Egyptian Trust

Connection

Egyptian Area Schools Benefit Plan | Summer 2026

A note from the Egyptian Trust

As approved in a recent Board of Managers meeting, Delta Dental will continue as the administrator for the fully insured voluntary dental and vision programs as of September 1, 2026. Plan benefits in all plans will remain the same with new rates effective September 1, 2026, through August 31, 2028, as follows:

Dental	Monthly Premium
Low Plan	
Employee Only	$19.64
Employee + 1 Dependent	$39.12
Employee + Family	$74.44
High Plan	
Employee Only	$45.14
Employee + 1 Dependent	$93.82
Employee + Family	$132.44

Vision	Monthly Premium
Employee Only	$5.48
Employee + 1 Dependent	$10.74
Employee + Family	$16.08

In this issue

Voluntary Teladoc

Rates will be increasing as of September 1, 2026, from $2.46 per month to $2.66 per month for those members enrolled in the voluntary option for this program. Members enrolled in a Trust health plan have the Teladoc program included with their health plan premiums.

Balanced-Biosimilar Drug List updates effective July 1, 2026

Blue Cross and Blue Shield of Illinois (BCBSIL) routinely reviews the 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 impacted by these upcoming changes.

Updates being made to the Balanced-Biosimilar Drug List for July 1 include:

Tier/Cost Share Changes: Some drugs will change tiers, which may increase or reduce the copay. For example, if a drug moves from preferred to non-preferred, you will pay a higher copay or coinsurance amount, based on your selected health plan.

Tier / Cost Share Changes	Tier / Cost Share Changes
ANUCORT-HC	PHENOBARBITAL
DENTA 5000 PLUS	PHOSPHO-TRIN 250 NEUTRAL
HYDROCORTISONE ACETATE	SODIUM CHLORIDE

There may be other changes to the drug formulary list, such as new exclusions, dispensing limits, or updated prior authorization requirements. We suggest you review the preferred drug list to confirm if any changes are applicable to drugs you currently use. The Balanced-Biosimilar Drug List will be updated by July 1 at this link: BCBS-IL 2026 Balanced-Biosimilar 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 alternative therapy is appropriate.

An ounce of prevention…

Stay on top of your kidney health

Kidneys play a big part in your total health. They filter extra water and toxins from your body. They help control blood pressure. And they play a role in making red blood cells and keeping bones healthy.

When your kidneys aren't working as they should, waste can build up and harm your body. While some long-term kidney health problems run in the family, they can also be caused by common health issues like high blood pressure and diabetes.

Be sure to:

- Control your blood sugar if you have diabetes. About 1 in 3 adults with diabetes has kidney disease.
- Control your blood pressure if you have high blood pressure. About 1 in 5 adults with high blood pressure has kidney disease.
- Have routine checkups, including any blood or urine tests when needed.

Help your kidneys help you by taking the following steps to lower your risk for kidney disease:

- If you're overweight, talk with your doctor and make an action plan. Extra pounds raise your chances for kidney disease and many other health problems, including heart disease, high blood pressure and diabetes.
- Healthy food choices are important. Start by watching how much salt you eat. With kidney problems, extra salt can build up and raise your blood pressure. Also be sure to get enough fruits, vegetables, whole grains, and healthy fats and proteins.
- Get more exercise to help keep your weight in line. Aim for 30 minutes at least three days a week to start. Work toward at least 150 minutes of moderate exercise per week. Always check with your doctor before starting a new exercise routine.
- Stop smoking.
- Avoid or limit alcohol.

Important upcoming dates

Bookkeeper/Administration Meetings

July 22, 2026, or July 23, 2026

10 a.m. Central time

Watch your email for registration details regarding these informational meetings which will be presented via Zoom webinar. 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, 2026.

Trust Benefits for Medicare-eligible persons

From time to time the Egyptian Trust receives questions about coverage and coordination of benefits for members who are or become Medicare eligible:

- **Active Employees and their Dependents** who are age 65 and over have the same health benefits offered to all other employees and dependents. If you remain actively employed, are in this age 65+ category and choose an Egyptian Trust health plan and Medicare, the Trust plan will be your primary coverage, while Medicare will be the secondary payor. The Trust plan will determine and pay its normal benefits first. You should then send Medicare a copy of the Trust plan's Explanation of Benefits (EOB) so any balance can be considered for payment under Medicare.
- **Active Participants with End Stage Renewal Disease (ESRD)**, have special rules apply. In most cases, the Egyptian Trust health plan will remain primary for the first 30 months you are eligible for Medicare due to ESRD (or kidney failure). After 30 months, Medicare will become the primary payor, and the Trust plan will pay secondary even though you remain actively employed.
- **Retired Employees and their Dependents, Survivors (of a deceased former employee) and COBRA Beneficiaries** who are eligible for Medicare due to age or disability may choose to remain covered by the Egyptian Trust health plans. However, Medicare will be your primary coverage, and the Trust plan will pay secondary to Medicare. You should enroll for both Medicare Part A and Part B. The Trust plan will calculate its normal benefits and then reduce the payment by the amount Medicare paid or would have paid if you were enrolled in Medicare. This is true whether or not you are actually enrolled in both Medicare Parts A and B. The Trust plan will never pay more than the maximum amount the Provider is permitted to bill under Medicare rules after Medicare pays its benefit.

Therefore, if you are retired or if you and all your covered dependents are eligible for Medicare, it will be more cost effective to obtain other Medicare supplemental coverage rather than remaining in the Egyptian Trust health plans.

DELTA DENTAL

Avoiding Oral Cancer

According to the American Cancer Society, more than one-third of women and nearly one-half of men in the United States will be diagnosed with cancer during their lifetime. **This group includes the over 39,000 Americans diagnosed with oral cancer each year.[1]** When detected in the early stages, oral cancer is one of the more treatable cancers.

Why Early Detection Matters

Less than half of oral cancer patients will fully recover, and those who do often experience facial disfigurement or other life-altering complications. Even though the five-year survival rate has steadily improved since 1975[2], more than 7,500 Americans die from oral cancer each year[1]. Early diagnosis of oral cancer is the answer – if caught early, the five-year survival rate jumps to 80-90 percent.[3]

What You Should Know

Oral cancer can affect any part of your mouth, including gums, cheeks, tongue and lips. Though oral cancer can be difficult to detect in the early stages, symptoms to be aware of include small red or white spots, and mouth sores that don't heal.

People who use tobacco products or consume excessive amounts of alcohol tend to have a higher risk for oral cancer, and those who use tobacco products *and* consume alcohol in excess have the highest risk. But 25 percent of oral cancer patients have no known risk factors. In fact, the fastest growing segments of the U.S. population being diagnosed are non-smokers under the age of 50.

What You Can Do

Most people visit their dentist more frequently than their physician. During a routine visit, dental professionals are able to detect many diseases early, including oral cancer. In addition to doing a thorough examination, your dentist can use a quick and painless diagnostic tool called a brush biopsy to test any unexplained red or white spots in your mouth. This tool can identify and analyze both precancerous and cancerous cells. Other types of biopsies may also be completed by the dentist, if needed.

Remember, both prevention and early detection are key components to keeping oral cancer at bay – and maybe even saving a life!

Visit deltadentalil.com/oralhealth
for more information.

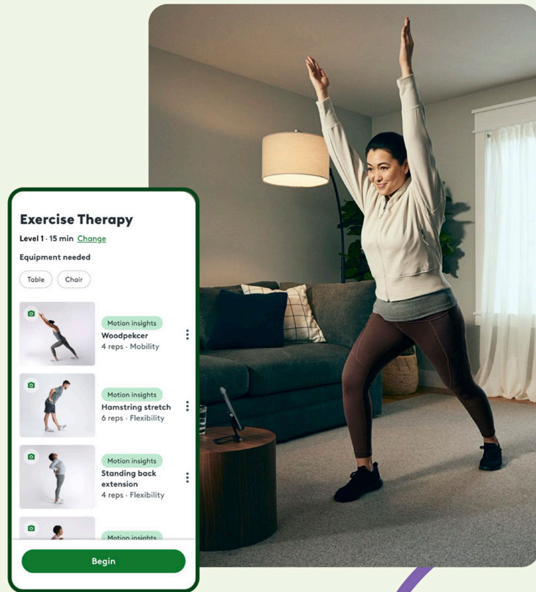
Delta Dental of Illinois
Smart plans for smart mouths.

[1] American Cancer Society. Cancer Facts & Figures 2015. [2] National Institute of Dental and Craniofacial Research 2014. [3] American Cancer Society, Surveillance Research 2014.

Hinge Health

Tap into pain relief anytime, anywhere

Get virtual physical therapy and more.



Scan the QR code or visit hinge.health/egtrust-join

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.

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.

Hinge Health™

2026 Hinge Health Member Webinar Series Calendar of Events

Month	Topic	Date & Time	Registration Link
June	Ergonomic Tips for Less Pain At Home and Work	June 10	http://hinge.health/register-june2026
	Hinge 101: Digital Therapy for Pain Relief	June 17	http://hinge.health/june2026-register
July	Women's Health: Pelvic Floor Conditions and Menopause Symptoms	July 8	http://hinge.health/register-july2026-women
	Men's Health: Muscle and Joint Pain	July 15	http://hinge.health/register-july2026-men
	Hinge 101: Digital Therapy for Pain Relief	July 22	http://hinge.health/july2026-register
August	Ask a Physical Therapist Anything!	August 12	http://hinge.health/register-august2026
	Hinge 101: Digital Therapy for Pain Relief	August 19	http://hinge.health/august2026-register
September	Sleep & Pain: Wake up Feeling Better	Sept. 9	http://hinge.health/register-september2026
	Hinge 101: Digital Therapy for Pain Relief	Sept. 16	http://hinge.health/september2026-register

All webinars start at 12 pm CT

Are you prepared?

Natural disasters can happen at any time. Make sure you're prepared for the worst. A basic emergency supply kit should include the following items:

- [ ] First aid kit
- [ ] Water for drinking and sanitation
- [ ] 3-day supply of non-perishable food
- [ ] Manual can opener for food
- [ ] Moist towelettes and garbage bags
- [ ] Flashlight and extra batteries
- [ ] Whistle to signal for help
- [ ] Local maps

And don't forget you've got Teladoc, 24/7/365 access to board-certified doctors by web, phone or mobile app. Teladoc doctors can treat many non-emergency conditions and even write a prescription, if medically necessary. It's the care you need when you need it no matter where you happen to be.

Set up your Egyptian Trust account today and be ready when you need care

**Download the app | | **

Teladoc.com | 1-800-835-2362

TELADOC.

Important note for Egyptian Trust Participants:

When registering, Teladoc should identify your coverage with **Egyptian Trust.** If they indicate your coverage is through BCBS, do not proceed. Instead call the number for assistance to ensure your account is set up as **Egyptian Trust** and you receive services at NO COST.

Member Quick-Reference Source

1

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**.

2

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

3

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.

4

Dental Plans – Delta

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

Dental Customer Service: 1-800-323-1743

5

Vision Plan – Delta

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

Vision Customer Service: 1-866-723-0513

6

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