

## A Note from Egyptian Trust Regarding Health Plan Changes

At the recent Board of Manager's meeting, benefit changes previously implemented in response to the COVID-19 crisis were formally approved. These benefit enhancements include:

### **Testing to Diagnose COVID-19 - Effective January 1, 2020**

All testing for COVID-19 is covered with no cost sharing. This is a permanent preventive benefit in all plans.

### **Treatment for COVID-19 - Effective April 1-June 30, 2020 (unless extended)**

All COVID-19 treatment received April 1-June 30, 2020 from a BCBSIL PPO network provider, or as a non-network emergency, is covered with no member cost share. Your normal cost share, such as copays or deductible and coinsurance will be waived for COVID-19 services received during this timeframe. Coverage with no member cost sharing may be extended beyond June 30, 2020.

### **BCBSIL Network Telehealth Benefit - Effective March 18-June 30, 2020 (unless extended)**

Telehealth visits with a BCBSIL PPO network provider, including behavioral health services, are covered with no member cost share if received March 18-June 30, 2020. Telehealth visits are services provided via phone call or video conference, replacing in-person office visits with your medical provider. Normal cost share, such as office visit copays or deductible and coinsurance will be waived during this period. The BCBSIL telehealth benefit may be extended beyond June 30, 2020. This should not be confused with the Teladoc program which continues to be available to those with health plan coverage or participants who voluntarily enrolled.

Visit [www.egtrust.org](http://www.egtrust.org) for updates regarding COVID-19. You may also contact a Benefits Value Advisor (BVA) Customer Service Representative at 855-686-8517 weekdays from 8 a.m. to 6 p.m. CST with any questions about any of the health plans.

Additional benefit changes approved at the recent Board of Manager's meeting include:

### **Diagnostic Mammograms at No Member Cost - Effective July 1, 2020**

Diagnostic mammograms determined to be medically necessary will be covered with no member cost share when provided by a BCBSIL PPO network provider. For high deductible HSA qualified plans this applies only after the network deductible is satisfied. For Plan D (HDHP) diagnostic mammograms will be covered with no coinsurance **after** the network deductible is satisfied. For H Plans diagnostic mammograms will continue to be covered at 100% after the network deductible is satisfied. Diagnostic mammograms provided by out of network providers will be covered subject to applicable plan deductibles and coinsurance.

### **Hearing Instrument Benefit Update - Effective September 1, 2020**

Hearing instruments and related service benefits are being extended to all covered individuals (previously only available to children to age 18) when prescribed by a hearing care professional. The adult benefit (age 18 and over) is limited to \$2,500 per hearing instrument (each ear) every 24 months. Hearing aids and related services will be covered subject to normal plan deductibles, copays and coinsurance.

## In this Issue:

- Health Plan Benefit Changes
- Your Quick Reference Source
- Sunglasses—Stay Sun Ready
- Dental, Vision and Life Rate Updates
- COVID-19 Extension for Participants
- A New Way to Experience Wellness
- Digital Self-Management Programs
- So Many Reasons to Use Teladoc

# Quick Reference Source

## Egyptian Trust

You can view information about the Egyptian Trust, programs offered by the Trust, Schedule of Benefits, Plan Comparisons, Enrollment Guide, historical newsletters and more at [www.egtrust.org](http://www.egtrust.org).

## Health Claims

You can securely view your claims history for services prior to March 1, 2019 at [www.healthscopebenefits.com](http://www.healthscopebenefits.com), or you may contact Customer Service at 1-800-397-9598.

## Health Claims - Blue Cross Blue Shield of Illinois (BCBSIL)

For health care services on or after March 1, 2019 you can get information about your health benefits, anytime, anywhere. Use your computer, phone or tablet to access the secure member website, Blue Access for Members (BAM). To get started visit <https://www.bcbsil.com/>

With BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Request a new ID card – or print a temporary card

Benefits Value Advisor (BVA) Customer Service: 855-686-8517

## Vision Plan – EyeMed

Find a network provider, view your protected claims / eligibility and more at [www.eyemed.com](http://www.eyemed.com), or you may contact Member Services at 1-866-804-0982.

## Basic and Optional Life Insurance – Blue Cross Blue Shield

For assistance with claims, travel / beneficiary resources, portability or conversion policies, you may contact Member Services at 1-800-348-4512.

## Optional Dental - Blue Care Dental

Visit the Dental Wellness Center for dental services on or after September 1, 2019. Log in to Blue Access for Members (BAM) at <https://www.bcbsil.com/> and click on the My Health tab.

Dental Customer Service: 1-800-367-6401

## Prescription Drug Program - Prime Therapeutics

For services on or after March 1, 2019 you can securely view your prescription drug claims history and more on [www.myprime.com](http://www.myprime.com). You may access the site via the single sign on feature from Blue Access for Members (BAM). To get started visit <https://www.bcbsil.com>.

## Sun spectacles: How the right lens treatments can keep you sun ready

While sun protection is necessary year-round, it's good to perform a gut check as we spend more time outdoors. That means wearing the right lenses for the right activities or making sure you're wearing sunglasses at all.

According to The Vision Council, more than a quarter of American adults don't typically wear sunglasses when they venture outdoors.<sup>1</sup> Perhaps prescriptions or high-impact activities are part of the reason, but the number of lens treatments invented over the past few decades could soon reflect higher numbers of sunglass wearers.

Let's hope so, since the sun's longwave ultraviolet rays cause the most damage to vision health. And consider these numbers: A recent *VisionWatch* survey found that prolonged UV exposure caused eye irritation among nearly 16% of adults, and trouble seeing among nearly 15%. And there were other reported symptoms of UV over-exposure, like wrinkles, red and/or swollen eyes and eye sunburn. Yet just 27% of survey respondents said they talk to their eyecare providers about UV eye protection.<sup>2</sup>

It's time to talk. Your EyeMed independent and retail providers carry sunglasses that not only cover a range of styles, but also can be fitted with a spectrum of lens treatments to suit your on-the-go, warm-weather lifestyle, while looking quite cool.

1. UV Eye Protection"; The Vision Council; <https://thevisioncouncil.org/content/uv-eye-protection>; accessed Jan. 23 2020.

2. Ibid; accessed Jan. 23 2020.





## Dental, Vision and Life Rates

### Voluntary Dental

BlueCare Dental will continue to provide the fully insured and voluntary dental coverage. For questions regarding dental plan benefits, contact

Customer Service at  
1-800-367-6401  
weekdays from 8 a.m.  
- 6 p.m. These rates  
will be effective  
September 1, 2020–  
August 31, 2021.

| Plan                            | Rates    |
|---------------------------------|----------|
| <b>Low Plan</b>                 |          |
| Employee Only                   | \$16.42  |
| Employee + 1 Dependent          | \$32.04  |
| Employee + 2 or more Dependents | \$61.66  |
| <b>High Plan</b>                |          |
| Employee Only                   | \$39.98  |
| Employee + 1 Dependent          | \$75.42  |
| Employee + 2 or more Dependents | \$110.62 |



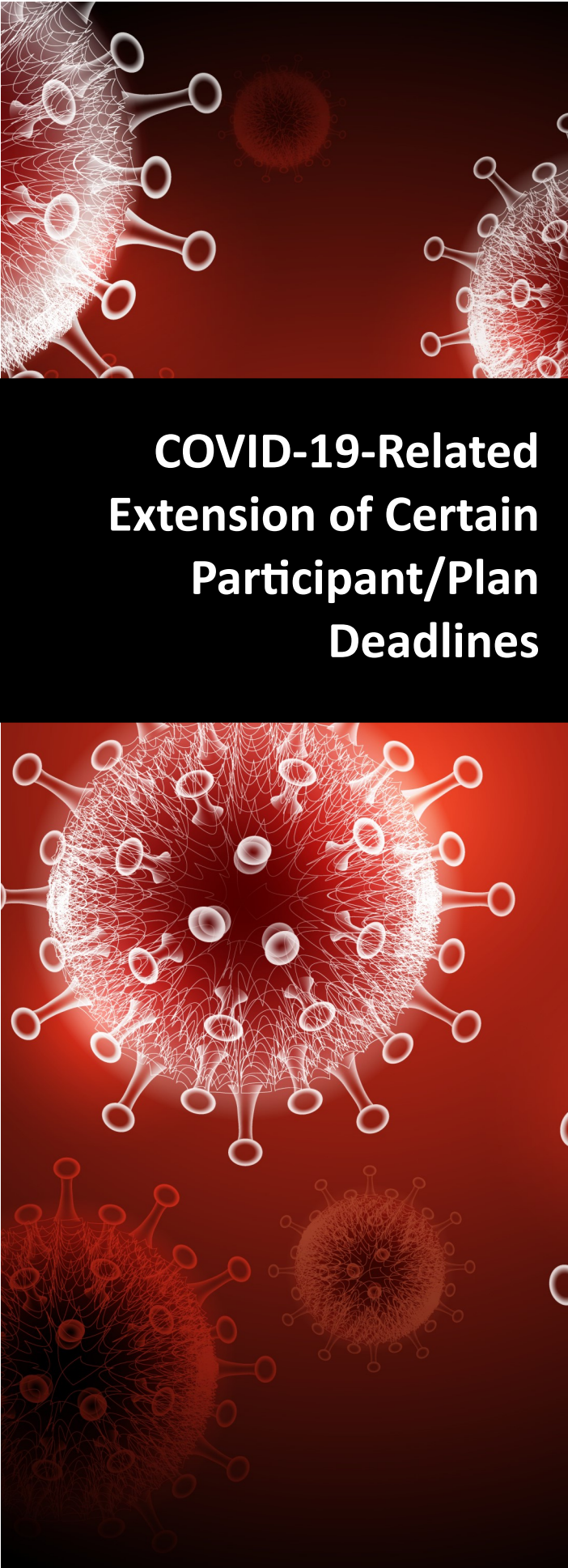
### Basic Life and Voluntary Term Life Insurance

Blue Cross Blue Shield (previously Dearborn National) continues to provide the basic and voluntary term life insurance program. Because Dearborn National continues to administer benefits on behalf of Blue Cross Blue Shield, you may see either one or both of these entities listed on life insurance forms and documents. The rates for basic and voluntary term insurance will continue with no increase through **August 31, 2024**.

### Voluntary Vision

EyeMed continues to provide the fully insured and voluntary vision program. For questions regarding vision benefits, contact Member Services at 1-866-804-0982. These rates will be effective September 1, 2020-August 31, 2021.

| Coverage Type                   | Rate    |
|---------------------------------|---------|
| Employee Only                   | \$7.76  |
| Employee + 1 Dependent          | \$11.12 |
| Employee + 2 or more Dependents | \$20.12 |



## COVID-19-Related Extension of Certain Participant/Plan Deadlines

**D**uring this COVID-19 crisis, health plans are required to exclude the COVID “Outbreak Period” when imposing certain plan deadlines related to special enrollment, COBRA, and claims procedures. The “Outbreak Period” began March 1, 2020 and continues until 60 days **after** the announced end of the national emergency, but not longer than one year. This guidance was issued to prevent individuals from losing benefits due to a failure to meet pre-established deadlines.

### Extensions for Participants

In accordance with this guidance Trust plans will disregard any days within the Outbreak Period when determining the periods and deadlines noted below for all plan participants, beneficiaries, qualified beneficiaries, and claimants.

- The 31-day period to request special enrollment in the plan due to loss of other coverage or acquisition of a new dependent by marriage, birth or adoption.
- The 60-day period to request special enrollment in the plan due to loss of Medicaid or CHIP or eligibility for premium assistance under Medicaid or CHIP.
- The 60-day period for electing COBRA continuation coverage.
- The deadline for making COBRA premium payments. COBRA participants will be responsible for paying accrued premiums at the end of the Outbreak Period.

**Please note – Although your coverage will not terminate due to payment delinquency, you will not receive benefits, including prescription drug fills, until your COBRA premiums are paid. If your payment is not current, benefits will be verified only through the month covered by your last COBRA premium payment.**

- The date for individuals to notify the employer of a COBRA qualifying event related to the employee’s divorce or a dependent child ceasing to be a dependent child, and the date for individuals to notify the employer of a determination of disability.
- The date by which individuals may file a benefit claim under the plan’s claims procedures.
- The date by which claimants may file an appeal of an adverse benefit determination under the plan’s claims procedures.
- The date by which a claimant may file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination; or to perfect a request for external review upon a finding the request was not complete.



# A New Way to Experience Wellness

Well onTarget offers personalized tools and resources to help you — no matter where you may be on the path to health and wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

## MEMBER WELLNESS PORTAL

The heart of Well onTarget is the member portal, available at [wellontarget.com](http://wellontarget.com). It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue Points<sup>SM,1</sup>
- **Health and wellness content:** The health library teaches and empowers through evidence-based, reader-friendly articles.
- **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.
- **Fitness Tracking:** Track your fitness activity using popular fitness devices and mobile apps.



Start experiencing the new wellness portal today. Go to [wellontarget.com](http://wellontarget.com).

- **Health Assessment (HA)<sup>2</sup>:** The HA poses questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. You can share this report with your health care provider.
- **Blue Points Program:** Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points in the online shopping mall.<sup>3</sup> The program gives you points instantly, so you can use them right away. For larger rewards, you can even pay the difference between the Blue Points and full value of the purchase.

## FITNESS PROGRAM

Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of more than 10,000 fitness locations. If you want, you can choose one location close to home and one near work. And you can visit locations while you're on vacation or traveling for work.

Other program perks include:

- **No long-term contract:** Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25 per member.<sup>4</sup>
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
- **Web resources:** You can go online to search for locations and track your visits.
- **Health and wellness discounts:** Save money through a nationwide complementary and alternative medicine network of 40,000 health and well-being providers, such as acupuncturists, massage therapists and personal trainers.

It's easy to join the Fitness Program! Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, between 7 a.m. and 7 p.m. CT (6 a.m. and 6 p.m. MT).

## WELLNESS PROGRAM QUESTIONS?

Call Customer Service at **877-806-9380**.

<sup>1</sup> Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.

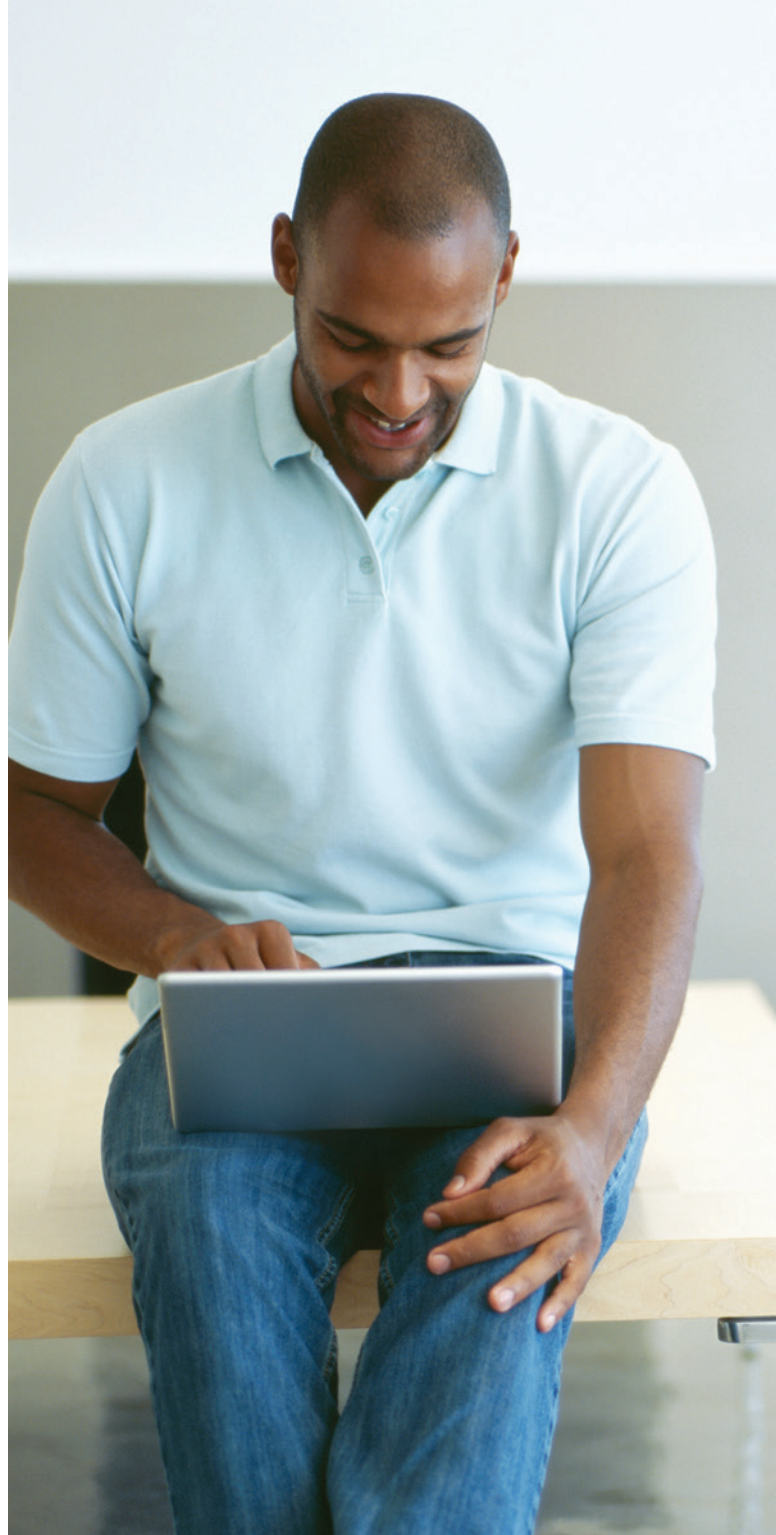
<sup>2</sup> Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

<sup>3</sup> Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

<sup>4</sup> Taxes apply. Individuals must be at least 18 years old to purchase a membership.

The Fitness Program is provided by Tivity Health®, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

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



## Take Wellness on the Go

Check out the AlwaysOn Wellness mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.





# Digital Self-Management Programs May Help You Develop a Healthier Lifestyle

With Well onTarget's Digital Self-Management programs, you'll get tips and techniques, and the resources you'll need to help support your wellness goals.

## OUR DIGITAL SELF-MANAGEMENT PROGRAMS CONSIST OF:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness.

## EARN BLUE POINTS<sup>SM</sup>

You can earn 1,000 Blue Points once per quarter when you complete a digital self-management program. You may redeem points in our expanded online shopping mall for merchandise.\*

## EASY TO LEARN

Interactive and educational programs are developed in an easy-to-learn format. Content addresses topics that are preventive in nature and based on recommendations from the Centers for Disease Control and Prevention; Academy of Nutrition and Dietetics; National Heart, Lung and Blood Institute's Obesity Education Initiative and Physical Activity Guidelines put forth by the U.S. Department of Health and Human Services. A certificate of completion is available upon successful completion of any program.

## EASY TO ACCESS

The programs are easy to access through the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com). You can also use the Well onTarget mobile app, AlwaysOn,\*\* to register for a Digital Self-Management program.



With Well onTarget's Digital Self-Management programs, you can learn about steps to help change habits that may be keeping you from a healthy lifestyle.

# Program Descriptions

Some programs are interactive and you can create daily habits to track as part of the program. Midpoint and final assessments to check the effectiveness of the daily habits may help you progress toward your goals.

Other programs are educational, with information about symptoms, causes, available treatment options and lifestyle changes. Each day you'll find an additional resource such as a video, article, podcast or links to external communities and resources.



## **INTERACTIVE PROGRAMS** (Six weeks)

### **Managing Your Stress**

If you have high levels of unmanaged stress, this program is for you. It uses cognitive-behavioral strategies and relaxation techniques to help you manage your stress effectively.

### **Quitting Tobacco**

The program addresses many factors that contribute to addiction, including physical, psychological, social and cultural.

### **Achieving Your Healthy Weight**

You will learn about behavioral and environmental factors that influence and contribute to unhealthy weight gain.

### **Maintaining Your Healthy Weight**

If you want to maintain a healthy weight, you will learn about lifestyle factors that influence weight including nutrition, physical activity, stress and sleep.

### **Nutrition for Better Health**

Improve your health and reduce the risk of major chronic diseases through proper nutrition and healthy eating habits.

### **Enhancing Your Physical Activity**

You will learn ways to enhance your fitness levels by being more active in your daily life.

### **Improving Your Blood Pressure**

If you have hypertension you can benefit from this program by learning about the management of high blood pressure through healthy behaviors such as weight control, physical activity, good dietary choices, quitting tobacco and managing stress.

### **Improving Your Oral Health**

Oral health is something many take for granted. You'll learn how important oral health is to your overall well-being, find out more about common oral conditions, understand treatments and discover how to attain or maintain good oral health.

### **Improving Your Sleep**

Learn about healthy sleep patterns, how to identify personal barriers to a restful sleep and how to implement healthy sleep habits.

### **Living With Diabetes**

Content is inspired by the Center for Disease Control's Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

### **Staying Tobacco Free**

After quitting tobacco, staying tobacco-free is a daily effort. The program addresses the complex physical, psychological and socio-cultural factors that influence an individual's desire to use tobacco products. Key components of this program are trigger avoidance and social support.

### **Financially Fit**

This financial program will help you learn more about financial wellness, but is especially geared toward those who are experiencing some level of stress related to their personal finances. It guides you through the basics of building a financial wellness plan including: defining financial goals, evaluating your financial situation, reviewing your monthly expenses, eliminating debt, saving for the future and planning for retirement.





## **EDUCATIONAL PROGRAMS** (Six lessons in each program)

### **Improving Your Cholesterol**

If you have high cholesterol and want to lower it, you'll be guided in developing lasting lifestyle changes that have been shown to keep cholesterol in check. Learn about weight, nutrition, physical activity and tobacco as they relate to cholesterol.

### **Healthy Bones and Joints**

The musculoskeletal disorders course is for anyone who is experiencing bone and joint issues or who has been diagnosed with conditions such as osteopenia, osteoporosis and osteoarthritis. It provides education on these issues and promotes lifestyle changes for risk factors including diet, physical activity, fall prevention strategies, tobacco and alcohol use and medication adherence.

### **Managing Your Metabolic Syndrome**

If you have this condition or are at risk for developing it, you will learn more about methods to improve your health. The program covers each of the five risk factors that contribute to metabolic syndrome: abdominal obesity, high blood pressure, high triglycerides, high blood sugar and low high-density lipoprotein (HDL).

### **Preventive Health: Reducing Your Risks**

This program is for everyone who wants to make good health choices in their daily lives. You will learn about screenings, immunizations and lifestyle changes that can help reduce health risks from heart disease, cancer, stroke, chronic obstructive pulmonary disease (COPD) and diabetes.

### **Preventing Diabetes**

This program was developed for those who are at risk for diabetes or have already been diagnosed with the condition. The program is inspired by the Center for Disease Control and Prevention's Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

### **Living With Asthma**

Controlling asthma symptoms can be difficult. The content promotes education on this condition as well as regular medical care, assessing asthma control, health conditions and environmental factors that worsen asthma and exercise prescriptions for individuals with well-controlled asthma.

### **Living With Chronic Obstructive Pulmonary Disease (COPD)**

You will receive general education on COPD that addresses lifestyle modifications that can improve quality of life including those related to diet, tobacco cessation and medical treatment adherence.

### **Living With Congestive Heart Failure (CHF)**

The CHF program provides information on the disease and lifestyle modifications that can improve quality of life, including diet, physical activity, weight management, stress management, sleep, tobacco and alcohol use and other special considerations for those living with CHF.

### **Living With Coronary Artery Disease (CAD)**

The CAD program addresses lifestyle modifications that can improve quality of life including those related to diet, physical activity, weight management, stress management and tobacco use.

### **Healthy Pregnancy (Five Programs)**

This series of programs is designed for women who are pregnant or thinking about becoming pregnant. The content promotes maternal and child health from pre-conception to post-delivery with a goal to optimize the health and normal development of mothers and their babies.

\* Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

\*\* AlwaysOn is provided by OnLife Health, an independent company that offers Wellness Management Solutions. OnLife is solely responsible for the programs, products and services that it provides.



# So many reasons to use Teladoc®



**Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits.**  
It's an affordable option for quality medical care.



## GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Ear infection
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician

Talk to a doctor anytime for **free!**



MyDrConsult.com



1-800-DOC-CONSULT (362-2667)

