

Open Enrollment

BENEFITS GUIDE

2021-2022



PAISBOA
HEALTH BENEFIT TRUST

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From the Executive Director



Guy Gilpin | Executive Director
484-580-8844
guy.gilpin@phbtrust.org



Fall 2021

Dear Members:

Building on our 30+ year legacy, the PAISBOA Health Benefit Trust remains dedicated to providing high-quality health care benefit plans to independent schools and universities in the state of Pennsylvania. Today, we are more than 135 schools strong and growing — covering more than 17,000 lives through the power of the flock!

Throughout the COVID-19 pandemic, the Trust has responded to ensure that our members have access to the care they need, and we will continue to do so as we move forward together. The health and well-being of our membership is paramount in every decision made by the Trust's Board of Trustees, the elected representatives from our member schools who volunteer to serve on your behalf.

As you review the 2021-2022 Open Enrollment Benefits Guide, please take the time to become familiar with the comprehensive and robust benefit offerings that are included with your membership in the Trust.

Independence Blue Cross will remain our partner for medical benefits and wellness initiatives. Through the *Achieve Well-being* programs, you can earn a \$200 reward by completing five healthy actions, talk to a dedicated Registered Nurse Health Coach or Wellness Coach, access free resources on the Wellbeing Hub, and receive \$150 in reimbursements by enrolling in a weight management, fitness, or smoking cessation program.

Telemedicine is here to stay, and *Doctor On Demand* will continue to provide our members with an effective option for care. We are pleased to share that the Trust will again cover the full cost of all Doctor On Demand medical, therapy, and psychiatric visits.

We will also maintain our vendor partnerships with *CVS* for prescription drug benefits, *VBA* for vision benefits, and *Delta Dental* for dental benefits. Online benefit enrollment and billing software will be provided through *PlanSource* again this year.

The PAISBOA Health Benefit Trust staff, our partners at *Armstrong, Doyle, & Carroll*, and the *Independence Dedicated Customer Service Team* look forward to providing support during the Open Enrollment process and throughout the entire 2021-2022 Plan year.

Wishing you and your families good health in the year ahead!

Sincerely,

A handwritten signature in blue ink, appearing to be "G Gilpin".

Guy Gilpin



PAISBOA

HEALTH BENEFIT TRUST

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Board of Trustees

2021-2022

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Abington Friends School
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Academy of the New Church
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ADVIS
The Agnes Irwin School
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Benchmark School
Buckingham Friends School
Cabrini University
Calvary Temple Christian Academy
Caskey Torah Academy
Cedar Grove Christian Academy
Center School
Chestnut Hill College
The Children's School at Saint John's
Church Farm School
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The Concept School
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The Crefeld School
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Friends School of Haverford
Friends Select School
Gemma Services
Germantown Academy
Germantown Friends School
Gesu School
Gladwyne Montessori School
Goshen Friends School
Gratz College
Greene Street Friends School
Greene Towne Montessori School
Gwynedd-Mercy Academy Elementary
Gwynedd Mercy Academy High School

Gwynedd Mercy University
Harcum College
Harrisburg Academy
The Haverford School
The Hill School
Hill Top Preparatory School
HMS School for Children with Cerebral Palsy
Holy Child Academy
Holy Child School at Rosemont
Holy Family University
Holy Ghost Preparatory School
Hope Lutheran School
Immaculata University
The Institutes
International Christian High School
Jack M. Barrack Hebrew Academy
Kimberton Waldorf School
The Kiski School
Kohelet Yeshiva
Kosloff Torah Academy
La Salle College High School
La Salle University
Lansdowne Friends School
Linden Hall School for Girls
Logan Hope School
Malvern Preparatory School
The Meadowbrook School
Media-Providence Friends School
Mercersburg Academy
Mercy Career & Technical High School
Merion Mercy Academy
The Miquon School
Montessori Children's House of Valley Forge
The Montessori School
Montgomery School
Moore College of Art & Design
The New School of Lancaster
Newtown Friends School
Norwood-Fontbonne Academy
Olney Christian School
Overbrook School for the Blind
PAISBOA Health Benefit Trust
The Pen Ryn School
Pennsylvania Academy of the Fine Arts
Pennsylvania Assoc. of Independent Schools
Pennsylvania Institute of Technology
Pennsylvania School for the Deaf

Perelman Jewish Day School
The Phelps School
Phil-Mont Christian Academy
The Philadelphia School
Plumstead Christian School
Plymouth Meeting Friends School
Project Learn School
The Quaker School at Horsham
Red Hill Christian School
Regina Angelorum Academy
Regina Coeli Academy
Revolution School
River Valley Waldorf School
Sacred Heart Academy Bryn Mawr
St. Aloysius Academy for Boys
St. Edmund's Academy
St. James School
St. Joseph's Preparatory School
St. Peter's School
Salus University
The School in Rose Valley
Sewickley Academy
Solebury School
Springside Chestnut Hill Academy
Stratford Friends School
The Timothy School
United Friends School
The University of the Arts
University of the Sciences in Philadelphia
Upland Country Day School
Valley Day School
Valley Forge Military Academy & College
Villa Joseph Marie High School
Villa Maria Academy High School
Villa Maria Academy Lower School
The Walden School
Waldron Mercy Academy
West Chester Friends School
Westtown School
William Penn Charter School
Windsor Christian Academy
Won Institute of Graduate Studies
Woodlynde School
The Wyndcroft School

EFFECTIVE SEPTEMBER 1, 2021

Save time and money — Connect with Independence!



Looking for a simple way to get the most from your Independence Blue Cross health plan? Connect with us by signing up for email or text alerts to get:



Personalized reminders about your health
for when it's time for an annual visit or screening



Notifications to help you access important plan information
like a link to your digital ID card, or the ability to reach Customer Service with one tap



Alerts on how to get the most out of your health plan
with information about available benefits you may not be using or how you can save money when you need health care



**Stay up to date. Save money.
Maximize your benefits.**

Visit ibx.com/getconnected
to sign up for email or
text alerts

Visit ibx.com/getconnected

Be sure to have your member ID card handy — you'll need your ID number from the front of the card.



Independence Blue Cross Customer Service

for PAISBOA HBT members

We believe getting answers to your health plan questions should be as simple as calling a trusted friend. That's why we're pleased to offer you access to a team of dedicated Customer Service Representatives who are there to help you, whether it's a question about your PAISBOA HBT benefits, support with a claim, or guidance using an online tool.

Your dedicated Customer Service Team includes experienced representatives trained in PAISBOA HBT benefits who provide:

- Personalized support for your PAISBOA HBT health plan, such as help finding in-network doctors and the most cost-effective site of care
- Support with an inquiry or issue related to benefits, eligibility, and claims
- Follow-up and outreach on unresolved issues to ensure resolution

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

To speak with your Independence dedicated Customer Service Representative, call **1-833-444-BLUE**.

Your representative is available **Monday - Friday, 8 a.m. – 9 p.m.**

- Coordination with your dedicated Independence Registered Nurse Health Coaches, who can provide one-on-one personalized support to help you:
 - Better understand your diagnosis.
 - Learn about your condition.
 - Actively manage your health.
 - Adhere to your medications.
 - Address everyday health concerns.

Log in at **ibx.com** to Find a Doctor

The Find a Doctor tool at **ibx.com** helps you make confident decisions about your health care.



Easy-to-use search

Simple navigation helps you get faster, more accurate results when looking for doctors, hospitals, or other facilities.



Doctor and hospital profiles

Informative doctor and hospital profiles and nationally recognized quality measurements help you find the doctor that is right for you. Our provider profiles offer more than just location and phone number. You can also view credentials, hospital affiliations, reviews from other members, office hours, gender, specialty, language spoken, and whether they're accepting new patients.

Questions?

Call the PAISBOA Health Benefit Trust Dedicated Customer Service Team at 1-833-444-BLUE.



Rate and review your experience

See what other members thought about a doctor or hospital, and share your own experiences. Anyone can read ratings and reviews, but you must log in at **ibx.com** to submit a review.



Compare doctors and facilities

Easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

ibx.com



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Achieve
Well-being

Get rewarded for your healthy choices



As a PAISBOA HBT member, you can earn \$200 in gift cards just by completing five healthy actions! Log in at ibx.com to start earning your Achieve Well-being rewards.

With Achieve Well-being, you can bring healthy habits within reach. This online program offers a personalized set of well-being tools and resources to help you achieve what's important to you in a way that's simple, easy, and fun. And as a PAISBOA HBT member, you'll get rewarded!

Log in today at ibx.com to start earning!

You'll earn \$200 in gift cards when you complete all the following activities:

- Visit your primary care physician for an annual check-up.
- Complete an age- and gender-appropriate screening.
- Complete your Well-being Profile (takes about 15 minutes).
- Complete at least one online well-being program. Visit the [Member Flyers](#) page on the microsite for the Achieve Well-being Rewards Step-by-step Guide.
- Opt in to receive IBX Wire messages, and you'll get important plan notifications, health screening reminders, and information about your rewards progress. Simply text **IBX Wire** to **73529**.

After completing all five activities, you'll earn \$200 in gift cards. You may redeem your reward once per plan year (now through October 31, 2022).*

*IRS rules require that the gift card(s) be reported as income.



Get \$150 back!

Complete 120 workouts at an approved fitness center

Looking for motivation to exercise?

The Healthy LifestylesSM fitness program will reimburse you \$150 for working out regularly.

Four easy steps

1. Join an approved fitness center. Choose a full-service fitness center that includes amenities for continuous cardiovascular, flexibility, and resistance training. You may also submit activity for virtual sessions through digital subscriptions or apps.
2. Exercise at your fitness center regularly. Work out at your approved fitness center or via virtual sessions through a digital subscription or app at least 120 times during a 365-day period.
3. Record your workouts. After you complete 120 workouts, you can request a reimbursement. Your logged workouts must be at least eight hours apart.
4. Submit your documentation and request reimbursement. Log in to ibx.com/reimbursements and upload copies of the following documentation:
 - Proof of payment
 - Record of your workouts

Start your well-being journey today!

Visit ibx.com or download the IBX mobile app.

Once all your documentation is submitted, you can request your reimbursement to be paid by direct deposit or American Express rewards card.*

Achieve Well-being

Our personalized online tools and resources help you achieve what's important in a way that's simple, easy, and fun. Visit ibx.com to get started today.

*Please note that American Express charges a fee of \$4.00 plus three percent of reimbursement amount.

Get \$150 back!

Enroll in a weight
management program



Support from others can make weight loss feel more manageable. Enroll in WW®, WW® Online, Noom, or an approved weight management program at a network hospital and the Healthy LifestylesSM Weight Management Program will reimburse you up to \$150.

How it works

1. Sign up for an approved weight management program.
2. Attend the approved program.
3. Submit documentation and request your reimbursement.

Once all of your documentation is submitted, you can request your reimbursement to be paid by direct deposit or a Visa rewards card.*

Start your well-being journey today!

Visit ibx.com or download the IBX mobile app.

Log on to reimbursements.ibx.com/ibc and submit the following documentation:

- If attending WW in person, you will need to submit receipts and copies of your booklets.
- If participating in WW Online, you should submit screen prints to show proof of payment and progress in the program.
- If participating in Noom, you should submit screenshots to show proof of payment and participation in the program.
- If attending a hospital-based or youth program, proof of payment and participation is required.

* Please note that Visa charges a fee of \$4.00 plus three percent of the reimbursement amount.



Get \$150 back!

Complete a tobacco cessation program



You probably know many of the reasons why you should quit smoking — it can help you breathe easier, live longer, and protect the health of those around you. Quitting isn't easy, and many people try more than once before they succeed, but it's worth it.

To help you quit for good, our Healthy LifestylesSM Tobacco Cessation Program will reimburse you up to \$150 for completing an approved tobacco cessation program.*

How it works

1. Sign up for an approved tobacco cessation program.
2. Complete the approved program.
3. Submit documentation and request your reimbursement.

Log on to ibx.com/reimbursements and submit the following documentation:

- Proof of your participation in an approved tobacco cessation program or a certificate of completion
- All program receipts and receipts for nicotine replacement products or medications prescribed to you to help you quit

Start your well-being journey today!

Visit ibx.com or download the IBX mobile app.

Once all of your documentation is submitted, you can request your reimbursement to be paid by direct deposit or American Express rewards card.†

Achieve Well-being

Our personalized online tools and resources help you achieve what's important in a way that's simple, easy, and fun. Visit ibx.com to get started today.

* If you're 18 or older and your program costs less than \$150, you can apply the difference toward reimbursement of nicotine replacement products or medications prescribed to you to help you quit.

† Please note that American Express charges a fee of \$4.00 plus three percent of the reimbursement amount.

Approved tobacco cessation programs include those that focus on behavior modification and provide frequent and regular support.

Achieve Well-being

Reach your health goals with Wellness Coaching



Sometimes you need a little extra support when you're considering making lifestyle changes. Achieve Better Health provides an added level of support and services to help you set and achieve your goals along your health journey.

Want to make a lifestyle change? Get support.

Ready to lose weight? Or quit smoking once and for all? An Independence Blue Cross Wellness Coach can provide you with the support and resources you need to reach your health goals and achieve better overall health.

What is Wellness Coaching?

Wellness Coaching is a trusted relationship that helps you identify and set goals in areas where you want to make lifestyle changes, such as losing weight or managing stress.

How can a Wellness Coach help me?

A Wellness Coach can help you by providing new ideas and resources as well as support and accountability for reaching your goals. A Wellness Coach collaborates with you to identify and achieve specific health-related goals. While your Wellness Coach respects you as the expert in your own life, he/she supports your lifestyle change by providing structure, accountability, and expertise.

Call **1-844-IBX-CARE (1-844-429-2273) (TTY: 711)** to speak with a Wellness Coach and get on track for a healthier lifestyle.*

You can also call your Wellness Coach directly:

Tara Elnitski: 215-241-4907*

*This is a free and confidential service.

Together, you and your Wellness Coach celebrate successes and reassess health goals when challenges arise.

Can a Wellness Coach help me manage a chronic health condition, like asthma or diabetes?

While a Wellness Coach can help with goal setting, a Registered Nurse Health Coach is the more appropriate choice if you're managing a chronic health condition. Health Coaches focus on specific health conditions or illnesses, such as asthma or diabetes, whereas Wellness Coaches work with you to make lifestyle changes that result in better overall health.

Achieve
Well-being

Make the call. Take the call.

Talk to your dedicated Registered Nurse Health Coach to help you navigate your health journey.



What is a Health Coach?

Independence Blue Cross Health Coaches are registered nurses who can answer your questions and help you make informed decisions about your health.

There are several ways your dedicated Health Coaches can help you, including:

- Managing a chronic condition or serious illness
- Addressing everyday health concerns
- Making lifestyle choices that can reduce your health risks
- Preparing for doctor visits, planned procedures, and hospital admissions

They may contact you, or you can call them anytime.

Stay on top of personal health information, screening reminders, health tips, and more!

Visit ibx.com/getconnected or text **IBX** to **73529** to sign up.†



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

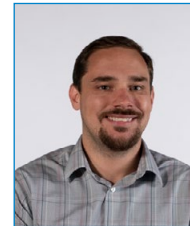


Talk to an available Health Coach 24/7
at **1-844-IBX-CARE**
(1-844-429-2273) (TTY: 711).*

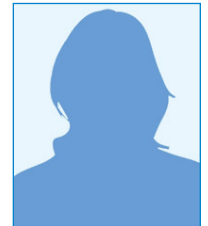
Your dedicated Health Coaches



George Barrett,
BSN, RN
215-241-3079*



John Kirn,
BSN, RN
215-241-0155*



Barbara Schlager,
BSN, RN
215-241-7803*

*This is a free and confidential service.

†Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and Conditions available at myhelpsite.net/ibx. Notification messages within IBX Wire™ are sent via automated SMS. Enrollment in IBX Wire™ is not a requirement to purchase goods and services from IBX.

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。请致电 1-800-275-2583。

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Achieve Well-being@Work

Take charge of your well-being your way

Resources to improve your mind and body



The work you do helps students reach their full potential. Now it's *your* turn to learn how to live a healthier, happier, and more balanced life!

We're excited to offer Achieve Well-being@Work with Independence, a wellness program that offers opportunities to help you better manage your mental, emotional, and physical health.

Take a recess for your mind and body

Each week you can access free virtual workshops and an on-demand library of interactive resources on mindfulness, stress management, nutrition, and healthy living from leading wellness vendors.

It's all available on the customized PAISBOA Health Benefit Trust Wellbeing Hub at onthehoga.com/paisboa.

Check out onthehoga.com/paisboa to get started today!

Workshops will be streamed live and recorded so you can enjoy them at your convenience. Think of it as a chance to take a recess for your mind and body!

- **Mindfulness techniques:** Explore the basics of mindfulness and learn how to apply these techniques to your daily life.
- **Work-life balance strategies:** Develop emotional intelligence skills and learn to set boundaries to help you thrive in all areas of your life.
- **Cooking classes:** Learn how to prepare quick, healthy meals along with a dietitian and get answers to your nutrition questions.
- **Biometric screening:** Get a voucher for a free screening that includes a lipid and glucose panel and body measurements to get a better picture of your health.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. These are value-added programs and services. They are not benefits under your Independence Blue Cross health care plan and are subject to change without notice.

On To Better Health

Manage your emotional well-being with online tools and resources



Improve your emotional well-being with On To Better Health, an online program that provides easy-to-use self-help tools and resources.

The confidential program, free to Independence Blue Cross members with Magellan Health benefits, consists of self-assessments, articles, videos, and personalized and guided therapy — 24 hours a day, 7 days a week — so you can feel better and manage everyday stress.



It's easy to get started!

- Log in to your ibxpress.com account or IBX mobile app.
- From the *Health & Well-Being* tab, select *Value-Added Services*.
- If this is your first visit, follow the prompts to use the SmartScreener, a convenient and private way to assess your emotional well-being.
- After completing the SmartScreener, you will be able to view a personalized list of recommended programs and modules, and browse thousands of library articles, resources, and self-assessments. To start a module, simply click the *Launch Program* button.

On To Better Health is there when and where you want — and need — it. Get started today!

*You may not have access to all of the features.

The information in this brochure is not meant to provide clinical advice. Program modules are a supplement to your overall care and are not intended to replace care through your provider. Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. Magellan Behavioral Health, Inc., an independent company, manages mental health and substance abuse benefits for most Independence Blue Cross members.



Achieve greater emotional well-being*

On To Better Health can help you identify your needs through a short SmartScreener online assessment. Then, it can provide cognitive behavioral therapy for common challenges such as:

- **Alcohol or substance use:** this ten-session program, teaches skills and techniques to promote long-lasting, skill-based changes in behavior.
- **Anxiety, panic, or phobia:** through exercises and activities, this nine-session program can help you overcome fears and break the cycle of unhelpful thoughts and behaviors.
- **Chronic pain:** this seven-session program will help you improve functioning and prevent pain flare-ups.
- **Depression:** this four-session program helps you recognize signs and symptoms, challenge negative thoughts, and manage relapse.
- **Insomnia:** this six-session program teaches you skills and techniques to help improve sleep quality.
- **Obsessions or compulsions:** a nine-session module of interactive videos helps you identify triggers and develop self-management skills so you can reach your goals.

Eat your way to better health

with free nutrition counseling



Members can take advantage of six free visits

Eating healthy would be a lot easier with your own private chef to cook nutritious meals. We can't hire a chef for you, but we can give you one-on-one time with nutrition experts to help you set goals for better eating habits.

As part of your benefits, Independence Blue Cross lets you schedule up to six visits per plan year for nutrition counseling* at no additional cost to you when you visit an in-network doctor or registered dietitian. No referrals needed!

Eat your way to a healthier you

Eating healthier doesn't have to mean eating less. It means learning how to add nutritious foods into your diet. It means understanding how what you eat affects your overall health and well-being. A healthy diet and weight can give you more energy and may even lower your blood pressure and cholesterol.

Many people develop chronic conditions, such as diabetes, heart disease, and high blood pressure, as a result of being overweight. Nutrition counseling can help you better manage

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Find a registered dietitian

1. Go to ibx.com/findadoctor.
2. Search by specialty, and type "Nutrition" in the search field.
3. Call to schedule your nutrition counseling appointment. No referrals necessary!

your diet and your weight, so you can reduce your risk for developing these health conditions. So take a few minutes to connect with an in-network dietitian or network doctor today to help you to meet your nutrition goals.

Questions?

Call the PAISBOA Health Benefit Trust
Dedicated Customer Service Team
at 1-833-444-BLUE.

*Not all employers offer nutrition counseling visits as part of their benefit plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage. If nutrition counseling services are provided in addition to other covered services, an office visit copay may apply. Deductible and coinsurance may apply to services obtained out of network.

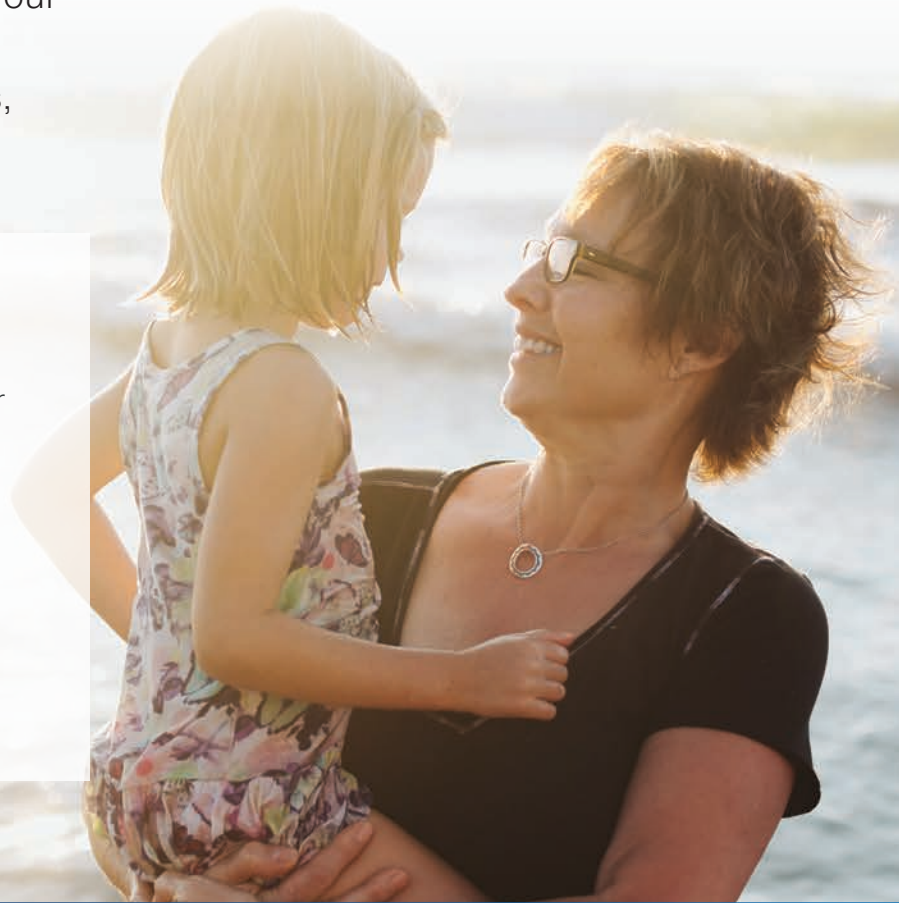
Modern Diabetes Management, At No Cost to You



Livongo helps you stay on top of your health. It comes with an advanced meter, unlimited strips and lancets, and on-demand coaching.

PROGRAM BENEFITS

- ✓ An advanced blood glucose meter
- ✓ Unlimited strips and lancets
- ✓ Personalized insights
- ✓ One-on-one coaching
- ✓ Guidance on healthy habits



GET STARTED



Text **"GO HBT"** to **85240** to learn more & join

You can also join by visiting join.livongo.com/HBT/register or call **1-800-945-4355 (TTY/TTD: 711)** available 24 hours a day, seven days a week and use registration code: **HBT**

You have access to this program at no cost through your Independence Blue Cross (Independence) health plan.

Las comunicaciones del programa Livongo están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al (800) 945-4355 (TTY/TDD: 711) disponible las 24 horas del día, los 7 días de la semana o visite bienvenido.livongo.com/HBT.

Once you enroll in Livongo Diabetes, you are entitled to automatically participate for a minimum of four (4) months. During your participation in the program, you will receive an Explanation of Benefits (EOB) even if you do not access services.

Acupuncture:

What does my health insurance cover?



Find out when and how acupuncture is covered by your health plan

What is acupuncture?

Acupuncture is a health practice that involves using needles placed under the skin to stimulate points in the body and ease symptoms. Studies suggest that acupuncture may help ease chronic pain and certain other conditions and is a reasonable option for people with chronic pain to consider.¹

How does Independence cover acupuncture?

Subject to your benefits, Independence Blue Cross (Independence) members are covered for 18 acupuncture visits for pain management and certain other conditions:²

- Headache (migraine, tension)
- Post-operative and chemotherapy-induced nausea, vomiting
- Nausea from pregnancy
- Low back pain
- Pain from osteoarthritis of knee/hip
- Chronic neck pain

Acupuncture for these conditions is available without precertification, and coverage is based on plan type:

- **PPO** members will pay specialist cost-sharing.
- **HMO, POS, and DPOS** members will need a referral from their PCP and will pay their specialist cost-sharing.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.



To learn more about your acupuncture benefits, call the PAISBOA Health Benefit Trust Dedicated Customer Service Team at 1-833-444-BLUE.

Is acupuncture right for me?

To determine whether you could benefit from acupuncture:

- **Talk with your doctor.** Acupuncture should only be used to complement your doctor's care, not replace it. Your doctor can help you decide if acupuncture is right for your symptoms.
- **Check covered conditions.** Review Medical Policy #12.00.01 at ibx.com/medpolicy to determine the conditions for which acupuncture is considered medically necessary.
- **Find the right practitioner.** Ask your doctor for a recommendation, or visit ibx.com/findadoctor. Use as much care as you would in choosing a traditional health care professional.

1 National Center for Complementary and Integrative Health. Acupuncture: In Depth, nccih.nih.gov. Accessed on October 15, 2018.

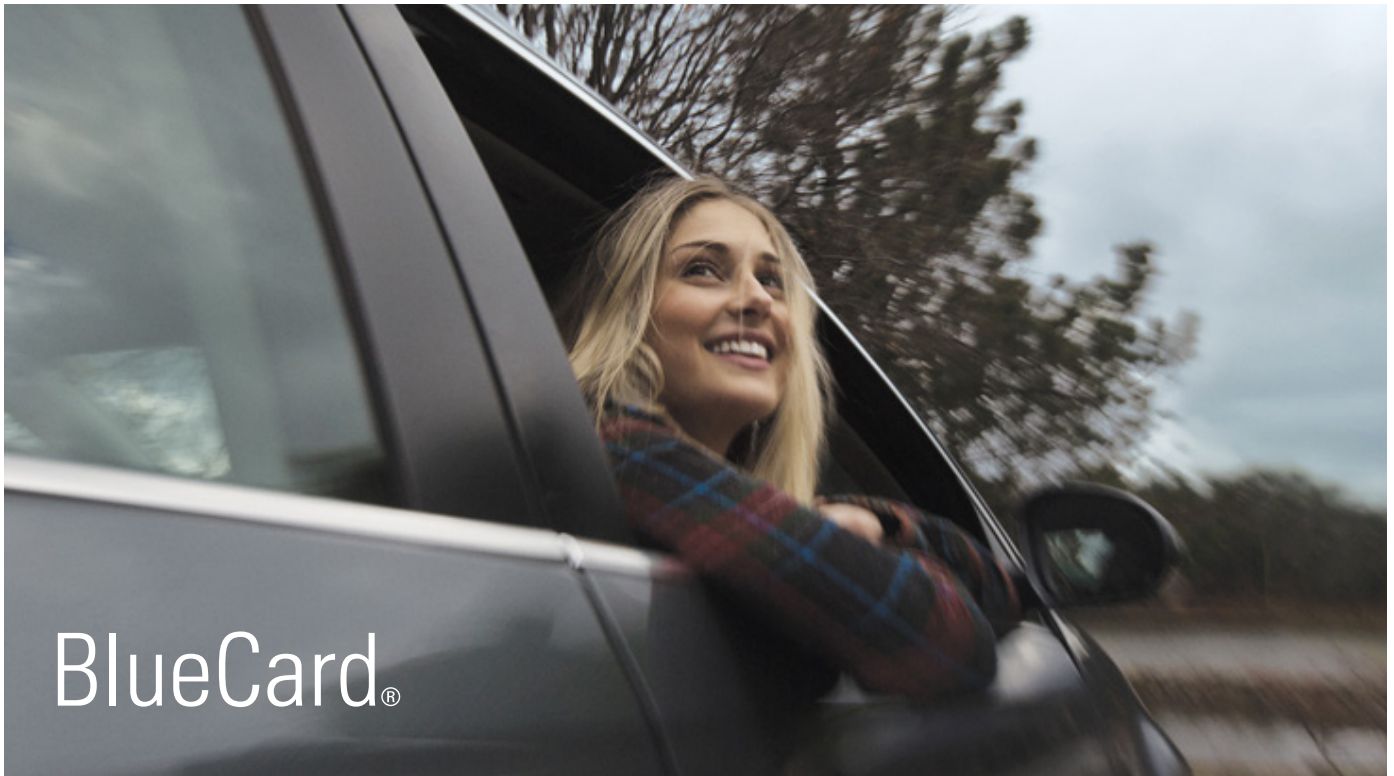
2 For PPO members, the 18 acupuncture visits are combined in- and out-of-network.

Acupuncture is covered for limited conditions. For details on covered conditions, please reference medical policy #12.00.01, which you can find at ibx.com/medpolicy. This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English: 1-877-764-6605 (TTY: 1-800-770-5531)

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。请致电1-800-275-2583。






Across the country and around the world...we've got you covered.

As a Blue Cross and Blue Shield member, you take your healthcare benefits with you — across the country and around the world. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside the United States, you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global Core program.

Designed to save you money.

In most cases, when you travel or live outside your Blue Cross and Blue Shield (BCBS) company's service area, you can take advantage of savings the local BCBS company has negotiated with its doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates and any applicable out-of-pocket expenses.

To locate doctors and hospitals wherever you or a covered dependent need care (have your member ID card handy):

- Visit the National Doctor & Hospital Finder at www.BCBS.com. 
- Use the National Doctor & Hospital Finder app and the Blue Cross Blue Shield Global Core app for Android,* iPhone, iPad and iPod Touch.** (Rates from your wireless provider may apply.) 
- Call BlueCard Access® at 1.800.810.BLUE (2583). 

Get care away from home



When it comes to good health, there are no geographic boundaries. That's why we offer out-of-area coverage.

Get urgent care while you travel*

- If you need urgent care when traveling across the U.S., give us a call, and we'll put you in touch with a Blue Cross® Blue Shield® provider (BlueCard® provider) in your travel area, so you can have access to care wherever you are.
- Traveling abroad? You also have access to doctors and hospitals in more than 200 countries and territories around the world through Blue Cross Blue Shield Global® Core.

Get the follow-up care you need*

While you are out of your home area, you're also covered for any follow-up visits your doctor recommends with a BlueCard provider. Give us a call to find a provider near you.

*Preauthorization of care is required.

Benefits underwritten or administered by Keystone Health Plan East; Self-Referred benefits underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

Questions?

Call the PAISBOA Health Benefit Trust
Dedicated Customer Service Team
at 1-833-444-BLUE.

Apply for guest membership when you're away long-term

- When you know that you or a member of your family will be out of the area for at least 90 days, we'll help you apply for a guest membership with a participating HMO plan in your travel area, where available.
- A guest membership through the Away from Home Care® program offers a comprehensive set of HMO benefits through a participating plan while away from home.
- Guest memberships may be appropriate for situations like:
 - A long-term work assignment
 - Retirees with a dual residence
 - Students who are temporarily living away while at college

Refer to your member benefit booklet for additional information, limitations, and restrictions regarding the Away from Home Care® program.

Digital Features of CVS Caremark[®]



Whether you are most comfortable using your desktop or the mobile app on your smart phone, your laptop or iPad, CVS Caremark can help you digitally manage your prescription benefits.

Here's just a few of the things you can do with CVS Caremark's digital tools:

- **Check Drug Cost and Coverage**
Find out how much your medication will cost under your plan and whether there are opportunities to save money
- **Get Started with Delivery by Mail**
At Caremark.com, use the Request a New Prescription feature to enter the name and strength of your medication and your doctor's name. Or, use the mobile app to take and send a picture of your written prescription. We'll handle the rest
- **Easy Refills**
Refill your mail order prescription without logging in. Just enter the prescription number from your pill bottle and your date of birth
- **Manage Your Profile**
Set or change notifications, change your shipping, billing or contact information, and more
- **View ID Card**
You'll always have your member ID card available, which you can view and/or print from Caremark.com or access direct from your mobile app
- **Pharmacy Locator**
Find network pharmacies near you by entering a city and state or zip code at Caremark.com, or by using your current location with the CVS Caremark mobile app

Register today at [Caremark.com/Start](https://www.caremark.com/start) or download the CVS Caremark mobile app to explore all of the features.





Keep Smiling

Delta Dental PPO™

Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at deltadentalins.com.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your plan, they'll need your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.⁴ Log in to your online account to find this date.

Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care⁵, you can save as much as 50% on LASIK procedures and more than 60% on hearing aids. To take advantage of these discounts, call QualSight at **855-248-2020** and Amplifon at **888-779-1429**.

Save with a PPO dentist



¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

⁴ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

⁵ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.



Expert Solutions. Exceptional Service.

Visit www.vbaplans.com

VBA #4675

Effective 11.1.2021

\$25 Exam / \$0 Materials Copay

DEPENDENT AGE: 26 (EOBY)

FREQUENCY OF SERVICE: Last Date of Service

	Employee	Spouse	Children
Vision Exam	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months
Frames	24 Months	24 Months	24 Months

BENEFITS: Employee can select either:

	VBA Participating Provider Amount Covered/Benefit (Less Copayment)*	Non-Participating Provider Amount Reimbursed (Zero Copayment)
Vision Exam (Glasses or Contacts)	100%	\$45
Clear Standard Lenses (Pair):		
Single Vision	100%	\$40
Bifocal	100%	\$60
Blended Bifocal	100%	\$60
Trifocal	100%	\$80
Progressives	Partially Covered ^A	\$80
Lenticular	100%	\$120
Polycarbonate	100%	N/A
Scratch Coat-1 Yr	100%	N/A
Photochromics	100%	N/A
Solid and/or Gradient Tints	100%	
Frame	\$40 Wholesale Allowance (approx. \$100 to \$120 retail)	\$70

-OR-

Elective Contacts (in lieu of eyeglass benefits)

Material Allowance	\$100 ^B	\$100
Fitting Fee	15% off UCR ^A	N/A

-OR-

Medically Necessary Contacts

Low Vision Aids (Per 24 Months. No Lifetime Max)	100% ^C	\$450
	\$650	\$650

-AND-

Lasik Surgery (once every 8 years)	N/A	\$250
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^A Participation may vary by location. Check with your Provider for details.

^B The allowance is applied to all services/materials associated with contact lenses, including, but not limited to, contact fitting, dispensing, cost of the lenses, etc. No guarantee the allowance will cover the entire cost of services and materials.

^C Requires prior approval. May only be selected in lieu of all other material benefits listed herein.

* A \$25 copayment is applied to the vision exam through a VBA Member Doctor only.

Experience Total Virtual Care.

Connect with our board-certified doctors and licensed therapists via live video right from your phone, tablet or computer 24/7.



How can we help

Some examples of how our providers and therapists can help:

- + Cold, Flu, & COVID-19
- + Sinus Infections
- + Urinary Tract Infection
- + Prescriptions & Refills
- + Skin Conditions & Rashes
- + Ear Infections
- + Headaches & Migraines
- + Nausea & Vomiting

For more information, visit: doctorondemand.com

What it costs

Doctor On Demand video visits cost far less than a trip to the emergency room or urgent care. The cost of your visit is provided up front, so you won't have any surprises after your visit. There are no setup or monthly fees.

\$0 Medical Visits	\$0 Therapy Visits	\$0 Psychiatry Visits
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Enter PAISBOA as your employer

Get Started

Join Doctor On Demand in 3 easy steps.



Download the app



Sign up and create an account



Add your coverage

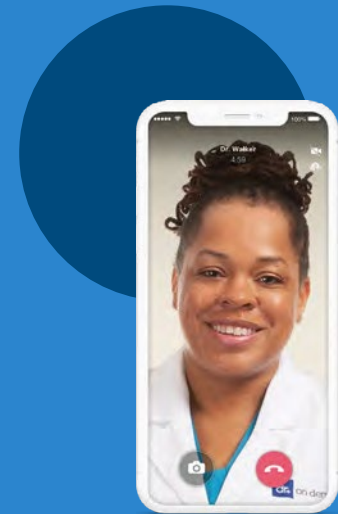
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dr. on demand

Accessing mental health care shouldn't be difficult.

Caring for your mental health can feel overwhelming, especially the first time you recognize the need for support. That's why we're making it easier than ever to get expert care from licensed therapists and psychiatrists.



How can we help

Some examples of how our providers and therapists can help:

- + Anxiety
- + Depression
- + Stress & burnout
- + Isolation
- + Grief & loss
- + Relationship issues
- + PTSD
- + Postpartum depression

What it costs

The cost of your visit is provided up front, so you won't have any surprises after your visit.

\$0 Medical Visits	\$0 Psychology Visits	\$0 Psychiatry Visits
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Enter PAISBOA as your employer

Get Started

Join Doctor On Demand in 3 easy steps.



Download the app



Sign up and create an account



Add your coverage

For more information, visit: doctorondemand.com

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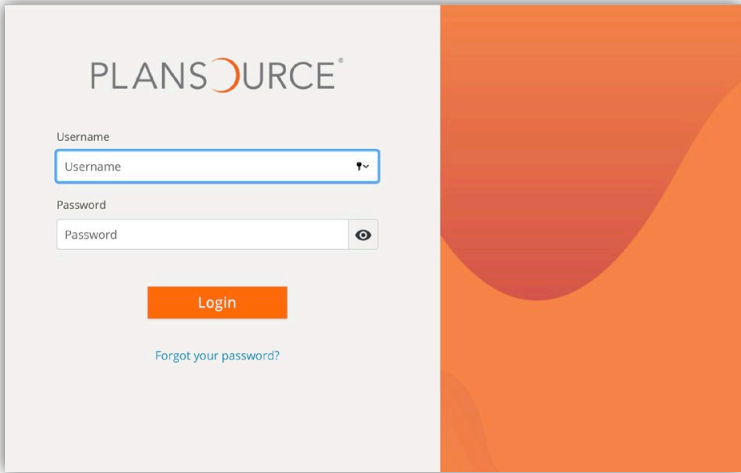
Online Open Enrollment

The PAISBOA Health Benefit Trust is utilizing the PlanSource platform for Open Enrollment this year. Below is a link to access the platform along with instructions for logging in.

LOGGING IN TO PLANSOURCE

Before you can begin Open Enrollment through PlanSource, you must first log in with your username and password.

1. Type or paste this link into your web browser's search bar:
<https://benefits.plansource.com/>
2. On the login page, type your username and password.



USERNAME

Your username consists of:

- First initial of your first name
- First six characters of your last name
- Last four (4) digits of your SSN

Example: John Employee, whose SSN is 000-00-1234, would have a login of JEMPLOY1234.

Note: If your username combination is already in use, PlanSource will add “_2” to ensure everyone’s username is unique. Your HR admin will be able to confirm if this applies to your username.

PASSWORD

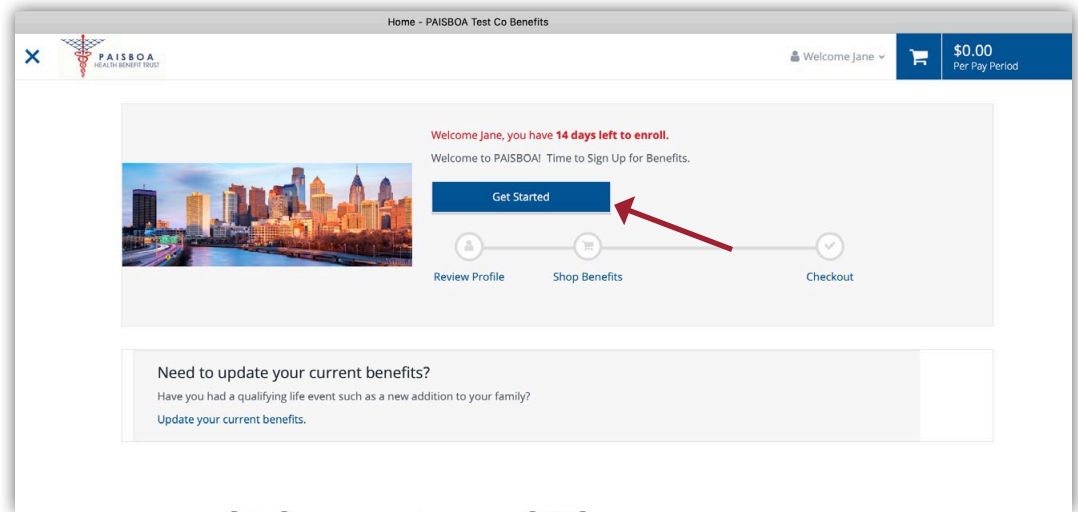
Your initial password is your birthdate in the format YYYYMMDD.

You will be prompted to create a new password which will be used throughout this plan year.

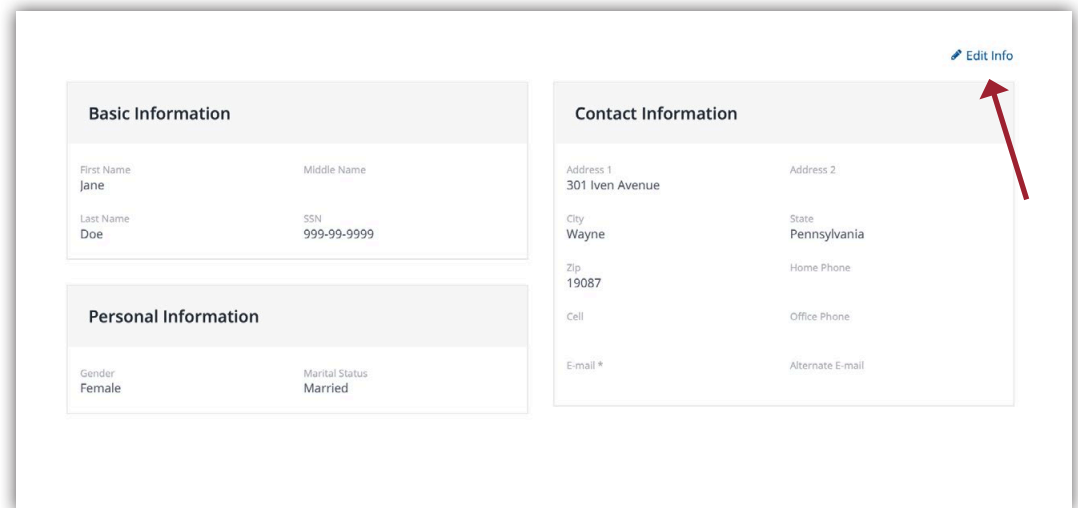
Example: A birthdate of February 7, 1975 would look like 19750207.

Note: Every year during Open Enrollment your password will reset back to your birthdate in the YYYYMMDD format.

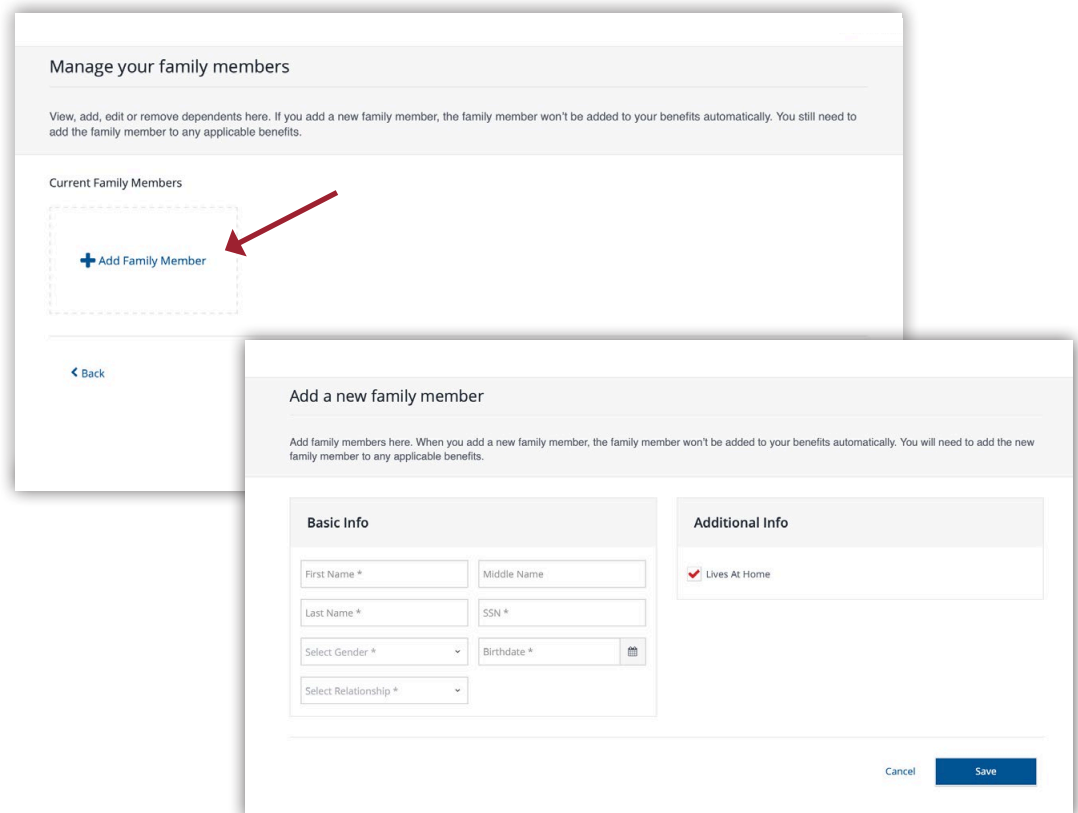
After successfully logging in, you will be taken to the Open Enrollment Dashboard (see right). From here, you will simply need to click “Get Started” to begin the enrollment process.



Please check your demographic information for accuracy and make any edits that are needed.



You will be given the option to add or delete a family member’s demographic information on your profile by clicking “Add Family Member” and then entering their information.



Once you complete your demographics, you must confirm your benefits by clicking “View or Change Plan.”

You can add family members to your plan by first clicking “View or Change Plan” and then clicking on “Add Family Member.”

If you are newly enrolling in an HMO or POS plan option, you will have to confirm your PCP ID # by clicking the “Select a Primary Care Provider” link and inserting the 9 digit PCP code.

You can also decline options by clicking the “Decline” link under “Update Cart.”

Once you are done electing your benefits, click “Review and Checkout” in the lower right.

Your Benefits

Review Profile Shop Benefits Checkout

To make a change, click on the benefit name. To complete your enrollment, click Review and Checkout at the bottom of the page.

Attention: If you are enrolled in an HMO or POS plan, you are required to select your Primary Care Physician with IBC. To access this selection page, please click on "Change Plan" under the Medical benefit.

New Enrollment Plan Year Effective from 11/01/2021 to 10/31/2022

Medical

<input type="checkbox"/>	HBT HMO 25 35	\$125.47 Per Pay Period	View or Change Plan
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Dental

<input type="checkbox"/>	Delta Dental Basic	\$10.72 Per Pay Period	View or Change Plan
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Voluntary Employee Life

<input checked="" type="checkbox"/>	Coverage Declined		View or Change Plan
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Voluntary Accidental Death and Dismemberment

<input checked="" type="checkbox"/>	Coverage Declined		View or Change Plan
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You must select or decline all coverages before moving on [Review and Checkout](#)

Finally, click “Checkout” in the lower right to confirm your benefits, and your election will process. You will see confirmation of your elections.

Confirm your Benefit Elections

Review Profile Shop Benefits Checkout

New Enrollment Plan Year Effective from 11/01/2021 to 10/31/2022

Review Changes

Medical

HBT HMO 25 35	\$125.47 Per Pay Period	View or Change Plan
Start Date: 11/01/2021	Coverage Level: Employee Only	
Employer Contribution: \$200.00		

Dental

Delta Dental Basic	\$10.72 Per Pay Period	View or Change Plan
Start Date: 11/01/2021	Coverage Level: Employee Only	

Voluntary Employee Life

<input checked="" type="checkbox"/> Coverage Declined	View or Change Plan
Date Declined: 11/01/2021	

[Back](#) [Checkout](#)

For assistance call the PAISBOA Health Benefit Trust Helpline at 888-984-1186.

Support and Resources

PAISBOA HEALTH BENEFIT TRUST

PAISBOA Health Benefit Trust Helpline – **888-984-1186**

INDEPENDENCE BLUE CROSS

PAISBOA Health Benefit Trust Dedicated Customer Service Team – **833-444-BLUE**

PAISBOA Health Benefit Trust microsite – **www.ibx.com/paisboa**

IBX member portal – **www.ibxpress.com**

CVS/CAREMARK

PAISBOA Health Benefit Trust Customer Support – **866-844-9830**

CVS/Caremark member portal – **www.caremark.com**

DOCTOR ON DEMAND

Customer Support – **800-997-6196**

Member portal – **www.doctorondemand.com**

DELTA DENTAL

Customer Support – **800-932-0783**

Delta Dental member portal – **www.deltadentalins.com**

VBA

Customer Support – **800-432-4966**

VBA member portal – **www.vbaplans.com**

UNUM

Customer Support – **800-275-8686**

Unum member portal – **www.unum.com**

PLANSOURCE

Member portal – **benefits.plansource.com**

Notices

HIPAA INFORMATION NOTICE OF PRIVACY PRACTICES

In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), your employer recognizes your right to privacy in matters related to the disclosure of health-related information. The Notice of Privacy Practices (provided to you upon your enrollment in the health plan) details the steps your employer has taken to assure your privacy is protected. The Notice also explains your rights under HIPAA. A copy of this Notice is available to you at any time, free of charge, by request through your Human Resources Department.

SPECIAL ENROLLMENT RIGHTS

If you have previously declined enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement of adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

MEDICAID & THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

PENNSYLVANIA

<https://www.chipcoverspakids.com>
Phone: 1-800-692-7462

NEW JERSEY

CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

MICHELLE'S LAW

Michelle's Law permits seriously ill or injured college students to continue coverage under a group health plan when they must leave school on a full-time basis due to their injury or illness and would otherwise lose coverage. The continuation of coverage applies to a dependent child's leave of absence from (or other change in enrollment) a postsecondary educational institution (college or university) because of a serious illness or injury, while covered under a health plan. This would otherwise cause the child to lose dependent status under the terms of the plan. Coverage will be continued until:

- One year from the start of the medically necessary leave of absence, or
- The date on which the coverage would otherwise terminate under the terms of the health plan; whichever is earlier.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

The Women's Health and Cancer Rights Act requires that all medical plans cover breast reconstruction following a mastectomy. Under this law, if an individual who has had a mastectomy elects to have breast reconstruction, the medical plan must provide the following coverage as determined in consultation with the attending physician and the patient:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications at all stages of the mastectomy, including lymphedemas

Benefits received for the above coverage will be subject to any deductibles and coinsurance amounts required under the medical plan for similar services. The Act prohibits any group health plan from denying a participant or a eligible beneficiary to enroll or renew coverage under the plan in order to avoid the requirements of the Act.

GENETIC INFORMATION NON-DISCRIMINATION ACT (GINA)

GINA broadly prohibits covered employers from discriminating against an employee, individual, or member because of the employee's "genetic information," which is broadly defined in GINA to mean (1) genetic tests of the individual, (2) genetic tests of family members of the individual, and (3) the manifestation of a disease or disorder in family members of such individual. GINA also prohibits employers from requesting, requiring, or purchasing an employee's genetic information. This prohibition does not extend to information that is requested or required to comply with the certification requirements of family and medical leave laws, or to information inadvertently obtained through lawful inquiries under, for example, the Americans with Disabilities Act, provided the employer does not use the information in any discriminatory manner. In the event a covered employer lawfully (or inadvertently) acquires genetic information, the information must be kept in a separate file and treated as a confidential medical record, and may be disclosed to third parties only in very limited circumstances.

NEWBORNS' ACT

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 (or 96) hours.



PAISBOA
HEALTH BENEFIT TRUST

**301 IVEN AVENUE, SUITE 315B
WAYNE, PA 19087**

484-580-8844