

Important message from Egyptian Trust

Claims with dates of service prior to March 1, 2019

The Egyptian Trust is making efforts to finalize all medical claims prior to March 1, 2019, during which time HealthSCOPE Benefits was the Claims Administrator. HealthSCOPE will continue to process claims for services received in this period but we need your help with this task. It is important you take the time necessary to review your Explanation of Benefits (EOB) and provider billing statements for all services you or your family members received prior to March 1, 2019. If you find charges remain unprocessed, charges you think may have been incorrectly processed, or you are being balance billed more than expected based on your benefit plan, please reach out to HealthSCOPE Benefits **immediately** at 800-397-9598 for assistance.

If you or a family member received a request from HealthSCOPE Benefits requesting additional information, please respond by providing the necessary information immediately so the appropriate action may be taken on your claim. Requests for additional information may have come via an Explanation of Benefits (EOB) or a letter of request mailed to your home. No action will be taken until you provide the requested information.

Claims with dates of service as of March 1, 2019 or later

As you know, Blue Cross Blue Shield of Illinois (BCBSIL) is the claims administrator for all health care services March 1, 2019 forward. However, HealthSCOPE Benefits continues to receive claims for dates of service on or after this date. In those cases, HealthSCOPE Benefits will deny the claim and distribute an EOB with the following message:

TO MEMBER AND PROVIDER: For dates of service on or after March 1, 2019 medical claims should be filed with the local Blue Cross Blue Shield plan.

If you received a claim with this message, it is important you reach out to your health care provider and request they file the claim properly with BCBSIL.

As a reminder, please be sure to show all health care providers your ID card with the BCBSIL information and ask that any claims for services on or after March 1, 2019 are filed accordingly.

If you have any questions about your health care claims please contact a Benefits Value Advisor (BVA) Customer Service Representative at Blue Cross Blue Shield of Illinois at 855-686-8517 weekdays from 8 a.m. to 6 p.m. CST.

In this Issue:

- Quick Reference Source
- Save the Date: 20th Annual Bookkeeper/Administration Meetings
- COVID-19 Updates
- Getting Started with Teladoc
- Coronavirus information from BCBS
- BCBS Well on Target Information
- The BCBS Health Assessment
- Blue Points – Rewards for Healthy Living
- Updates on Balanced Drug List and your Life Insurance

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.

Health Claims

You can securely view your claims history for services prior to March 1, 2019 at 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, 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. 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>

20th Annual Bookkeeper/Administration Meetings



SAVE THE DATE!
July 29th—July 31st



The upcoming annual Bookkeeper/Administration meetings 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 of you use for the administration of HSA/HRA and Section 125 benefits. Meetings will be held in Altamont, Marion and O'Fallon. Watch your email for the invitation which will include additional details.

Attendance by our participating districts is very important. We encourage not only Bookkeepers to attend this meeting, but Business Managers, Directors, Superintendents, and anyone who is involved in the health benefits administration for your district.



COVID-19 Updates



Egyptian Trust Response

The Egyptian Trust is committed to our members and maintaining your health is important to us. We are closely monitoring activity and updates regarding the 2019 Coronavirus (COVID-19). In response, all Trust health plans (including HSA-qualified high deductible plans) will cover testing to diagnose COVID-19 with no member cost share. If you require this test as medically necessary and in compliance with CDC guidelines, there will be no deductible, copayment, nor coinsurance assessed to these charges.

With regard to treatment for COVID-19, Egyptian Trust will cover medically necessary treatment options, including physician services, hospitalization, and emergency services consistent with the terms of your selected benefit plan.

Per CDC recommendations, if you develop symptoms such as

fever, cough, and/or difficulty breathing, and have been in close contact with a person known to have COVID-19, or have recently traveled from an area with ongoing spread of COVID-19, please stay home and call your healthcare provider. Older patients and individuals who have severe underlying medical conditions or are immunocompromised should contact their healthcare provider early, even if their illness is mild. If you have severe symptoms, such as persistent pain or pressure in your chest, new confusion or inability to arouse, or bluish lips or face, contact your healthcare provider to seek care immediately. Your doctor will determine if you have signs and symptoms of COVID-19 and whether you should be tested.

For more information on COVID-19: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html>

Teladoc Response



We're passionate about taking care of people and, as the COVID-19 outbreak unfolds, we understand that our work to provide high-quality healthcare has never been more important. As this situation continues to evolve and as more clusters of cases have emerged in the U.S., more people are seeking care and advice. More people are turning to Teladoc and we're here to serve their needs.

Virtual care is proven to be a highly effective method for evaluating and treatment symptoms, while minimizing exposure to potentially contagious viruses. Our doctors are always available by phone, video, and mobile app to help with non-emergency health issues such as respiratory infections, flu symptoms, and many other illnesses. The doctor evaluates symptoms and provides medical advice which may include treatment and a prescription, if appropriate.

If you think you've been exposed to the coronavirus, it's important to reach out to a healthcare provider, like Teladoc Health. During this outbreak, our doctors are requesting a detailed travel history from patients presenting symptoms of fever and acute respiratory illness. While we are unable to conduct COVID-19 diag-

nostic testing services and therefore cannot confirm diagnoses, our care providers will help guide patients through the next steps for home care, in-person care and/or testing. We will also contact the appropriate health department in accordance with reporting requirements.

Most recently, we have seen visit volumes, questions, and registration requests rapidly accelerate and we are now supporting members at unprecedented scale. Prior to March 9, we were serving demand consistent with peak flu volumes. By Wednesday, March 11, we began to see that spike into the range of 15,000 visits per day. We have now completed approximately 100,000 visits in the past week, which is up 50% over the prior week, and respiratory condition diagnoses are up 24% over the same month last year. We continue to monitor incoming visit requests by geography and activate doctors to serve rising demand, and Teladoc Health Medical Group is actively onboarding additional physicians to join our growing network.

We expect that healthcare needs will continue to escalate through the next few weeks, so we are helping our clients and members to prepare:

- If you're new to using Teladoc, start by [visiting our website](#) for answers to frequently asked questions.
- For fastest support, we encourage members to contact Teladoc by mobile App or web. You can download the App on the [App Store](#) or [Google Play](#).
- Before your first virtual visit, members need to set up a Teladoc account and share their medical history on the app or on our [account set up page](#). Completing this step in advance accelerates visit requests.
- We recognize that unexpected wait times can be frustrating, especially when you're not feeling well, so we have updated our phone, web, and App messaging to help people understand that we are experiencing higher than usual call volumes. On web and App, our wait time estimator helps members to anticipate the expected time for a callback from a doctor.

We are passionate about caring for patients and greatly appreciate your confidence in Teladoc as we navigate these unpredictable healthcare needs together.



Getting started with 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. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away



1

SET UP YOUR ACCOUNT

Set up your account by phone (toll-free) web, mobile app or by texting **"Get Started"** to **469-844-5637**

Online:

Go to Teladoc.com and click **"set up account"**.

Mobile app:

Download the app and click **"Activate account"**. Visit teladoc.com/mobile app to download the app.

Call Teladoc:

Teladoc can help you register your account over the phone.



2

PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



3

REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app

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

MyDrConsult.com

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





Coronavirus and What It Means

What is a coronavirus?

Coronaviruses have been around for decades and are perhaps best known for causing illnesses like the common cold, with symptoms like coughing, sneezing and other upper respiratory issues. In late 2019, a new coronavirus was discovered.

What can you do to keep yourself and others healthy?

According to the Centers for Disease Control (CDC):

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
 - CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others.
 - The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.

What are the symptoms of the coronavirus?

- Fever
- Cough
- Shortness of breath

What should I do if I think I have COVID-19?

- Seek medical advice if you have recently traveled to a level 3 country as identified by the CDC and feel sick. Please visit <https://wwwnc.cdc.gov/travel/notices>.
- Call ahead before you go to a doctor's office or emergency room. Tell them about your recent travel and your symptoms.

Do I need to go to the emergency room (ER)?

Not usually. If you are not sure if you need to go to the ER, call your health care provider.

For more information

The CDC is a great resource for up-to-date information about COVID19. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Experience a New Kind of Wellness — Log In to the Well onTarget Portal

Well onTarget is designed to give you the support you need to make healthy lifestyle choices — and reward you for your hard work.

MEMBER WELLNESS PORTAL

The Well onTarget Wellness Portal uses the latest technology to give you the tools you need for better health. Your wellness journey begins with a suggested list of activities based on the information you provided in the Health Assessment.* Now you have a step-by-step plan to guide you on the way to living your best life. The suite of programs and tools include:

- **Digital Self-management Programs:** Learn about nutrition, fitness, weight loss, quitting smoking, managing stress and more!
- **Health and Wellness Library:** The health library has useful articles, podcasts and videos on health topics that are important to you.
- **Blue PointsSM Program:**** Earn points for wellness activities. Redeem your points for a wide variety of merchandise in the online shopping mall.
- **Tools and Trackers:** These interactive resources help keep you on track while making wellness fun.
- **Health Assessment:** Answer some questions to learn more about your health and receive a personal wellness report.
- **Fitness Tracking:** Get Blue Points for tracking activity with popular fitness devices and mobile apps.
- **Nutrition Help:** Members can choose a nutrition app to connect and monitor their food intake via the [View Nutrition](#) page. Enter calorie targets, carbs, fats, protein and more. Apps include Fitbit, MyFitnessPal and others.
- **Personal Challenges:** Join a personal challenge to help you reach your goals. There are over 30 challenges, so you can choose the best one to fit your wellness journey. Topics include stress, sleep, physical activity and more!

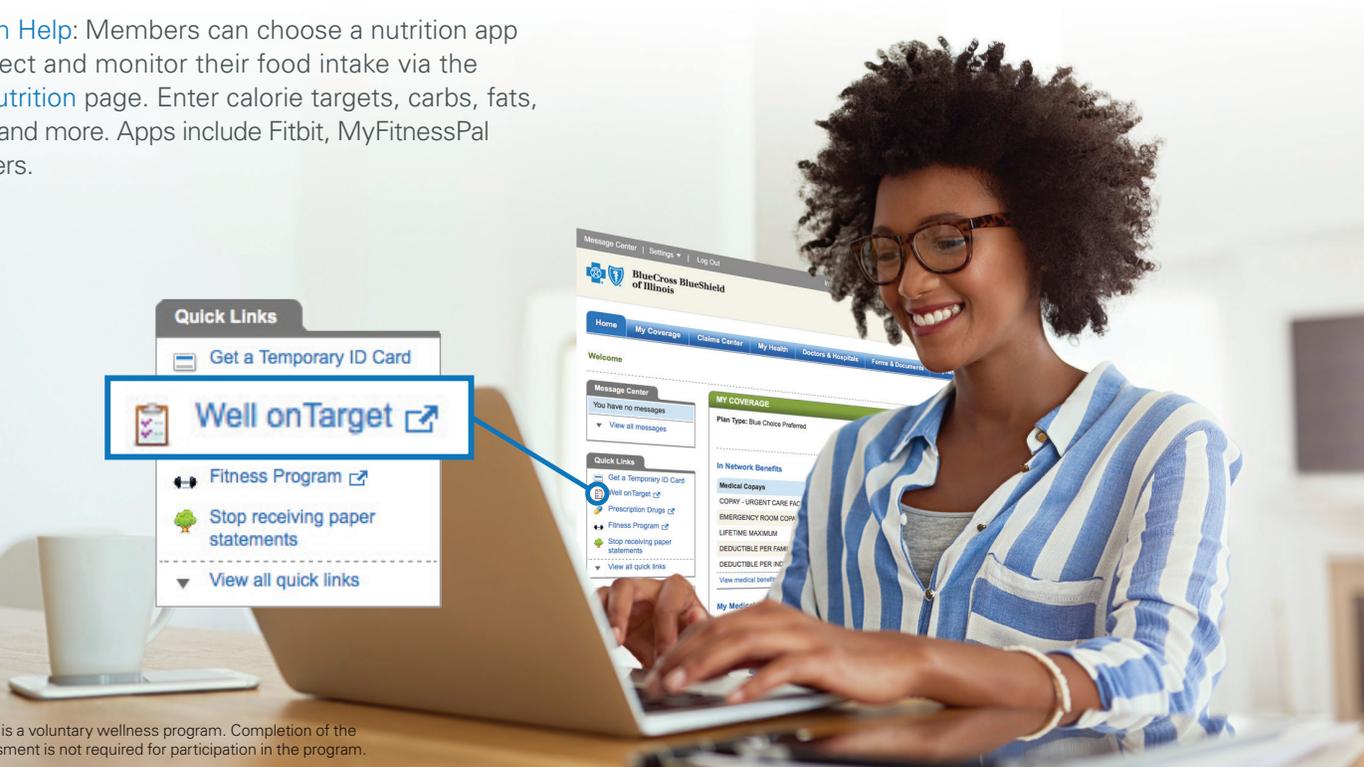
HOW TO ACCESS THE PORTAL

Use your Blue Access for MembersSM (BAMSM) account:

- Log in to BAM at bcbsil.com/members. If this is your first time logging in, you will need to register your account. Click [Register Now](#) on the login screen.
- Once you are in BAM, click on the [Well onTarget](#) link on the left side of the screen. You will be taken to the portal.

QUESTIONS?

If you have any questions about Well onTarget, call Customer Service at [877-806-9380](tel:877-806-9380).



* Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

**Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information.

Take Your Health Personally — Take the Health Assessment

What do you take personally in life? Your family? Your work? A hobby? Add your health to the list by taking the Well onTarget Health Assessment.

Just a few minutes and a few personal details — how you eat, how you sleep, how you live your life — can give you a personalized map to your best health. You can find out your risks and your best options to avoid them. Your customized Personal Wellness Report can tell you how to go from good to better.

The Health Assessment (HA) consists of nine modules, which you can complete all at once or over time, as your schedule permits. These modules include questions about your:

- Diet
- Emotional health
- Physical activity
- Health at work and on the road
- Tobacco use

While it's not necessary, it would be helpful to have a few personal details on hand when you begin the HA, including your:

- Current height and weight
- HDL cholesterol level
- Systolic blood pressure (top number) and diastolic blood pressure (bottom number)
- Triglyceride level
- Blood sugar level
- Waist measurement in inches
- Total cholesterol level



TAKE YOUR HEALTH ASSESSMENT TODAY

You can earn 2,500 Blue Points^{SM*} for taking your HA. Follow these simple steps to get started:

1. Visit wellontarget.com and log in. If you have an existing Blue Access for MembersSM (BAM) account, use your BAM username and password. If you aren't a registered user yet, click "Register Now" to create an account.
2. If you have not taken your HA, there will be a pop-up notification after you log in. You can also take your HA by clicking on "Start" in the "Health Assessment" box at the top of your dashboard. Once you have completed the HA, your reports will be available in this section.

HOW WILL THE HEALTH ASSESSMENT BE PERSONALIZED?

You will begin by answering a few basic questions. Then, the HA will ask you more detailed questions based on your answers to the first set of questions. Your health status and lifestyle will determine which questions you will be asked.

Your answers will help tailor the Well onTarget Member Wellness Portal with programs that could help you reach your health goals. You can check your progress and earn Blue Points twice a year.

WHAT SHOULD I DO WITH MY RESULTS?

After completing the HA, you will receive a confidential Personal Wellness Report. This can help take the guesswork out of wellness. The report will show you how you are doing and give you healthy tips. You can even print out a Provider Report to share with your doctor.

When you know your risks, you can choose your best options to avoid them. When you know your strengths, you can decide to build on them.

Have questions about the HA or the Well onTarget program? Call [877-806-9380](tel:877-806-9380).



Take Your Health Assessment on the Go

Check out the Well onTarget mobile app, available for iPhone[®] and Android[™] smartphones. You can complete your HA and work on your health and wellness goals — anytime and anywhere.

* 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 for further information.

Blue PointsSM — Rewards for Healthy Living

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why we offer the Blue Points¹ program. This program may help you get on track — and stay on track — to reach your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which provides a wide variety of merchandise.

Created with your needs in mind, the Blue Points program has many convenient, user-friendly, personalized and flexible features:

EARN POINTS INSTANTLY

The program gives you points immediately, so you can start using them right away.²

GET EXTRA POINTS

Don't have enough points yet for that reward you really want? No problem! You can apply the points you have and use a credit card to pay the remaining balance.

EASILY MANAGE YOUR POINTS

The interactive Well onTarget portal, available at wellontarget.com, uses the latest user-friendly technology. This makes it easy to find out how many points are available for you to earn. You can also track the total number of points you've earned year-to-date. All of your points information will appear on one screen.



CHOOSE FROM A LARGE SELECTION OF REWARDS

Redeem your points in our expanded online shopping mall. Reward categories include apparel, books, health and personal care, jewelry, electronics, music and sporting goods. You'll also find discounted items on electronics, games, luggage and other merchandise.³

PARTICIPATE IN ACTIVITIES THAT MATCH YOUR GOALS

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

ACTIVITIES	POTENTIAL BLUE POINTS AMOUNTS
Completing the Health Assessment every six months ⁴	2,500 points every six months
Complete a Self-management Program	1,000 points per quarter
Using the trackers to track your progress toward your goals	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program center visits to your routine	Up to 300 points each week
Completing Progress Check-ins	Up to 250 points per month
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day

¹ 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.

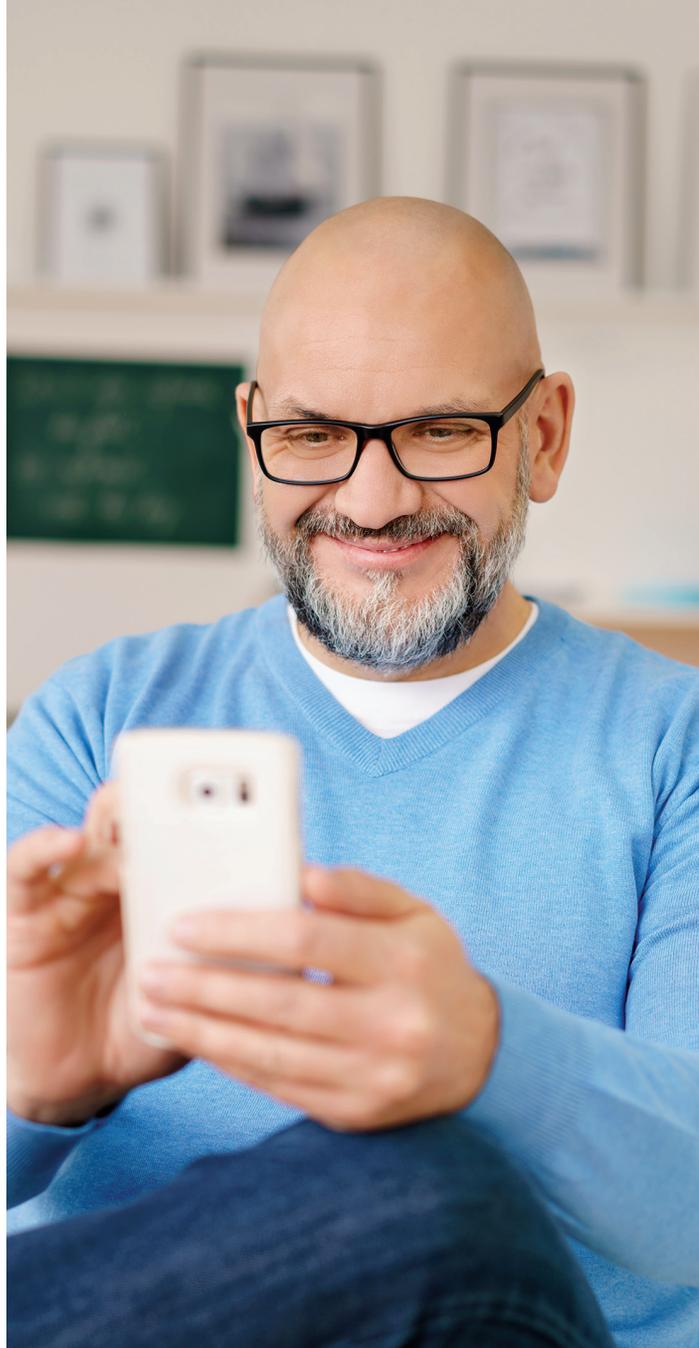
² This does not apply to points you earn for completing Fitness Program activities.

³ 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.

⁴ Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

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
25063.0919



Log on to wellontarget.com today to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting — and continuing — healthy habits.



Update to Balanced Drug List Effective April 1, 2020

Based on the availability of new prescription medications and Prime's review of changes in the pharmaceutical market, some revisions and/or exclusions will be made to the Blue Cross and Blue Shield of Illinois (BCBSIL) Balanced Drug List effective April 1, 2020. Members who are impacted by these formulary changes have been notified by letter. It is important that you review all information received from BCBSIL in a timely manner.

You can view the updated Balanced Drug List on Blue Access for Members (BAM) at <https://www.bcbsil.com/member>. If you have not registered for this site, please do so to access important information like this drug list, claims and plan information, and online tools for health and wellness. Once you are logged in to BAM, find the *Quick Links* box, select *Prescription Drugs*, and follow directions to search for medications on the drug list.



Announcement regarding your life insurance benefit

Existing and new policies underwritten by Dearborn Life Insurance Company will now be serviced under Blue Cross Blue Shield. This includes your basic life insurance and any supplemental/optional life insurance you have purchased.

We understand that security is a priority to you, and the life insurance policy you have chosen is there to give you peace of mind knowing your family is covered. As part of the Egyptian Area Schools Employee Benefit Trust, you will see no difference in the administration of your life insurance. Your account management team remains the same, and you should continue to reach out to HealthSCOPE Benefits for eligibility and billing questions at 1-800-397-9598.
