

## Save the Dates!

### 22nd Annual

### Bookkeeper/Administration Meetings

**Wednesday, July 27<sup>th</sup> or Thursday, July 28<sup>th</sup>**

This year's annual Bookkeeper/Administration meetings will be held virtually and will include participation from all Egyptian Trust vendors who administer the medical, prescription, dental, vision and life insurance plans, as well as American Fidelity, which many districts use for the administration of HSA/HRA and Section 125 benefits. We encourage Bookkeepers, Business Managers, Directors, Superintendents, and anyone who is involved in the health benefits administration for your district to attend one of these meetings.

Watch your email for these invitations which will include additional details.

### 3rd Annual

### New Bookkeeper Training

**Friday, April 8th**

A New Bookkeeper Training will be held this year in April. This will provide detailed instruction of key benefit administration tasks. We will review eligibility rules and processes, provide demos of the online eligibility portal, advise on billing practices and other important benefit program details. There will also be time for questions and answers. Attendance by new bookkeepers, or seasoned bookkeepers who would like a refresher, is recommended.

## Quick Reference Source

### Egyptian Trust

View information about the Egyptian Trust, programs offered by the Trust, Schedules of Benefits, Plan Comparisons, Enrollment Guide, forms, newsletters and more at [www.egtrust.org](http://www.egtrust.org).

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

Get information about your health benefits anytime, anywhere. Use your computer, phone or tablet to securely access Blue Access for Members (BAM). To get started visit <https://www.bcbsil.com>.

On BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a network doctor or hospital
- Request an ID card or print a temporary card

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

### Prescription Drug Program - Prime Therapeutics

Securely view your prescription drug claims history and more on [www.myprime.com](http://www.myprime.com). You may also access the site via Blue Access for Members (BAM). To get started visit <https://www.bcbsil.com>, log-in and select "Prescription Drugs" from Quick Links.

### Dental Plan - MetLife (Services after 9/1/2021)

To review benefits, claims, or find providers, log in to <https://metlife.com/mybenefits> or call 1-800-ASK-4MET.

**Dental Customer Service: 1-800-275-4638**

### Vision Plan – MetLife (Services after 9/1/2021)

To review benefits, claims, or find providers, log in to <https://metlife.com/mybenefits> or call 1-855-MET-EYE1.

**Vision Customer Service: 1-855-638-3931**

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

For assistance with claims, travel and beneficiary resources, portability or conversion policies, contact **Member Services at 1-877-442-4207**.

### In This Issue:

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- You've Got Teladoc
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# Prescription Drug Program Changes

## Effective April 1, 2022

Blue Cross Blue Shield of Illinois (BCBSIL) routinely reviews the **Balanced Drug List** to determine which medications are safe, clinically effective and most 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 using a certain drug; however, often there are other drugs on the list that effectively treat the same condition at a lower cost. Quarterly updates help BCBSIL keep health care more affordable for members. BCBSIL sends targeted letters to any covered member taking a drug impacted by these upcoming changes.



Updates being made to the Balanced Drug List as of April 1<sup>st</sup> include:

- **New Exclusions:** These are drugs that will not be covered by the plan beginning April 1, 2022. 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.
- **Cost Share Changes:** Some drugs are moved 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.
- **Utilization Management (UM) Changes:** These are changes to prescription guideline requirements, including prior authorization and step therapy. If your doctor prescribes one of these drugs, certain criteria must be met before this prescription is authorized for coverage by the plan.

Below are **some** of the prescription drugs that are affected by the changes being made for April 1<sup>st</sup>:

New Exclusions	Cost Share Changes	Dispensing Limit	UM Changes
Bystolic	Dapsone	Exelderm	Acyclovir
	Methyldopa	Oseltamivir	Exelderm
	Prednisone Sodium Phosphate ODT	Luzu	Luzu
			Sumatriptan/Naproxen Sodium

The full Balanced Drug List updated for April 1st can be viewed by clicking the below link:

<https://www.bcbsil.com/docs/rx-drugs/drug-lists/il/rx-list-bal-il-2022.pdf>



If you are taking one of the drugs listed but did not receive a letter from BCBSIL, feel free to reach out to their Benefit Value Advisors (BVA) at 855-686-8517 for additional information or speak with your physician to determine if an alternative therapy is appropriate.

# Make a Plan for Good Health in 2022

When people make New Year's resolutions, they often set goals to become healthier. Eat better. Exercise more. Lose weight. Quit smoking.

Here's another idea that can go a long way toward improving your health. Take the time to schedule a preventive health/wellness visit with your health care provider. Early detection of diseases such as heart disease or diabetes can help slow or stop them from becoming bigger problems.



# Did YOU KNOW?

## Coverage of OTC COVID At-Home Tests

The Egyptian Trust health plans now cover **over the counter (OTC) COVID at home diagnostic tests** with no member cost share under the prescription benefits. Please note:

- Members do NOT need a prescription to purchase OTC COVID-19 tests.
- Benefits are provided under the prescription portion of the plan and tests should be purchased at an in-network pharmacy. Members must use the pharmacy counter for benefits to be applied at point of sale. If member buys OTC tests from the front counter or general checkout area, the member will be required to pay for the purchase and submit a manual claim with their receipt to Prime for reimbursement. (Click link for the manual prescription claim form: [Rx Claim Form](#))
- Coverage is limited to \$12 per test. Covered members are allowed up to eight (8) tests every 30 days (for example, 4 boxes with 2 tests per box).
- Tests purchased prior to January 15, 2022, are not eligible for reimbursement.
- This OTC COVID test benefit will remain in effect through the end of the federal public health emergency.

If you have any questions concerning your health plan benefits, please contact a BCBSIL Benefits Value Advisor (BVA) at 855-686-8517.





# Reach Your Ideal Weight With a Good Night's Sleep



If you are trying to lose weight, you might be prepared with a diet plan and a refrigerator full of healthy foods. You also might dust off your sneakers, slide into bike shorts, and resolve to step on the scale. However, in addition to replacing your burgers with salads, you might want to consider splurging on new pillows and sheets. Why the focus on sleep? According to data collected by Withings, sleep may be essential to weight loss success. Learn how sleep duration, quality, and timing can all have an effect on your weight:

- Lack of sleep can affect overeating. Reduced sleep can impair your body's ability to produce the hormone leptin, which makes you feel full after a meal.
- Not sleeping enough can increase your appetite. Sleep deprivation leads to an increase in the production of the hunger-inducing hormone, ghrelin. This can be a double-whammy in attempts to curb your appetite or reduce caloric intake.
- Feeling tired can stimulate the need to eat food. Too little sleep can affect the part of the brain that is responsible for recognizing food as a source of pleasure, which means the food you do consume feels even better when you are tired.
- There is a strong correlation between body mass index (BMI) and sleep duration. A [Withings](#) study found that BMI influences sleep duration: 66.5% of users who slept an average of less than 7 hours a night were overweight.
- Sleep habits can also determine the success of weight loss goals. Studies have shown overweight people who slept at least an average of 7 hours were more successful in losing weight. In fact, they achieved 25% more weight loss than their overweight peers who slept less than five hours.
- Sleep interruptions can throw off your fitness plan. Withings found that the more sleep interruptions a user experienced, the less active they were the following day. Users who had only 0–1 interruptions at night walked 30% more than users with 8–9 interruptions.
- "Make-up sleep" can also negatively affect weight loss. Overweight people sleeping at least one hour more on weekends than during the week are generally less successful in losing weight. On average, they logged a weight loss of 1.3 lbs. over the year, compared to 2.2 lbs. lost by those who maintained regular sleep patterns.

So, whether you are looking to maintain weight or reach a new weight loss goal – make sure to develop a sound sleep plan in addition to dieting and exercise regimens. Starting with the National Sleep Foundation guidelines of 7 to 9 hours of sleep per night for healthy adults can be the first step in a successful path towards a healthier lifestyle.





BlueCross BlueShield of Illinois



## Retrain Your Brain

**See how much better life can feel with digital mental health programs from Learn to Live.<sup>1</sup>**

More than half of people will struggle with a mental health concern at some point in their lives.<sup>2</sup> 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



# 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.



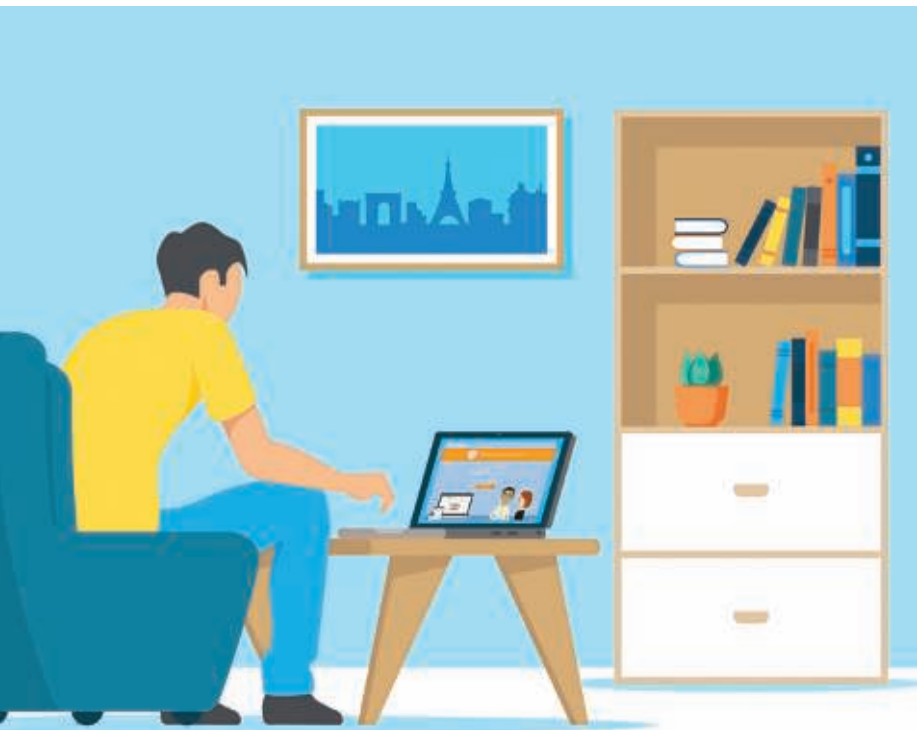
## An expert coach can guide you

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 plan:**

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

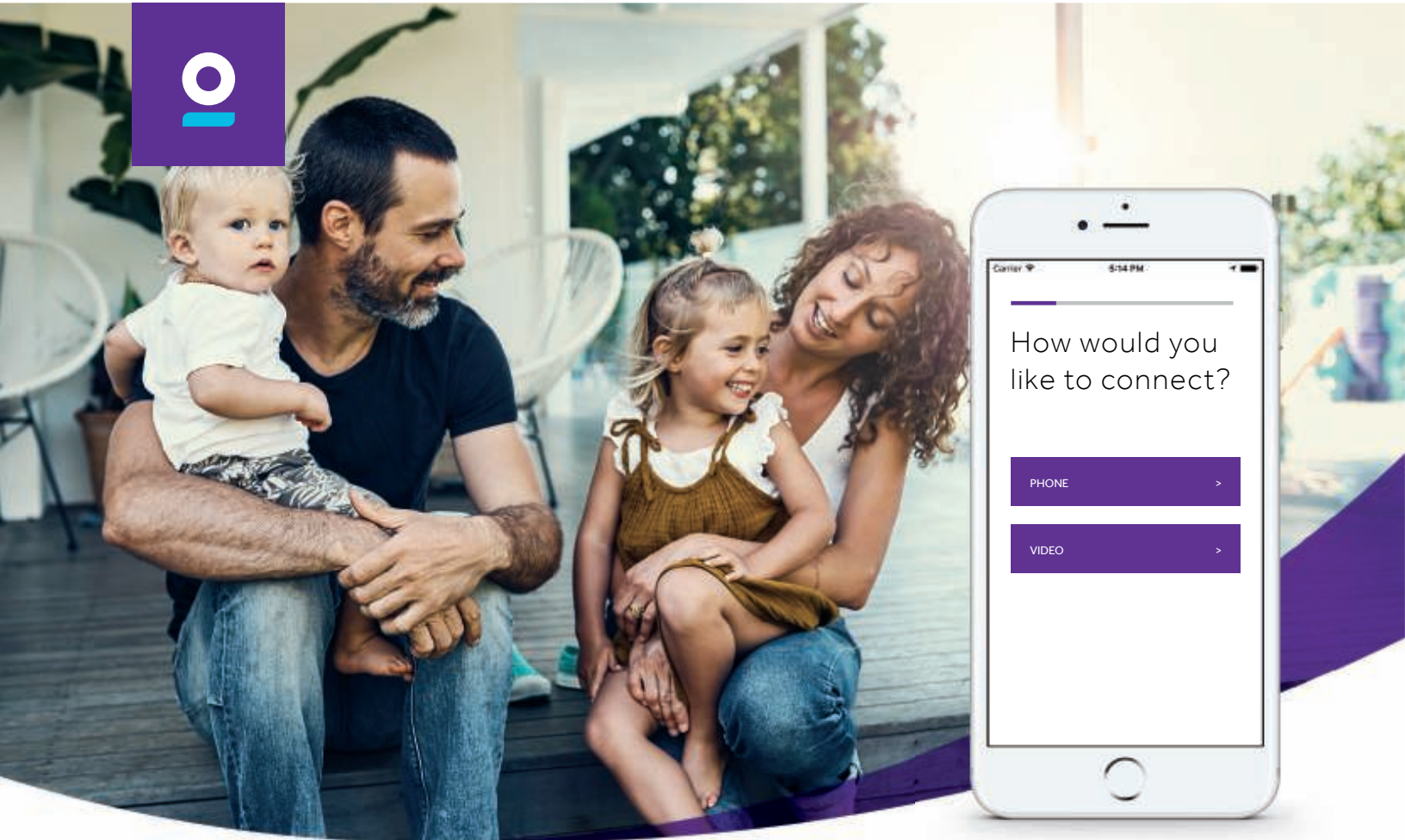
1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

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.

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





## When you need affordable care, **you've got Teladoc!**

Stretch your healthcare dollars by connecting with Teladoc the next time you're sick. With Teladoc, you can speak with a U.S. board-certified doctor 24/7 by phone or video for many non-emergency illnesses.

Receive affordable care for:

- Sinus infection
- Flu
- Cough
- Sore throat
- Rash
- Allergy
- Upset stomach
- Nausea and more

### **Egyptian Trust members talk to a doctor for free**

 MyDrConsult.com  1-800-DOC-CONSULT (362-2667)   Download the app



**Egyptian Trust Members:** For detailed step-by-step instructions on registering to use Teladoc, visit the Trust website at [www.egtrust.org/medical-benefits/teladoc/](http://www.egtrust.org/medical-benefits/teladoc/).

# SmileDirect Club is part of MetLife's dental network

**Smile!** MetLife's PPO dental network includes SmileDirectClub's providers, **giving you easy access to this in-home teeth straightening option**, whether your MetLife plan includes orthodontia coverage or not.



## Get ready to love your smile

SmileDirectClub can transform your smile, conveniently and cost-effectively. With care overseen from start to finish by licensed dentists and orthodontists, SmileDirectClub's customized clear aligners can give you a whole new smile in a matter of months.

Best of all, your MetLife Dental benefits make it easy. Participants in MetLife Dental plans have access to orthodontic treatment discounts, no-cost services, and in-network benefits.

## Orthodontic treatment discounts

- \$200 discount: For MetLife Dental plans that include orthodontia benefits
- \$100 discount: For MetLife Dental plans that don't include orthodontia benefits

## No-cost services

- 3D digital image at one of SmileDirectClub's [235] SmileShops or an at-home impression kit (The cost of the at-home kit will be reimbursed after employee/member returns their impression to SmileDirectClub)
- Bright on™ premium teeth whitening

## In-network benefits

- Licensed dentists or orthodontists develop the treatment plan and monitor each patient's progress.
- All SmileDirectClub dentists are now part of MetLife's dental provider network. If your plan includes orthodontia coverage, services provided by SmileDirectClub dentists will be reimbursed based on your plan's orthodontia benefits.

## Are you ready to show off your smile?

For more information or to locate a dental provider visit [metlife.com](https://www.metlife.com).



## Now you can use your vision benefits to shop online



### More reasons to shop online:

- Enjoy free shipping and returns.
- Make the most of discounts on contact lens supplies.
- Get the perfect fit with free frame adjustment or contact lens consultation from your participating in-network doctor.

You can save 20% off on any additional eyewear purchases, even if you've already used your benefits for the year.

Gadget Review a consumer blog voted Eyeconic as the best place to buy eyeglasses online. Check out what they have to say at [gadgetreview.com!](http://gadgetreview.com!)

Find your look with Eyeconic® and your MetLife Vision benefits. We're working with Eyeconic to bring you the best savings<sup>1</sup> on fashionable prescription eyewear.

### Discover your perfect look

Put yourself in the picture and test your favorite styles using the virtual try-on tool. You can explore a variety of frames to find your favorite look. If you're not sure what suits you best, you can share your picture with friends and get their style tips.

### Tailored to your style

Shop for your favorite designs from brands like Calvin Klein, Cole Haan, Nike, and more. We'll even help you find a participating in-network doctor to get your prescription.

### Check out the savings

There's no guesswork. Your benefits are applied before you make your purchase, so you'll see instant savings<sup>1</sup> on glasses, sunglasses and contact lenses.

### Sign up now

Visit [Eyeconic.com](http://Eyeconic.com) and click on Insurance Benefits (under the Help menu) to apply your MetLife vision benefits.<sup>2</sup>

### Start saving now

**Check out [eyeconic.com](http://eyeconic.com) today!**

1. Your actual savings from enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits to an eye care professional by your family per year and the cost of services and materials received. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.
2. Eyeconic is an in-network optical retailer for all MetLife Vision PPO plans.

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Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY (MetLife). Certain claim and network administration services are provided through its affiliates. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

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