

# Connection

Winter 2021-2022

## Health Savings Account (HSA) Contribution Limit Increases Effective January 1, 2022

Health savings account (HSA) contribution limits for 2022 are increasing \$50 for self-only and \$100 for family coverage, per IRS regulations. The below chart illustrates the current and new HSA contribution limits. HSA catch-up contributions for age 55 and older remains at \$1,000.

	2021	2022	Change
<b>HSA Contribution Limit</b>	Self-only: \$3,600 Family: \$7,200	Self-only: \$3,650 Family: \$7,300	Self-only: +\$50 Family: +\$100

## 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](http://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 a Benefits Value Advisor (BVA) at 1-855-686-8517.

### Prescription Drug Program - Prime Therapeutics

Securely view prescription drug claims history and more on [www.myprime.com](http://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 – 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 (1-800-275-4638).

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

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

### For Dental & Vision Services Prior to September 2021:

#### BlueCare Dental Plan:

Contact Dental Customer Service at 1-800-367-6401.

#### EyeMed Vision Plan:

Contact Member Services at 1-866-804-0982.

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## Springfield Clinic – Out of Network With BCBSIL

Springfield Clinic is out of network with BCBSIL as of November 17, 2021. This means that you will pay more for physician visits and services received from Springfield Clinic on or after November 17th while the Clinic remains out of network. Please review your health plan's out of network benefits (i.e. deductible, coinsurance level, out-of-pocket maximum, etc.) to be familiar with the potential patient responsibility expense you will incur if you continue to receive care from Springfield Clinic while it is out of network.

To minimize out-of-pocket spending, the Trust recommends that you consider choosing an in-network doctor or health care professional for medical services. There are several ways to find in-network care:

- Visit the online Provider Finder on BCBSIL.com;
- Register for or log in to Blue Access for Members;
- Call the BVA for assistance at 855-686-8517.

# Did

# YOU

# KNOW?

### Your Blood Pressure: More Than a Number

While your blood pressure can rise and fall during the day, blood pressure that stays high for a long time can cause serious health problems.

**Why it matters:** High blood pressure – or hypertension – raises the risk of kidney disease, stroke, heart attacks and other serious health issues. Although it's common, too often people don't know they have high blood pressure. That's why it's so important to get your blood pressure checked regularly, know your numbers and work with your doctor to keep it in normal ranges.

Learn more here: [Your Blood Pressure and Your Health - BCBS \(bcbsil.com\)](https://www.bcbsil.com/your-blood-pressure-and-your-health)



## Prescription Drug Program Changes Effective January 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 January 1<sup>st</sup> include the following:

- **New Exclusions:** These are drugs that will not be covered by the plan beginning 1/1/2022. 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.
- **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 January 1<sup>st</sup>:

New Exclusions	Cost Share Changes	UM Changes
Absorica	Menopur	Esomeprazole Magnesium For Delayed Release Susp
Adderall XR		
Lantus		
Lantus Solostar		

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

<https://www.bcbsil.com/PDF/rx/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.



BlueCross BlueShield of Illinois

## Your Options For Filling Maintenance Drug Prescriptions

**What is a maintenance drug?** Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medication. Examples of maintenance drugs are those used to treat high blood pressure, high cholesterol, heart disease, diabetes, asthma, etc.

Trust plans allow new maintenance drug prescriptions to be filled with a 30-day supply for a maximum of two months while your doctor monitors if this new medication is appropriate for you. After two 30-day fills, the maintenance drug **MUST** be moved to a 90-day prescription. To fill a 90-day maintenance prescription, you have the following options:

### Extended Supply Network (ESN) Retail

Prime Therapeutics ESN Pharmacies are able to fill your 90-day maintenance drug prescription in a retail setting. To find Prime ESN retail pharmacies, visit [www.myprime.com](http://www.myprime.com). Copays for ESN 90-day retail are higher than the Home Delivery option.

### Express Scripts Home Delivery

Home Delivery is a convenient way to have your maintenance drugs delivered directly to your home. Copays for 90-day Home Delivery are lower than ESN 90-day retail.

Drug Type	ESN Retail 90 Days	Home Delivery 90 Days
Generic	\$36	\$30
Formulary	\$85	\$55
Non-Formulary	\$130	\$100

*Note: Members enrolled in an HSA-qualified HDHP plan must first satisfy the applicable plan deductible and may have a different prescription copay or coinsurance structure.*

### Reasons to consider Home Delivery

- Save time - - no more waiting in line at the pharmacy.
- Order online or via phone. Receive timely refill reminders and shipping notification by phone or email.
- Enjoy free standard shipping. Prescriptions are delivered in plain-labeled packaging for privacy.
- Delivery is available anywhere in the U.S, so you can get your medicine even when away from home.

### Here’s how to start using the Home Delivery Pharmacy service:



#### Online and Mobile

Visit [express-scripts.com/rx](http://express-scripts.com/rx). Click on Register and follow the instructions to create an account.



#### Phone

Call **833-715-0942** to get started with home delivery or to order a refill. Have your BCBSIL member ID card, prescription information, and doctor’s contact information ready.



#### Mail

Complete the mail order form found on Blue Access for Members (BAM) and mail with your 90-day prescription and payment to Express Scripts.



#### Doctor

Once you’ve created an account, you can ask your doctor to send your prescription electronically to Express Scripts, call **888-327-9791** for faxing instructions, or call the pharmacy at **833-715-0942**.

# 100 BEST HOLIDAY MOVIES!



## ADULTS

It's a Wonderful Life - Unrated  
Love Actually - R  
A Christmas Story - PG  
The Black Candle - Unrated  
Planes, Trains, and Automobiles - R  
The Apartment - Unrated  
Call Me By Your Name - R  
The Preacher's Wife - PG  
The Ref - R  
Scrooged - PG-13  
The Ice Storm - R  
Trading Places - R  
National Lampoon's Christmas Vacation - PG-13  
A Christmas Prince - Unrated  
Bad Santa - R  
Home for the Holidays - PG-13  
Office Christmas Party - Unrated  
The Hebrew Hammer - R  
Jack Frost - R  
Four Christmases - PG-13  
The Night Before - R  
Just Friends - PG-13  
The Holiday - PG-13  
Happy Christmas - R  
Mixed Nuts - PG-13  
Deck the Halls - PG  
The Family Stone - PG-13  
Metropolitan - PG-13  
Tree Man - Unrated  
A Holiday Engagement - Unrated  
A Very Harold and Kumar Christmas - R  
While You Were Sleeping - PG  
Gremlins - PG  
Holiday Inn - Unrated  
Eight Crazy Nights - PG-13  
Babes in Toyland - Unrated  
Remember the Night - PG  
Little Women - PG  
A Christmas Tale - Unrated  
White Christmas - Unrated  
The Best Man Holiday - R  
Meet Me in St. Louis - Unrated  
Last Holiday - PG-13  
Almost Christmas - PG-13  
Batman Returns - PG-13  
Silent Night, Deadly Night - R  
It Happened on Fifth Avenue - Unrated  
Black Christmas - R  
Sweet November - PG-13  
Santa Claus Conquers the Martians - Unrated



## KIDS

A Charlie Brown Christmas - Unrated  
A Charlie Brown Thanksgiving - Unrated  
Rudolph the Red-Nose Reindeer - TV-G  
Home Alone - PG  
The Santa Clause - PG  
An American Tale - G  
How the Grinch Stole Christmas! - Unrated  
Elf - PG  
A Christmas Carol - PG  
The Muppet Christmas Carol - G  
Miracle on 34th St. - G  
Frozen - PG  
Fat Albert's Christmas Special - Unrated  
Jingle All the Way - PG  
Deck the Halls - PG  
Jingle Jangle: A Christmas Journey - PG  
Noelle - G  
Prancer - G  
Trolls Holiday - Unrated  
A Princess for Christmas - Unrated  
Olaf's Frozen Adventure - G  
A Cinderella Story: Christmas Wish - PG  
Grumpy Cat's Worst Christmas Ever - TV-PG  
Christmas with the Kranks - PG  
Dennis the Menace Christmas - G  
Unaccompanied Minors - PG  
Mickey's Once Upon a Christmas - G  
A Dog Named Christmas - Unrated  
Beauty and the Beast - G  
The Man Who Saved Christmas - PG  
Mr. Magoo's Christmas Carol - TV-G  
Saving Christmas - PG  
Elf Bowling: The Move - PG  
Santa Hunters - G  
Pete's Christmas - Unrated  
An All Dogs Christmas Carol - G  
A Fairly Odd Christmas - G  
12 Dog Days Till Christmas - G  
Moomins and the Winter Wonderland - Unrated  
The Dog Who Saved Christmas Vacation - PG  
Albert - G  
Full-Court Miracle - G  
The Nightmare Before Christmas - PG  
Jim Henson's Turkey Hollow - TV-PG  
The Christmas Chronicles - Unrated  
Klaus - PG  
Elliot the Littlest Reindeer - PG  
DreamWorks Holiday Classics - Unrated  
Santa's Apprentice - PG  
Mickey's Magical Christmas - G



## Blinded By The Night? Three Ways To Stay Safe When Driving At Night

It's late and you're behind the wheel.

You know the feeling – tired eyes, squinting at oncoming headlights, the glare off a wet street.

Night driving is a real problem for millions of us. It's a safety issue, too. Even though only about a quarter of all driving happens after dark, fatal accidents are 3 times more likely at night.<sup>1</sup> About 70% of accidents in which cars hit pedestrians happen at night, according to Consumer Reports.<sup>2</sup>

Here's why it's more difficult to see when you drive in low light: Our pupils don't dilate as much in the dark as we age, which means our retinas aren't taking in as much light. That compromises depth perception, color recognition and peripheral vision.

And when your vision is limited in any way, you have less time to react.

But there are things that can help.

1. You can ask your optometrist for anti-reflective lenses. With standard plastic lenses, some light will reflect off the lens, causing glare. Anti-reflective lenses allow more light to pass through to your eye, helping you see more clearly.
2. Experts recommend keeping your glasses and windshield clean. Marks can create a halo effect around oncoming lights. Dimming your dashboard lights will also reduce the halo effect.
3. A thorough eye exam is your best start to sharpening your night-driving vision. Thanks to improved technology, your eye doctor now has access to the latest diagnostic technology.

Drive safely, day or night. Schedule an eye exam today.

<sup>1</sup> [http://www.forbes.com/2009/01/21/car-accident-times-forbeslife-cx\\_he\\_0121driving.html](http://www.forbes.com/2009/01/21/car-accident-times-forbeslife-cx_he_0121driving.html)

<sup>2</sup> <http://www.berkeleywellness.com/self-care/preventive-care/article/night-vision-problems-and-driving>



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