therapy for Pain Relief	March 18, 12pm CST	http://hinge.health/march2026-register



BlueCross BlueShield
of Illinois



How Much Does That Cost?

Navigate your plan with Provider Finder[®]

There's a lot to think about when deciding where to get health care. Look at the table below to see how much prices can change for the same procedure in the same area. Provider Finder is a tool that helps you make the best health care decisions.

Procedure	Provider A	Provider B	Difference
MRI of the Brain	\$845	\$5,468	\$4,623
Hysterectomy	\$13,755	\$37,846	\$24,091
Hernia Repair	\$5,519	\$16,763	\$11,244
Knee Replacement	\$12,172	\$54,502	\$42,330

Allowable in-network cost data from providers within a 50-mile radius of Chicago, Illinois. Costs are examples and may not apply to every member's situation.

Provider Finder helps you:

Check costs before your appointment: Find quality, independently contracted health care providers who charge less.

Find and compare doctors and facilities: Discover local doctors in your network. Check if a facility has been recognized for providing quality care.

Understand your benefits: Learn what you may need to pay based on your plan's copay, coinsurance, deductible and other benefits.*

Learn more about your providers: View performance metrics, member reviews, awards, and more.



Go Digital

To use Provider Finder, visit bcbsil.com and register or log in to Blue Access for MembersSM. Then, choose **Find Care**.

* Available for most networks and plans

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Heart Disease and Oral Health

Maintaining good oral hygiene could benefit your heart. Several studies reveal a link between periodontal (gum) disease and an increased risk for heart disease.

Gum disease can occur without warning signs and can be painless. Talk to your dentist if you notice any of these symptoms:



Gums that bleed easily.



Red, swollen and tender gums.



Gums that have pulled away from teeth.



Persistent bad breath or bad taste in the mouth.



Permanent teeth that are loose or separating.



Any change in the way teeth fit together when biting.



Any change in the fit of partial dentures.

New research shows a correlation between early indicators of gum disease and **atherosclerosis**, a condition in which plaque builds up inside the arteries and causes coronary artery disease. Atherosclerosis accounts for 370,000 deaths annually and affects about 13 million Americans.¹ **Researchers have found that gum disease plays a role in blood vessel dysfunction**, a condition that improves with intensive periodontal treatment. This may include scaling and root planing, locally administered antibiotics or tooth extraction.²



Research confirms that dental benefits continue to play an important part in maintaining overall health. Regular brushing, flossing and dental checkups are important for your heart and general wellness. **Since heart disease is the leading cause of death for Americans, be sure to brush up to keep your heart healthy!**

Visit deltadentalil.com/oralhealth for more information.

Delta Dental of Illinois
Smart plans for smart mouths.



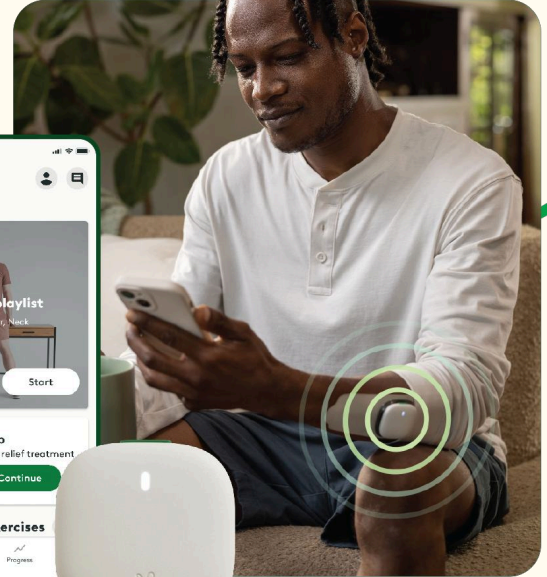
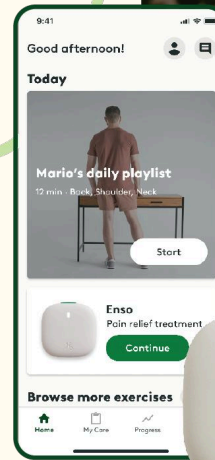


Hinge
Health

A complete path to pain relief

When you're in pain, relief can't come fast enough. That's why your Hinge Health program includes Enso, a device designed to reduce pain in just a few minutes.*

Covered by Egyptian Trust.



WHAT'S INCLUDED

Access to virtual physical therapy and more

Using Enso can help you get the most out of your Hinge Health program, which includes:

- ✓ Convenient exercises you can do from home
- ✓ Access to a physical therapist and health coach
- ✓ A personalized program tailored to your needs



2.8x

Enso users were 2.8x more likely to reduce pain than exercise therapy alone.¹

¹After 4 weeks, among users who consistently used their devices. Hong M, et al. Effectiveness of HFIT Compared to Traditional TENS in Patients with Chronic Low Back and Knee Pain. J Pain Res. 2024.



Scan the QR code to get started with Hinge Health
Or visit hinge.health/egtrust-getenso

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

*Eligibility to receive Hinge Health Enso is based on the program in which you are placed, fulfillment of clinical eligibility criteria, and completion of a qualifying number of exercise sessions.

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

Los empleados y sus dependientes elegibles mayores de 18 años inscritos en un plan médico de Blue Cross Blue Shield of Illinois a través de Egyptian Trust son elegibles.

Don't let sickness slow you down.

Get care by
phone or video 24/7.



Teladoc
HEALTH



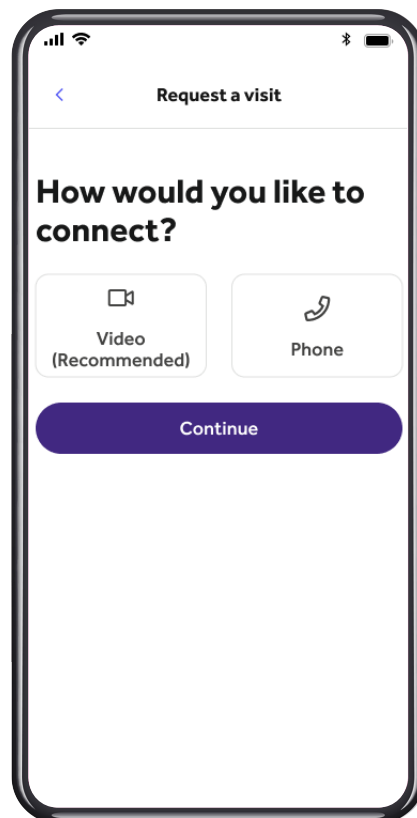
Teladoc Health is included in your
health benefits.

We're here to help you and your family feel better while traveling,
at work, or at home—day or night. Wherever you are, you've got
access to providers all year long by phone or video



Get treated for:

- Flu
- Sore throats
- Pink eye
- Bronchitis
- Sinus infections
- Rashes
- Allergies
- And more



Get Care 24/7 for free

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Call 1-800-835-2362 | Download the app  

*Teladoc Health is not available internationally.

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ATTENTION—

Identify yourself as an **Egyptian Trust Member** when registering for Teladoc.

DO NOT indicate BCBS as your health insurance provider.

Your Teladoc coverage is not provided through BCBS-IL.

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

