

Egyptian Area Schools BENEFIT PLAN

Connection

Spring 2025

Quarterly Balanced Drug List Updates Effective April 1, 2025

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

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

- **New Exclusions:** These are drugs that will not be covered by the plan beginning April 1, 2025. 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.
- **Tier/Cost Share Changes:** Some drugs may move 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.

| New Exclusions | Tier Change | UM Change |
|-----------------------|--|-----------|
| ORACEA OXTELLAR XR | SODIUM FLUORIDE 50000 PPM ENAMEL PROTECT | CABTREO |



The full Balanced Drug List will be updated by April 1st: [BCBS-IL 2025 Balanced Drug List](#)

If you are taking one of the drugs listed above but have not received a letter from BCBSIL, please reach out to the Benefits Value Advisors (BVA) at 1-855-686-8517 for additional information. You should also speak with your physician to determine if an alternative therapy is appropriate.



In This Issue:

- **An Ounce of Prevention: Lifestyle Medicine**
- **BCBS – Assess your Stress**
- **Delta – Stress and Oral Health**
- **Hinge Health – Women’s Pelvic Health**
- **USI Webinar – Medicare Benefits Demystified**
- **Hinge Health – Spring Webinar Series**
- **Member Quick Reference Source**

An Ounce of Prevention

What is meant by lifestyle medicine?

Lifestyle medicine is a medical approach that uses lifestyle changes to prevent, treat and manage chronic conditions like type 2 diabetes, cardiovascular disease and obesity. It is evidence-based and focuses on six-pillars or healthy behaviors.

What are the 6 pillars of lifestyle medicine?

- Exercise
- **Stress management**
- Plant-based nutrition
- Positive social support and connections
- Avoidance of risky substances
- Restorative sleep



Managing Stress

Stress is an automatic physical, mental and emotional response to a difficult event or situation. Stress is a common and unavoidable part of life. Managing stress effectively is crucial for maintaining physical and mental well-being. But negative, long-term stress can lessen your quality of life. Here are some evidence-based techniques to help you cope with stress - - the five “R”s to stress management:

Rethink your situation. Identify and challenge your negative and unhelpful thoughts. Keep a journal or talk with people you trust about the stressors in your life and how you are feeling. Outside parties may have ideas you haven’t considered to help you cope in a positive way.

Relax. Practice relaxation techniques such as deep breathing, yoga, meditation, tai chi, exercise and prayer. Taking a few minutes to unwind can help you feel rejuvenated and ready to move on.

Release tension in a healthy way. Avoid using drugs or alcohol as a coping mechanism. Avoid drinking excess caffeine such as coffee or soft drinks. Instead take a walk outside and stick to a sleep routine. Staying physically health can improve your emotional well-being. Every little bit of activity helps toward that goal.

Reduce stressors in your life. Take a break from news or social media. It’s good to be informed, but constant information about negative events can be upsetting.

Reorganize your responsibilities. Balancing all the demands of work, family and friends is no small challenge. Try making a daily to-do list to stay on track and set time limits to stay focused. You may find it helpful to share some responsibilities by asking a coworker or friend to help with a project or task. When you think you have to do everything yourself, it only adds to your stress.



PREVENTION





BlueResourceSM – Stress Relief – Getting Organized

Assess Your Stress

Stress is part of daily life. Ready for some smart insights about what triggers yours? The **Holmes-Rahe Stress Scale** offers clues. Place a check mark by all the events you've experienced over the past year. Total your points, then check your score.

Take the quiz on page 2.

Less than 150 points. Your stress level is low, which means you have less chance of getting a stress-related illness within the next couple of years.

150-300 points. You have borderline stress. It's time to start taking care of yourself. Your stress level puts you at risk for developing stress-related illnesses.

More than 300 points. Your stress level is high, and your chance of getting stress-related illnesses is great. Take steps to identify triggers and manage them.



Talk with your doctor about the results of this quiz to help keep stress under control.

The Holmes-Rahe Life Stress Inventory

The Social Readjustment Rating Scale

INSTRUCTIONS: Mark down the point value of each of these life events that has happened to you during the previous year. Total these associated points.

| Life Event | Mean Value |
|--|--------------|
| 1. Death of spouse | 100 |
| 2. Divorce | 75 |
| 3. Marital separation from mate | 65 |
| 4. Detention in jail or other institution | 63 |
| 5. Death of a close family member | 63 |
| 6. Major personal injury or illness | 53 |
| 7. Marriage | 50 |
| 8. Being fired at work | 47 |
| 9. Marital reconciliation with mate | 45 |
| 10. Retirement from work | 45 |
| 11. Major change in the health or behavior of a family member | 44 |
| 12. Pregnancy | 40 |
| 13. Sexual difficulties | 39 |
| 14. Gaining a new family member (birth, adoption, older adult moving in, etc.) | 39 |
| 15. Major business readjustment | 39 |
| 16. Major change in financial state (a lot worse or better off than usual) | 38 |
| 17. Death of a close friend | 37 |
| 18. Changing to a different line of work | 36 |
| 19. Major change in the number of arguments w/spouse (either a lot more or a lot less than usual regarding child rearing, personal habits, etc.) | 35 |
| 20. Taking on a mortgage (for home, business, etc.) | 31 |
| 21. Foreclosure on a mortgage or loan | 30 |
| 22. Major change in responsibilities at work (promotion, demotion, etc.) | 29 |
| 23. Son or daughter leaving home (marriage, attending college, joined military) | 29 |
| 24. In-law troubles | 29 |
| 25. Outstanding personal achievement | 28 |
| 26. Spouse beginning or ceasing work outside the home | 26 |
| 27. Beginning or ceasing formal schooling | 26 |
| 28. Major change in living condition (new home, remodeling, deterioration of neighborhood or home, etc.) | 25 |
| 29. Revision of personal habits (dress, manners, associations, quitting smoking) | 24 |
| 30. Troubles with the boss | 23 |
| 31. Major changes in working hours or conditions | 20 |
| 32. Changes in residence | 20 |
| 33. Changing to a new school | 20 |
| 34. Major change in usual type and/or amount of recreation | 19 |
| 35. Major change in church activity (a lot more or less than usual) | 19 |
| 36. Major change in social activities (clubs, movies, visiting, etc.) | 18 |
| 37. Taking on a loan (car, TV, freezer, etc.) | 17 |
| 38. Major change in sleeping habits (a lot more or a lot less than usual) | 16 |
| 39. Major change in number of family get-togethers | 15 |
| 40. Major change in eating habits (a lot more or less food intake, or very different meal hours or surroundings) | 15 |
| 41. Vacation | 13 |
| 42. Major holidays | 12 |
| 43. Minor violations of the law (traffic tickets, jaywalking, disturbing the peace, etc.) | 11 |
| Now, add up all the points you have to find your score. | TOTAL |

150 points or less means a relatively low amount of life change and a low susceptibility to stress-induced health breakdown.
 150 to 300 points implies about a 50% chance of a major health breakdown in the next two years.
 300 points or more raises the odds to about 80%, according to the Holmes-Rahe statistical prediction model.



Stress and Your Oral Health

It's well known that stress can play a major role in overall health. However, it doesn't affect just your physical and emotional health. It can negatively affect your oral health if left untreated. It's important to understand how stress can affect your oral health and ways to minimize or prevent it.

5

Ways Stress Can Impact Your Smile

- 1** **Teeth grinding or jaw clenching** (bruxism) often occurs while we're sleeping and don't even realize it's happening. This can cause headaches, jaw soreness and damage to your teeth. Your dentist may recommend a special mouth guard to wear at night to help protect further grinding.
- 2** **Canker sores** (mouth ulcers) are inflammations on the soft tissues of the mouth that often develops into open ulcers. These painful sores can last 1-2 weeks. Your dentist may prescribe gel or cream to help relieve the pain.
- 3** **Dry mouth** can be caused by stress or from medicines used to treat anxiety or other conditions. A decrease in saliva can lead to plaque buildup, tooth decay and bad breath.
- 4** **Gum disease** (periodontal disease) is an infection of the gums. Chronic stress can lower your immune system, making it harder for the body to fight off infections. Gums become inflamed and may bleed. Advanced gum disease can result in gum recession and tooth loss.
- 5** **Tooth decay** occurs when bacteria in plaque attacks tooth enamel. Cavities can form and the softer root tissue of the tooth can become temperature sensitive.

(Continued on next page.)

Managing Stress for Better Oral Health

Finding ways to reduce your stress level can significantly benefit your oral and overall health. Here are several simple ways to help de-stress:



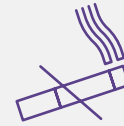
Exercise regularly

Even a short walk allows you to enjoy scenery, while still bringing the benefits of exercise.



Eat healthy

by choosing fruits and veggies, along with lean proteins and drinking plenty of water.



Avoid tobacco

and marijuana, as well as excessive drinking.



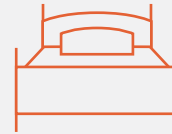
Strengthen relationships

by talking with a close friend or family member, or seek professional therapy.



Practice relaxation

using techniques such as meditation, yoga and deep breathing.



Get plenty of sleep

to help boost your mood, mental alertness and overall energy level.

In addition to managing stress, be sure to maintain good oral health habits, such as brushing your teeth twice and flossing once daily. It's also important to visit the dentist regularly for checkups to help detect and treat oral health issues early before they become more serious.

Visit <https://www.deltadentalil.com/oralhealth> for more oral health information and tips.



Delta Dental of Illinois



\$0
cost to you



Hinge
Health

Join the Women's Pelvic Health program

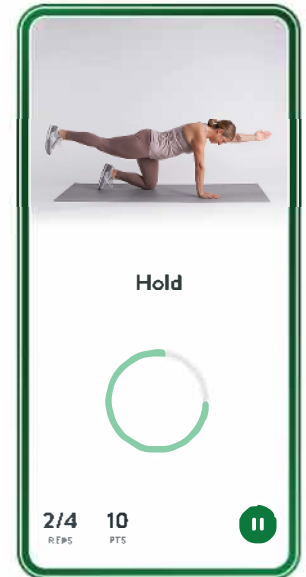
Get personalized pelvic floor care at no cost to you through your EGT medical plan.

What's your pelvic floor?

Your pelvic floor is the group of muscles supporting the bladder, uterus, and bowel. Pregnancy, injury, and certain conditions can sometimes weaken those muscles, resulting in pain, bladder control issues, and more.

Why join?

- Get personalized exercise therapy for pregnancy and postpartum, bladder control, pelvic muscle strengthening, or pelvic muscle relaxation.
- Work 1-on-1 with a clinical care team that specializes in pelvic floor care.
- Exercise from the privacy of your own home, on your schedule.



To learn more and apply, scan the QR code or visit <https://hinge.health/egtrust>

Questions? Call (855) 902-2777

Employees and their eligible dependents 18+ enrolled in a Blue Cross Blue Shield of Illinois medical plan through EGT are eligible.



Medicare Benefits DEMYSTIFIED

What you need to know to understand and evaluate your Medicare Options:

Hosted by Matt Bradley, My Benefit Advisor / USI INSURANCE SERVICES

We will be discussing . . .

- MEDICARE SERVICES OFFERED
- MEDICARE 101 – THE ABC’S AND D’S OF MEDICARE
- MEDICARE COSTS
- ENROLLMENT PERIODS & HOW TO AVOID PENALTIES
- INFLATION REDUCTION ACT & PART D
- Q&A SESSION

Matt Bradley is an experienced professional who is dedicated to helping people understand their Medicare options. It is his mission to educate and guide you through the multitude of plan options, financial exposure, and rules and regulations that come along with Medicare. With his assistance, you will be able to proactively step into the world of Medicare with confidence.

| | | | |
|---------------------------|----------------------------|----------------------------|----------------------------|
| 2/6/25 11:00 AM EST | 4/16/25 11:00 AM EST | 6/17/25 11:00 AM EST | 9/08/25 11:00 AM EST |
|---------------------------|----------------------------|----------------------------|----------------------------|

We are using Webex as our video platform for the webinar.

Please login at least 10 minutes prior to the start time in order to assure that all connections are made.

When you are ready, click or enter one of the links below which will take you to Matt’s Webex room.

Here is the link: [HTTPS://TINYURL.COM/MB-USI-MEDICARE](https://tinyurl.com/mb-usi-medicare)

Alternative link: <https://meet.usi.Webex.com/meet/pr1735823046>



SCAN QR CODE
MEETING LINK ACCESS



QUESTIONS?

Contact Matt Bradley
matthew.bradley@mybenefitadvisor.com
610.897.4442

SCAN QR CODE

MATT’S WEBSITE ACCESS



MYBENEFIT
ADVISOR



2025 Hinge Health Member Webinar Series Calendar of Events

| Month | Topic | Date & Time | Registration Link |
|------------|--|---------------------|---|
| April 2025 | Unpacking Pain: Contributing Factors and Getting Support | April 9, 12PM CST | Webinar Registration - Zoom |
| | Hinge 101: Digital Exercise Therapy for Pain Relief | April 16, 12 PM CST | Webinar Registration - Zoom |
| May 2025 | Mental Health & Movement | May 14, 12PM CST | Webinar Registration - Zoom |
| | Hinge 101: Digital Exercise Therapy for Pain Relief | May 21, 12PM, CST | Webinar Registration - Zoom |
| June 2025 | Get to Know your Pelvic Floor: Understanding Pelvic Health | June 11, 12PM CST | Webinar Registration - Zoom |
| | Hinge 101: Digital Exercise Therapy for Pain Relief | June 18, 12PM CST | Webinar Registration - Zoom |

Member 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.

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 the Benefits Value Advisors (BVA).

Benefits Value Advisor: 1-855-686-8517

Prescription Drug Program - Prime Therapeutics

Securely view prescription drug claims history and more on 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 – Delta (For services on or after 9/1/2024)

To review benefits, claims, or find providers, log in to <https://deltadentalil.com>.

Dental Customer Service: 1-800-323-1743

Vision Plan – Delta (For services on or after 9/1/2024)

To review benefits, claims, or find providers, log in to <https://deltadentalil.com/deltavision>.

Vision Customer Service: 1-866-723-0513

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.