



Introducing New Egyptian Trust Consultant: Rick Johnston

We are excited to announce an addition to the Egyptian Trust team. Rick Johnston has joined Leo Hefner and Tom Dahncke as a consultant to the Trust. Rick is a former superintendent serving at El Paso Gridley and Mahomet-Seymour school districts. For the past seven years, he has served as a school client manager for over thirty districts with Bushue HR and Risk Management in southeastern Illinois.



“We have been working hard to get up to speed on the inner workings of the Trust. I believe in the value of the Trust for members and look forward to working with folks across the state. We have begun the process of reaching out to meet with districts learning more about them and their partnership with the Trust,” said Johnston. *(Continued on page 3)*

Increases to Health Plan D-HDHP Deductible and HSA Contribution Limits effective January 1, 2025

In accordance with IRS requirements, the deductible for **Health Plan D-HDHP** will increase slightly effective January 1, 2025. Health savings account (HSA) contribution limits for 2025 are also increasing. The below chart illustrates the current and new Plan D-HDHP deductibles and the HSA contribution limits for individual and family coverage. HSA catch-up contributions for individuals age 55 and older remain at \$1,000.

	2024	2025	Change
Plan D-HDHP Deductibles	Individual: \$1,600 Family: \$3,200	Individual: \$1,650 Family: \$3,300	Individual: +\$50 Family: +\$100
HSA Contribution Limit	Individual: \$4,150 Family: \$8,300	Individual: \$4,300 Family: \$8,550	Individual: +\$150 Family: +\$250



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Balanced Drug List Updates Effective January 1, 2025

Blue Cross and Blue Shield of Illinois (BCBSIL) routinely reviews the Balanced Drug List to determine which medications are both clinically effective and 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 January 1st include the following:

- **New Exclusion:** These are drugs that will not be covered by the plan beginning January 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 Change:** 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
CORLANOR	CALCIPOTRIENE	CYLTEZO
JATENZO	FLUOCINONIDE	ACTEMRA
TESTOSTERONE		KETOPROFEN
ALTRENO		



The full Balanced Drug List will be updated by January 1st at the below link: [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.



(Continued from page 1...Introducing Rick Johnston)

The Executive Committee is pleased to add someone with Rick's background in school relations, finance, multiple layers of professional contacts across the state, and experience in health coverages for schools in particular. He is a thirty-eight-year veteran in public education serving at various moments on the teacher's union insurance committee, leading from the superintendent's seat and then recently serving in an advisory position to districts while reviewing coverages. This will serve him well in his new role with the Trust.

Chairman of the Egyptian Trust Brad Detering said "Rick has hit the ground running. He has been meeting with individual districts since he began earlier this fall. We are committed to the stability of the Trust and strategically growing the Trust where appropriate. Rick will continue to provide the same school-centered approach we have experienced with Tom and Leo. The integrity and experience that Rick brings will allow the Trust to prosper well into the future."

Rick can be contacted at (217) 649-0823 or email at Rickjohnstonconsulting@gmail.com

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 6 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



Let's start at the top—Exercise

Did you know that the average American adult spends more than six hours sitting every day? Some health experts now say "sitting is the new smoking." Here are a few simple ways to get more movement every day:

- *Get up and take a brisk, five minute walk every few hours*
- *Raise your toes up and down when you brush your teeth*
- *March in place during the commercials when you are watching TV*
- *Walk around while catching up on the phone with your friends*
- *Do shoulder shrugs or arm circles while sitting at your desk or in your chair*
- *Stand in a shallow squat and throw some cross punches*

Squeezing in some of these movements throughout your day can have an impact on your health and help you make strides in managing your chronic condition.





Pre-Treatment Estimates for Your Dental Care

Unexpected bills can be stressful *and* unpleasant. It's much easier to budget for expenses that are anticipated. **Delta Dental of Illinois makes it simple for you to find out whether a treatment is covered by your dental plan and how much it may cost before you take a seat in your dentist's chair.**

Here's how:



1

When a proposed treatment plan is estimated to cost more than \$300, ask your dentist to submit a pre-treatment estimate for the proposed treatment.



2

A pre-treatment estimate gives Delta Dental the chance to review the proposed treatment in accordance with your dental coverage.



3

Delta Dental can then estimate what portion of the treatment will be covered under your dental plan and what portion will be your financial responsibility (out-of-pocket costs).



4

A pre-treatment estimate will be sent to you and your dentist. We encourage you to review this estimate together and discuss options before deciding on a final treatment.



With a pre-treatment estimate, you have the opportunity to learn about your options – and it's easier for you to budget for your dental care.

Visit deltadentalil.com/oralhealth for more information.

Delta Dental of Illinois



In-network can also mean online



Eyesight changes. How consumers buy eyewear is changing, too. That's why at DeltaVision®, we offer several eye care online shopping options to go with the thousands of physical, in-network locations.

Members can shop and buy glasses, contacts and prescription sunglasses, just like they would in the store — but from their computer, smartphone or tablet. It's fast, it's easy and it's all built into the vision benefit:

- Members can choose from hundreds of brand-name frames and contacts
- In-network benefits are instantly applied at checkout

TAKE A LOOK AT THE NUMBERS

81% of decision makers want to offer online, in-network options for purchasing frames and lenses¹

67% of millennials prefer to shop online rather than in-store²

20% of contact lenses are purchased online³

LENSCRAFTERS®	lenscrafters.com
◎ OPTICAL	targetoptical.com
Ray-Ban®	ray-ban.com
GLASSES.COM	glasses.com
contactsdirect	contactsdirect.com

*Valid prescription required

Contact your Delta Dental of Illinois rep or visit Deltadentalil.com to learn more



**DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.*

¹ 2016 WorkforceVision Benefits Survey conducted by EyeMed and Workforce.

² Ecommerce Trends: 139 Stats Revealing How Modern Customers Shop in 2017. (2017, July 5). BigCommerce.com study. <http://www.the-pixel.com/ecommerce-trends-139-stats-revealing-how-modern-customers-shop-in-2017>.

³ Nichols J., Contact Lenses 2017. (2018, January 1). <https://www.clspectrum.com/issues/2018/january-2018/contact-lenses-2017>.



\$0

cost to you

**Join now
to feel better
all year long**



**Reduce your pain and get a strong start
on your goals with Hinge Health**

Don't let joint or muscle aches, stiffness, or soreness interfere with your goals for 2025. Egyptian Trust pays for this benefit, so that you can access physical therapy anytime, anywhere.



Questions? We're here to help!

To talk to a member of our support team, call us at **1-855-902-2777** or email help@hingehealth.com.

Don't let sickness slow you down.

Get care by phone or video 24/7.



Teladoc[®]
HEALTH

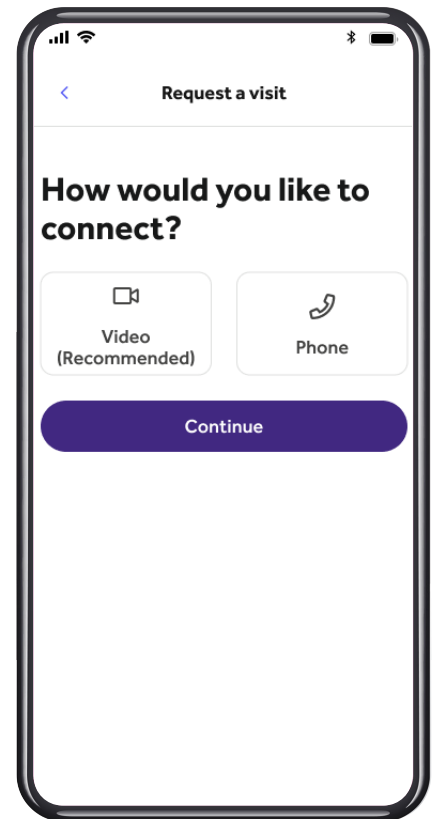
Teladoc Health is included in your health benefits.

We're here to help you and your family feel better while traveling, at work, or at home—day or night. Wherever you are, you've got access to providers all year long by phone or video





Get treated for:

- Flu
- Sore throats
- Pink eye
- Bronchitis
- Sinus infections
- Rashes
- Allergies
- And more



Get Care 24/7 for free

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-TELADOC (800-835-2362) | Download the app  

*Teladoc Health is not available internationally.

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Egyptian Trust health plan members receive Teladoc services at **NO COST**. Be certain to indicate your coverage is through **Egyptian Trust** when registering your account.

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.

Life Insurance Member Services: 1-877-442-4207

**For Dental & Vision Services Prior to 9/1/2024:

Dental Plan - MetLife: Dental Customer Service 1-800-275-4638.

Vision Plan – MetLife: Member Services 1-855-638-3931.