

Connection

Spring 2026

Egyptian Area Schools BENEFIT PLAN

Become a Better Healthcare Consumer

Health insurance costs continue to skyrocket and both employers and employees are feeling the effects of increases each year. Egyptian Trust health plan members share responsibility in managing healthcare costs for the plans in which they participate. Each individual's claims directly affect the premium increases that your district and you incur each year. Employees are encouraged to do the following:

- Make informed, cost-effective decisions about healthcare.
- Use in-network providers.
- Ask questions and understand costs of services in advance of receiving them.
- Evaluate other options that may be more cost-effective, such as Telehealth (if available).
- Adopt healthier habits and make informed lifestyle choices to support overall well-being.

Blue Cross Blue Shield (BCBS) has several tools that are available within Blue Access for Members (BAM) that can assist members in becoming educated healthcare consumers. These tools are discussed in the article on the next page. And you can use the QR Code below to access a video tutorial.



<https://app.screencastify.com/watch/lk2iWsUoV66DNTaMzYVO>



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Become a Better Healthcare Consumer *(continued)*

The following tools are available when you log in to your Blue Access for Members (BAM) portal.

1. **Provider Finder** – This tool is available to help you understand costs, providers, and your benefits. You can access by logging in to your Blue Access for Members Portal and selecting “Find Care.”
 - **Cost Estimates Tool** - Allows you to compare costs of any procedure. You will provide a brief description of the procedure or service needed, and it will allow you to compare the overall cost of that procedure at different providers and read reviews about those providers. It also provides a breakdown of your deductible and out-of-pocket maximum to better help you determine what your individual costs will be.
 - **Medical Care Tool** - Allows you to check what providers are in-network for your specific plan. You can search this by primary care doctors, specialty doctors, hospitals, etc. depending on the specific type of care you are looking for.
2. **Well onTarget Portal** - This tool is available in your BCBS portal to provide wellness resources and programs. You can access this by logging into your Blue Access for Members Portal and going to “My Health” selecting “Wellness.”
 - Some programs that are available include: Hinge Health helps with joint pain; Wondr Health for weight management; Special Beginnings is a maternity program; Learn to Live that assists with men-tal health, etc.
 - Well onTarget provides an individualized health assessment for you to complete and receive a personal wellness report.
 - Also available are self-management programs, health and wellness resources, tools and trackers, and the Blue Points program that allows you to earn points for completing wellness activities, which can be redeemed for a gift.

Becoming a Better Healthcare Consumer

With the assistance of Egyptian Trust Executive Committee member Matthew Sturgeon (Teutopolis Unit 50) and Bushue HR, a third party HR consulting firm that works with several Egyptian Trust participating school districts, a video tutorial was developed to walk health plan members through how to utilize the **BCBS Provider Finder, Cost Estimator** and **Well onTarget** portals on **Blue Access for Members (BAM)**. Below is a QR Code and link where you can access the video. You do not need to create an account or sign-in to view.



<https://app.screencastify.com/watch/lk2iWsUoV66DNTaMzYVO>



Balanced-Biosimilar Drug List Updates Effective April 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 or using a device impacted by these upcoming changes.

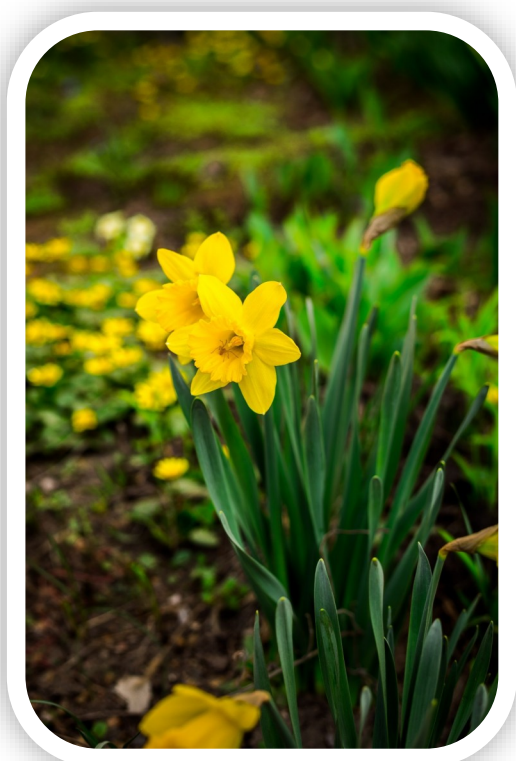
Updates being made to the Balanced-Biosimilar Drug List at this time include the following:

- **New Exclusion:** These drugs will not be covered by the plan beginning April 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.
- **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	Tier / Cost Share Changes	Dispensing Limits
Gralise	Erythromycin	Dupixent
Klor-Con	Ofloxacin	
Pentasa		

The full Balanced-Biosimilar Drug List will be updated by April 1st at the below 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 an alternative therapy is appropriate.



An Ounce of Prevention...

Protect yourself with careful diabetes management

If you have diabetes, making healthy life choices and working with your doctor can help save you from bigger health problems later.

Diabetes is all about blood sugar and insulin. When blood sugar levels get out of control, it opens the door to serious diseases and organ damage throughout your body. Health issues like eye, nerve, kidney and heart problems can start happening without you knowing it. But you can lower your chance of having these problems.

Talk to your doctor about needed tests and health choices. [Learn more.](#)



Independent Lab Benefit and Finding Lab Providers

Members enrolled in a Trust Health Plan who use a **NETWORK INDEPENDENT LAB** for their blood draws/specimens receive a 100% benefit on their lab claim. Members enrolled in one of the Trust's HSA-eligible High Deductible Health Plans (HDHP) who use a Network Independent Lab must satisfy the required deductible before benefits are paid at the 100% level (except for covered preventive/routine lab work). HSA-eligible HDHPs include Plans D, H1, H4, and H5.

There are two options for finding a **NETWORK INDEPENDENT LAB**:

1. Use the BCBS Provider Finder tool. Members may also contact the BCBS Blue Value Advisors (BVA) at 855-686-8517 for assistance in finding a network independent lab. Be advised that lab locations change frequently and there can be delays in updating Provider Finder.
2. Search for open and available labs by visiting Quest Diagnostics or LabCorp websites. All Quest and LabCorp locations are confirmed as participating Network Independent Labs.

Quest Diagnostics: <https://www.questdiagnostics.com/locations/search.html>

LabCorp: <https://www.labcorp.com/patients>



The Diabetes and Oral Health Connection

More than 29 million people in the United States have diabetes – and nearly one-third also suffer from severe gum (periodontal) disease.¹ Because diabetes limits the body's natural ability to fight off infection, good oral health habits are especially important to help keep diabetes in check.



Why Oral Health Matters

People with diabetes are more likely to experience periodontal destruction at an earlier age than non-diabetics. Gum disease can also complicate diabetes by altering blood glucose levels.



What You Should Know

Diabetes is the seventh leading cause of death in the United States. Poorly controlled diabetes can lead to serious complications such as heart disease, blindness, amputations, nerve damage and kidney failure.¹



Research has found that diabetics who receive more professional oral cleanings are healthier and can better manage their blood glucose levels. It appears that for every one-point reduction in blood glucose levels, there is a 40 percent reduction in risk of diabetic complications of the eye, kidney and nervous system. A one-point reduction also appears to lower heart attack occurrences by 14 percent and diabetes-related deaths by 21 percent.



What You Can Do

Be sure to take good care of your teeth and gums – and see your dentist for regular checkups every six months. Professional cleanings may help you better manage your diabetic condition.

Visit deltadentalil.com/oralhealth for more information.

Delta Dental of Illinois
Smart plans for smart mouths.





2026
Bookkeeper/Administration
Meetings
July 22nd or July 23rd

More details coming soon!



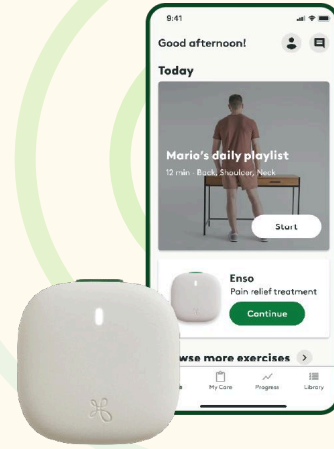
2026 Hinge Health Member Webinar Series
Calendar of Events

Month	Topic	Date & Time	Registration Link
April	Virtual Physical Therapy:	April 8, 12 pm CT	http://hinge.health/register-april2026
	Hinge 101: Digital Therapy for Pain Relief	April 15, 12 pm CT	http://hinge.health/april2026-register
May	Mental Health & Chronic Pain: What's the Connection?	May 13, 12 pm CT	http://hinge.health/register-may2026
	Hinge 101: Digital Therapy for Pain Relief	May 20, 12 pm CT	http://hinge.health/may2026-register
June	Ergonomic Tips for Less Pain At Home and Work	June 10, 12 pm CT	http://hinge.health/register-june2026
	Hinge 101: Digital Therapy for Pain Relief	June 17, 12 pm CT	http://hinge.health/june2026-register



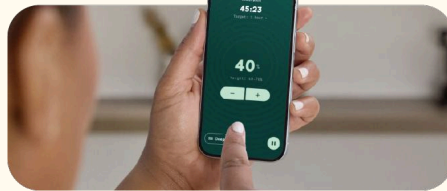
Get Enso[®] for pain relief in minutes*

Relieve minor aches, major pains, and everything in between. Included in your Hinge Health program!



Wireless and lightweight

Small and discreet, Enso can be worn as you go about your day.



Control and convenience

Use app to start and stop sessions, adjust the intensity.



Safe and effective

Enso is FDA-cleared to reduce joint and muscle pain.



How Enso works

- ✓ Enso is a wearable device that delivers gentle pulses, called waveforms, to relieve pain.
- ✓ Enso waveforms are specially designed to quiet pain in your nervous system and stimulate endorphins, your body's natural painkillers.
- ✓ This method of pain relief is non-invasive and non-addictive, so there's no surgical recovery or medication side effects to worry about.



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.



Get started with Teladoc Health

It's quick and easy to set up your account online. Simply visit the Teladoc Health website, click "Get started" or "Sign up," and then follow the instructions below.

1 Confirm benefits

Provide some information about yourself to confirm your eligibility.

Tell us about you

Enter your information just as it appears on your health insurance card or pay stub.

* Required

First Name*

Last Name*

Email*

Country*

ZIP code*

Sex assigned at birth*

Month of birth*
MM

Day*
DD

Year*
YYYY

☐ I received a Teladoc code from my employer or insurance company

Next

2 Find your coverage

Confirm the coverage that has been matched to you. Please note your care option through your employer group will pop up here if a match is found, like the example below. Click "Next" to proceed with account set up.

We found a match!

These care options are available with your coverage.

☒ **Egyptian Trust.**
General Medical

Is this incorrect? [Add new coverage](#) or call us at [1-800-835-2362](tel:1-800-835-2362)

Next

If "Egyptian Trust" is not found, do not proceed. Contact your employer district for assistance to confirm your eligibility information has been submitted to Teladoc.*

*If you set up your account without it linked to the **"Egyptian Trust"**, Teladoc will charge you a copayment for the services you receive.

Do **not** check the "I received a Teladoc code from my employer or insurance company".



3 Create account

Enter your contact information, username, password and security questions.

Finish creating your account

* Required

Create your username and password*

Username*

Password*

Confirm password*

Enter your information*

Address*

Address line 2 (Optional)

City*

Country*

State*

ZIP code*

Secure your account*

Security question 1*

Answer 1*

Security question 2*

Answer 2*

Security question 3*

Answer 3*

Visit preferences*

Country

Preferred Phone Number*

Preferred language for visits*

☐ TTY relay service needed (hard-of-hearing, speech impairment, or similar)

How did you learn about Teladoc?

☐ I accept Teladoc's [Notice of Privacy Practices](#), [Terms of Service](#) and [Notice of Nondiscrimination and Language Assistance](#).

Create account

Once your account is created, you **MUST** add your eligible dependents as "family members" under the primary member. Dependents older than 18 will receive a Teladoc email advising them to create their own account.

Set up your Teladoc Health account today

Visit TeladocHealth.com | Call 1-800-835-2362 | Download the app

*Teladoc Health is not available internationally.

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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.

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

