



Save the Dates!

**21st Annual
Bookkeeper/Administration Meetings
July 28th or July 29th**

This year's annual Bookkeeper/Administration meetings will include presentations 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. The morning meetings will be held via Zoom. We encourage Bookkeepers, Business Managers, Directors, Superintendents, and anyone involved in benefits administration for your district to attend one of these meetings.

**2nd Annual
New Bookkeeper Training (Refresher Session)
June 30th**

New Bookkeeper Training (or refresher session) will be held in June. In this virtual meeting, attendees will receive detailed instruction on key benefit administration tasks. We will review eligibility rules and processes, provide demos of the online eligibility portal, advise on premium billing and payment practices and other important benefit program details. There will be ample time for questions and answers. Attendance by new bookkeepers, or seasoned bookkeepers who would like a refresher, is recommended.

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

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.

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. 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 - BlueCare Dental

Visit the Dental Wellness Center for dental services by logging 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

Vision Plan – EyeMed

Find a network provider, view your protected claims, eligibility and more at www.eyemed.com, or contact **Member Services at 1-866-804-0982**.

Basic and Optional Life Insurance – Blue Cross Blue Shield

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

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Balanced Drug List Updates Effective April 1, 2021

Blue Cross Blue Shield of Illinois (BCBS-IL) is committed to providing access to quality, cost effective treatment options. The BCBS-IL Balanced Drug List is routinely reviewed 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 accustomed to certain drugs; however, often there are other drugs on the list that treat the same condition at a lower cost. These updates help BCBS keep health care more affordable for members. BCBS has been sending targeted letters to covered members taking any drug impacted by these upcoming changes.

Updates to the Balanced Drug List as of **April 1st** include the following:

- **New Exclusions:** These are drugs that will not be covered beginning April 1st. Please work with your physician to have an alternative drug prescribed. If you choose to continue this medication, your physician can request an exception from BCBS. If BCBS denies the request, you will be responsible for the full cost of this excluded drug
- **Cost Share Changes:** Some drugs are being 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.
- **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 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.

The full list of updates is too lengthy to include in this newsletter. Below are **some** of the prescription drugs affected by the changes for April 1st:

New Exclusions	Cost Share Change	UM Changes	Dispensing Limits
Ciprodex	Dapsone	Brimonidine Tartrate	Brimonidine Tartrate
Demser		Carospir	Carospir
Norgesic Forte		Dihydroergotamine Mesylate	Lorazepam (Ativan)
Protonix		Ketorolac Tromethamine	Zipsor
		Mupirocine 2% cream	
		Sorilux	
		Zipsor	

If you are taking one of the drugs listed above but have not received a letter from BCBS, feel free to reach out to the BCBS Benefits Value Advisors (BVA) at 855-686-8517 (weekdays 8:00 a.m. to 6:00 p.m. CST) for additional information. You should also speak with your physician to determine if an alternative drug is appropriate.

The full Balanced Drug List will be updated by April 1st, at the below link:

<https://www.bcbsil.com/PDF/rx/rx-list-bal-il-2021.pdf>

COVID-19 Coverage in 2021

• **COVID Testing and Testing-Related Visits:** You will not pay copays, deductibles or coinsurance for COVID-19 testing from a BCBS-IL PPO network provider, whether at a physician's office, urgent care or walk-in clinic, or emergency room. Testing must be medically necessary, performed at the direction of a doctor, and consistent with CDC guidance.*

• **COVID Treatment:** Claims for treatment of COVID with dates of service on or after January 1, 2021, will be processed at normal plan benefit levels. You will incur the appropriate copays, deductibles and/or coinsurance for these services based on the Trust health plan in which you are enrolled. If you received COVID treatment from a BCBS-IL PPO network provider, or as a non-network emergency, prior to January 1, 2021, normal patient cost share was waived.



Contact a Benefits Value Advisor (BVA) at 855-686-8517 weekdays 8 a.m. to 6 p.m. CST with any questions about your health plan benefits.

**Until the end of the federal public health emergency (as required by the Families First Coronavirus Response Act).*

Understanding the Difference: BCBS-IL Telehealth vs Teladoc



BlueCross BlueShield of IL

Telehealth visits with a BCBS-IL PPO network provider are available as of January 1, 2021 as part of your Trust **health plan** benefits. You will be required to pay the normal patient cost share for telehealth services, such as office visit copays or deductible and coinsurance based on the Trust health plan in which you are enrolled. If you are interested in receiving telehealth services, reach out to your BCBS-IL PPO network provider to confirm they are providing a telehealth option for the care you require.

VS



With the **Teladoc** Program you will have **NO** patient copay or cost-share required. Services are provided by a U.S. board certified doctor by phone or video for many non-emergency illnesses, such as sinus infections, flu, cough, sore throat, allergy issues, and many more. Egyptian Trust contracts directly with **Teladoc** to provide this option. **Teladoc is not provided through BCBS-IL.**

Note: When completing your **Teladoc** registration, do **not** indicate that your insurance provider is BCBS. Teladoc's registration process should auto-fill the "insurance provider" field with your employer's name (i.e. your school district). This confirms that **Teladoc** has identified your Trust record and will apply the \$0 cost share to services you receive. If you have trouble with the registration process, call 1-800-DocConsult (1-800-362-2667) for assistance.

Please visit <https://www.egtrust.org/medical-benefits/teladoc/> for simple instructions to register for **Teladoc**.

**BlueCross BlueShield of Illinois**

COVID-19 Vaccines

Now that the Food and Drug Administration (FDA) has approved COVID-19 vaccines for use, here are some things to keep in mind about the COVID-19 vaccines:

- **They're covered at no cost to you.** All our health plans will cover the COVID-19 vaccine at no cost to you in and out of network (during the public health emergency). As availability increases, you can get the vaccine at your doctor's office, pharmacy and other locations.* Call Customer Service at the number on your Blue Cross and Blue Shield of Illinois member ID card to help locate an in-network health care provider near you.
- **The safety of COVID-19 vaccines is a top priority.** The FDA uses a set of criteria to evaluate the safety and effectiveness of vaccines. The COVID-19 vaccines available have been approved by the FDA.
- **There may be a limited supply of vaccines at first.** Federal and state health officials are working with the medical community on the rollout plan for the COVID-19 vaccines.
- **You may need more than one shot for effectiveness.** Some of the COVID-19 vaccines require two doses. Once you receive your first dose, make sure to ask about receiving your second dose of the same vaccine before leaving.
- **Talk to your health care provider.** Your doctor or pharmacist can answer questions about the COVID-19 vaccine and when you should get it.
- **Be aware of scammers.** Criminals are using COVID-19 as a chance to commit health care fraud. Be wary if you get a call about COVID-19 and guard your private information.



For other resources and information about COVID-19 and you, visit our COVID-19 website at bcbsil.com/covid-19. The [Centers for Disease Control and Prevention](https://www.cdc.gov) and [FDA](https://www.fda.gov) have more information about the COVID-19 vaccine.

* If you are a member whose prescription drug plan is not administered through BCBSIL, or coverage of the vaccination at a retail pharmacy is not included in your particular plan, please call the Customer Service number on your ID card for more information.

Your Vision and The Rundown On “Digital Detox”

The latest detoxification trend sweeping the globe does involve something most of us consume in excess — and it hits us square in the eyes.

It's called **digital detox**. More people, seeking to reclaim a life balance, are taking a break from digital devices for reasons that range from distraction-free family time to improved eye health. Nearly half of U.S. smart phone owners have tried to limit their use, according to a 2017 survey by Deloitte.

Try as we might, however, certain circumstances, like work, could prevent a complete power-down. But that doesn't mean we can't adapt our habits and avoid the potential effects of digital over exposure.

Experts recommend trying these tips:

- Take frequent breaks: Every 20 minutes, look at something 20 feet away for at least 20 seconds
- Reduce overhead light to cut down on glare
- Double check your posture to make sure there's enough space between you and your computer, and that eyes are gazing slightly downward
- Increase text sizes to add contrast
- Stay hydrated: Drink water, break out your humidifier or use artificial tears to help when eyes feel dry (we blink 1/2 to 1/3 less using digital devices)

There are some lenses in the market that may help, too, like anti-reflective lenses or those featuring magnification.

Talk with your eye doctor if you're concerned about your digital habits. He or she can guide you in selecting both functional and fashionable options to relieve symptoms of digital eye strain.



Be prepared for natural disasters

You have 24/7 remote access to quality healthcare for times like these

Being forced to leave your own home is something no one wants to think about, but being prepared can help. If you find yourself displaced from home or unable to access your primary doctor, **don't forget you've got Teladoc®**. Teladoc provides you with remote access to a doctor's care by phone or video.



Connect with doctors by
web, phone or app



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by phone or video



Board-certified doctors
With an average of
20 years experience



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medically necessary



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emergency issues



Share results with
your primary doctor

Set up your account today and be ready when you need care.

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1-800-DocConsult (1-800-362-2667)

