



2025-2026 OPEN ENROLLMENT
BENEFITS GUIDE
FOR IBX MEMBER SCHOOLS

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FROM THE Executive Director

Heather Gelting | 484-580-8844 | heather.gelting@phbtrust.org

Fall 2025

Dear Members:

It's my pleasure to share an overview of the PAISBOA Health Benefit Trust (HBT) benefit programs for the upcoming plan year. The PAISBOA HBT remains deeply committed to offering high-quality, affordable healthcare coverage that supports the health and well-being of our school communities, both now and into the future. We're proud to serve the dedicated employees of 158 member schools, covering more than 10,000 employees and over 20,000 lives.

Each year, Open Enrollment offers an opportunity to review your benefits, explore new offerings, and make choices that best support your health and well-being. The 2025-2026 Open Enrollment Benefits Guide includes important information about many of the programs included in your coverage. Additional benefit details, wellness initiatives and challenges, and compliance information are always available on our website:

www.myschoolbenefits.org. We'll also continue to keep you informed through the monthly e-newsletter and the bi-monthly Mental Health Matters emails.

In the 2025-2026 plan year, Independence Blue Cross will remain our partner for medical benefits and prescription drug coverage. All members enrolled in a medical plan will continue to have access to VBA for vision coverage and Maven for fertility and family-forming benefits. Doctor On Demand will also continue to offer telemedicine services, providing 24/7 virtual access to board-certified medical doctors, psychiatrists, and licensed therapists. For dental care, United Concordia Dental will remain the provider, offering access to their extensive network of quality dentists.

We're excited to introduce two NEW programs this year to enhance overall health and wellness: Noom and Wellable. Noom is a psychology-based weight loss program that offers 1:1 coaching, tools, and education to help members reach their weight and health goals. With Noom, enrolled employees will have clinical support for medical weight loss, including access to discounted GLP-1 medications. Wellable is a full-service digital wellness platform that offers incentive programs, wellness challenges, on-demand classes, webinars, and more to support the well-being of all of our enrolled employees and their enrolled spouses/partners.

If you have questions or need assistance with your benefits, please contact the IBX Champion Customer Service Team or the Conner, Strong & Buckelew Member Advocacy Center (MAC). These dedicated support teams are available to assist you during Open Enrollment and throughout the 2025-2026 plan year.

We encourage you to take full advantage of the resources available to you and wish you a healthy year ahead!

Be well,



Heather Gelting



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2025-2026



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Participating Members

Abington Friends School	The Episcopal Academy	The Institutes
Abrams Hebrew Academy	Fleisher Art Memorial	International Christian High School
Academy of the New Church	Frankford Friends School	Jack M. Barrack Hebrew Academy
Academy of Notre Dame de Namur	French International School of Philadelphia	The Janus School
ADVIS	Friends' Central School	Kempton New Church School
The Agnes Irwin School	Friends Council on Education	Kimberton Waldorf School
AIM Academy	Friends School of Haverford	The Kiski School
Ancillae-Assumpta Academy	Friends Select School	Kohelet Yeshiva
Aquinas Academy	Gemma Services	Kosloff Torah Academy
Armenian Sisters Academy	George School	La Salle College High School
The Baldwin School	Germantown Academy	La Salle University
Benchmark School	Gesu School	Lancaster Country Day School
Bethany Christian School	Gladwyne Montessori School	Lansdowne Friends School
Buckingham Friends School	Goshen Friends School	Linden Hall School for Girls
Caskey Torah Academy	Gratz College	Lititz Area Mennonite School
Cedar Grove Christian Academy	Greene Street Friends School	Logan Hope School
Center School	Greene Towne Montessori School	Malvern Preparatory School
Chestnut Hill College	Grier School	Manheim Christian Day School
The Children's School at Saint John's	Gwynedd Mercy Academy High School	Manor College
Christian School Association of Greater Harrisburg	Gwynedd Mercy University	The Meadowbrook School
Church Farm School	Harcum College	Media-Providence Friends School
Community Partnership School	Harrisburg Academy	Mercersburg Academy
The Concept School	The Haverford School	Mercy Career & Technical High School
Cornerstone Christian Academy	The Hill School	Merion Mercy Academy
Cranaleith Spiritual Center	The Hillside School	Messiah University
The Crefeld School	Hill Top Preparatory School	The Miquon School
Cristo Rey Philadelphia High School	HMS School for Children with Cerebral Palsy	Montessori Children's House of Valley Forge
The Curtis Institute of Music	Holy Child Academy	The Montessori School
Delaware County Christian School	Holy Child School at Rosemont	Montgomery School
Delaware Valley Friends School	Holy Family University	Moore College of Art & Design
Delaware Valley University	Holy Ghost Preparatory School	Moravian Academy
Eastern University	Hope Lutheran School	Mount Saint Joseph Academy
	Hope Partnership for Education	
	Immaculata University	

New School Montessori
 Newtown Friends School
 Norwood-Fontbonne
 Academy
 Olney Christian School
 Overbrook School for the
 Blind
 PAISBOA Health Benefit Trust
 The Pen Ryn School
 Pendle Hill
 Pennsylvania Academy of the
 Fine Arts
 Pennsylvania Assoc. of
 Independent Schools
 Pennsylvania College of Art
 & Design
 Pennsylvania Institute of
 Technology
 Pennsylvania School for the
 Deaf
 Perelman Jewish Day School
 Perkiomen School
 The Phelps School
 Phil-Mont Christian Academy
 The Philadelphia School
 Plumstead Christian School
 Plymouth Meeting Friends
 School
 The Quaker School at
 Horsham
 Reconstructionist Rabbinical
 College
 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
 The School in Rose Valley
 Sewickley Academy
 Solebury School
 Springside Chestnut Hill
 Academy
 Stratford Friends School
 Susquehanna Waldorf School
 The Timothy School
 United Friends School
 Upland Country Day School
 Valley School of Ligonier
 Valley Forge Military
 Academy
 Valley Forge Military
 Academy & College
 Villa Joseph Marie High
 School
 Villa Maria Academy High
 School
 Villa Maria Academy Lower
 School
 Villa Maria House of Studies
 The Walden School
 The Waldorf School of
 Philadelphia
 Waldron Mercy Academy
 West Chester Friends School
 Westtown School
 William Penn Charter School
 Williamson College of the
 Trades
 Windsor Christian Academy
 Won Institute of Graduate
 Studies
 Woodlynde School
 The Wyndcroft School



EFFECTIVE SEPTEMBER 1, 2025



EXPLORE & BOOKMARK
myschoolbenefits.org

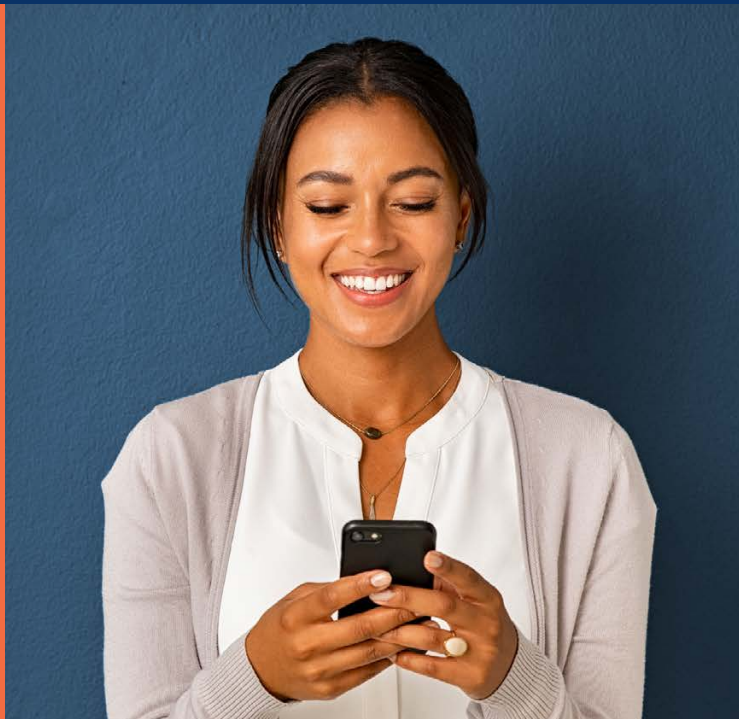
Find information about all the benefits your school provides through the PAISBOA Health Benefit Trust at **myschoolbenefits.org**—your user-friendly benefits and wellness resource.

You can also access important compliance information on the site under the *Notices & Disclosures* menu tab.



Be sure to visit **myschoolbenefits.org** to learn about fun wellness challenges that will be held throughout the year!

Make one call for all your health care needs



With your Independence Blue Cross coverage, you have a Champion to support you! Your Champion is ready to help you live your healthiest life and make the best decisions based on your health plan.

We want to make sure you have the support you need along your unique health journey. You can count on your Champion for all your health care needs.

With one call, you can get:



Information about your benefits from someone who is trained specifically on your health plan and ready to help you get the most out of it



One-on-one support from your Registered Nurse Health Coach for your physical, mental, emotional, and even financial well-being — and personalized outreach based on your health



A multi-specialty care team to help you navigate your health care journey

To reach your Champion,
call **1-833-444-BLUE (2583)**.

Get connected to maximize your benefits

Sign up to receive text alerts from Independence Blue Cross, and you'll get:

- Personalized reminders about your health, such as annual visits and screenings
- Notifications about important plan information
- Alerts to help you learn more about benefits you may not be taking advantage of

Visit **ibx.com/getconnected** to enroll.

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

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Manage your health care, anywhere, with the IBX mobile app

Get the information you need faster. The app features all-new navigation to help you manage your health care, quickly and easily.

Exciting new features

You'll notice some new features when you log in to your member account through the IBX mobile app. Now you can:

- Access Health Journeys for a quick view of everything related to your care, such as your Personal Health Record, benefit coverage, condition-specific information, quick access to care, and programs to help you with your personal health and wellness goals
- Build your care team for quick access to your primary care physician and preferred providers
- View personal reminders and activities to manage your health and care needs
- Easily find benefits and programs available to you

Same great tools, now easier to use

You still have access to the same tools as before, but now they are even easier to find and use. You can still:

- Quickly search for an in-network doctor, hospital, or other health care provider
- Estimate care costs for a procedure or appointment
- View, print, or share your ID card(s)
- Set and reach health goals with programs and resources that make it easy and fun



Download the app to your smartphone from the App StoreSM or Google PlayTM.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

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

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Log in today

If you haven't already, you can download the free IBX mobile app for your iPhone or Android. To log in, use the same username and password as you do when you log in at ibx.com.



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Find support for your behavioral health

Your health plan offers a variety of resources, support, and care options to make it easier to take care of your behavioral health.

Your behavioral health is an important part of your overall well-being. Our Behavioral Health Care Navigation team is ready to support you and quickly connect you with in-network care that fits your personal needs and preferences.

Your Independence Blue Cross health plan gives you access to a robust, high-quality behavioral health network that includes psychiatrists, psychologists, and counselors.

In addition, we have created relationships with many in-network behavioral health providers — our Connect to Care providers — to ensure that you can quickly access high-quality, culturally responsive care for:

- General mental health issues, such as anxiety, depression, and stress
- Specialty behavioral health conditions, including care for children, substance use disorders, eating disorders, obsessive-compulsive disorder, and bipolar disorder

Connect to Care providers are committed to having appointments available quickly for our members — usually within 7 days.



Call our Behavioral Health Care Navigation team for support

Call **1-800-688-1911** to reach our Behavioral Health Care Navigation team, who can provide personalized guidance about your benefits and care options to make getting help easier. They will:

- Match you with an in-network provider who fits your specific needs
- Schedule an appointment for you with an in-network behavioral health provider within 7 days
- Identify urgent or escalating conditions — if present, they'll perform a clinical assessment so you have a direct path to care



Get an appointment quickly with Connect to Care

Call **1-800-688-1911**, and our Behavioral Health Care Navigation team can directly schedule an appointment for you with a Connect to Care provider. You can also visit **ibx.com** for a list of these providers if you prefer to schedule with them directly.

Ongoing support from case managers

Depending on your needs, you may be connected with a case manager for support at critical points before, during, or after treatment. Case managers are clinical staff who provide personal support and can help you coordinate and manage your individual care.



If you need immediate assistance

For emotional distress or suicidal thoughts, call or text the Suicide & Crisis Lifeline at **988** to connect with a counselor 24/7.



More behavioral health resources

You also have access to additional behavioral health resources, including:

- **Virtual appointments** can be scheduled with an in-network behavioral health provider who offers remote services. Your cost-sharing will be the same as it would be for an in-office behavioral health visit.

To see if a provider offers remote services, log in at ibx.com and search for the provider using the Find a Doctor tool. Each provider's profile indicates whether they offer remote services.

- **Online resources**, such as Mental Health Coaching by Teladoc Health, are available. Mental Health Coaching can help support your mental health journey with self-guided digital programs and online coaching for stress, depression, chronic pain, substance use, and more.

To access Mental Health Coaching, register and sign in to your Teladoc account at teladochealth.com or using the Teladoc app.

Log in at ibx.com for more information about your benefits and additional programs and support available to you.



Substance use disorder and addiction treatment

Drug, alcohol, and tobacco misuse can affect families and individuals of all ages. Our Substance Use Disorder Care Navigation Helpline can connect you with a licensed clinician who can understand your unique needs, explain your care options, and connect you to care within 48 hours. A Behavioral Health case manager will follow up to ensure members are on the right path to recovery.

Call the Substance Use Disorder Care Navigation Helpline at **1-800-688-1911**.

Shatterproof Treatment Atlas tool

Our members have access to Atlas, an online tool to help you or your loved ones find trustworthy in-network addiction treatment. Atlas can provide a comprehensive list of addiction treatment providers, including hospital-based inpatient facilities, residential facilities, and intensive outpatient services. To use the Atlas tool, visit treatmentatlas.org.



A dedicated Customer Service Champion is available to support you. To speak with a Champion, call **1-833-444-BLUE (2583)**.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with Independence Blue Cross. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

Shatterproof, a national non-profit dedicated to reversing the addiction crisis in the U.S., is leading the implementation of Shatterproof's Treatment Atlas tool, a quality measurement system for addiction treatment facilities. Shatterproof is an independent company that provides behavioral health services for Independence Blue Cross.

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



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Get \$150 back!

Complete 120 workouts at an approved fitness center or with a virtual fitness subscription



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 a reimbursement request for virtual fitness subscriptions or apps and membership costs for workouts.
- 2. Exercise regularly.** Complete 120 workouts within a 12-month period, either at a fitness center or through a virtual fitness program. You may combine workouts from a fitness center with virtual programs to meet the 120 workout requirement.
- 3. Record your workouts.** After you complete 120 workouts, you can request reimbursement. Your logged workouts must be at least eight hours apart.
- 4. Submit your documentation and request reimbursement.** Log in at ibx.com, select *Rewards & Incentives* from the menu on the left, and then click *Savings & Reimbursements*. Choose the appropriate reimbursement program, sign in on the Reimbursement site, and upload copies of the following documentation: proof of payment and a record of your workouts.

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

*Please note that Visa charges a \$4 fee plus three percent of the reimbursement amount.

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Start your well-being journey today!

Log in at **ibx.com** or download the IBX mobile app.

Program guidelines

Eligible members

Participants must be 18 or older.

Selecting an approved fitness center

To be eligible for the fitness center reimbursement, you must choose a full-service fitness center that offers a variety of cardiovascular, flexibility, and resistance training in a supervised setting.

Eligible fitness centers

Eligible full-service fitness centers generally feature most of the following amenities:

- Group exercise classes (e.g., aerobics, spinning, body sculpting, kickboxing, pilates, yoga)
- Resistance training equipment (e.g., weight machines)
- Free weights
- Cardiovascular training equipment (e.g., treadmills, stationary bicycles, elliptical trainers)
- Pool for swimming laps
- Track for running/walking

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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 an in-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.* Log in at ibx.com, select *Rewards & Incentives* from the menu on the left, and then click *Savings & Reimbursements*. Choose the appropriate reimbursement program, sign in on the Reimbursement site, 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.

Start your well-being journey today!

Log in at ibx.com or download the IBX mobile app.

- 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.

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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 in at ibx.com, select *Rewards & Incentives* from the menu on the left, and then click *Savings & Reimbursements*. Choose the appropriate reimbursement program, sign in on the Reimbursement site, and submit the following documentation:

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

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

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

Start your well-being journey today!

Log in at ibx.com or download the IBX mobile app.

Program guidelines

Selecting a tobacco cessation program

No matter who you are, you can find a program that will give you the type of support and encouragement you need to kick the habit.

Eligible programs include those that focus on behavior modification and provide frequent and regular support, such as weekly meetings or telephone-based sessions.

Work with your health care provider to determine which method is best for you. You can opt for an individual approach or choose a program that offers group support. Some programs can even help you manage stress, avoid weight gain, and overcome barriers to quitting. You can also choose a program offered by an in-network hospital in your area.

Search for an in-network hospital in your area at ibx.com or call the number on the back of your member ID card for more information.

* 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 Visa charges a \$4 fee plus three percent of the reimbursement amount.

Nutrition counseling

Get support to live healthier from anywhere



It's easier than ever to take advantage of nutrition counseling. Schedule a virtual visit with a registered dietitian through secure video via your smartphone or other device.

As an Independence Blue Cross (IBX) member, you're covered for up to six nutrition counseling visits a year at no cost when you use an in-network registered dietitian.*

You can work with an in-network dietitian and get the same benefits of in-person counseling with virtual visits on your digital device.

Nutrition counseling can help you:

- Look and feel better
- Learn how to eat right
- Have more energy
- Lower cholesterol levels
- Reduce blood pressure
- Decrease risk of heart disease and stroke

Get started today!

1. Log in at **ibx.com** and use the Find a Doctor tool to find a registered dietitian.
2. Schedule an appointment with a participating registered dietitian, your primary care physician, or another network provider.

Questions?

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

ibx.com/paisboa

*Check your benefits to see if you have coverage for nutrition counseling visits.
Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

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Coverage for acupuncture



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

What is acupuncture?

Acupuncture is a health practice that involves inserting fine needles through 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 your health plan 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 the 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 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 — independent licensees of the Blue Cross and Blue Shield Association

Learn more about your acupuncture benefits:

call the PAISBOA Health Benefit Trust
Customer Service Champion 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 #12.00.01g 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: What You Need to Know, nccih.nih.gov. Accessed on June 29, 2023.

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 #12.00.01g, at ibx.com/medpolicy.

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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-Referral 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
Customer Service Champion 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

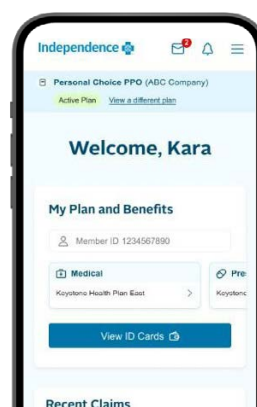
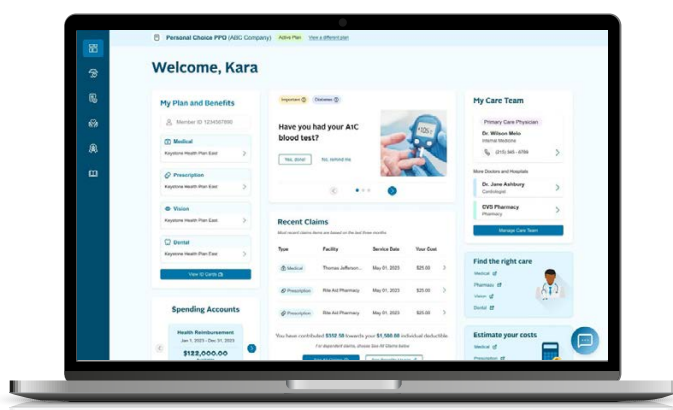
Refer to your member benefit booklet for additional information, limitations, and restrictions regarding the Away from Home Care® program.

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Convenient access to your prescription drug benefits



Use the website to:

- Search for drugs covered under your plan — plus view drug descriptions, food interactions, and warning label information
- Use the drug pricing tool to identify lower-cost alternatives
- View drug price details with a new price and save feature
- Access current prescription drug claims and historical prescription drug records
- Submit mail order prescription requests 24/7
- Search for an in-network pharmacy near you

Use the IBX app to:

- Access benefit information
- View, share, or order a new ID card
- Find a doctor or hospital, and change your primary care physician
- Estimate your out-of-pocket costs for medical procedures
- See your most recent claims and any open referrals
- Find or price a prescription drug
- Track deductibles and out-of-pocket expenses
- Reach your health goals with Achieve Well-being tools
- See important notifications and health messages



Access your prescription drug benefits through your member account at ibx.com/paisboa.

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Get the max out of your dental plan

Create a **MyDentalBenefits** account

It's the online hub where you can check your coverage details, see claims and payments, print extra ID cards and more.

Set up an account after your plan's effective date. When you're ready, simply visit **UnitedConcordia.com/GetMDB**. Make sure to have your member ID or social security number handy.



Scan to create your **MyDentalBenefits** account

Visit in-network dentists

You'll save money by staying in network for your dental care. Just visit **UnitedConcordia.com/FindADentist** to locate an in-network dentist near home or work.



Scan to find an in-network dentist

Your network is from the Elite Plus network. Select PAISBOA HBT in the drop-down menu.

Download the **United Concordia Dental** app

The app lets you access your **MyDentalBenefits** info from your smartphone or tablet. You can log in with the same user ID and password.

Get our **Chomper Chums®** app for kids

No more nagging—children love brushing alongside their favorite Chomper Chum. A built-in timer ensures they brush, floss and rinse for a full two minutes.

Sign up for tips via email

Each month, we'll send pointers to help you understand your dental plan and keep your mouth healthy. Sign up for emails when you create your **MyDentalBenefits** account.

Go paperless

Sign up to get an email when you have a new Explanation of Benefits. View or print it from your **MyDentalBenefits** account.



Learn more at UnitedConcordia.com/GetStarted

The 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	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-851-7568 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-866-851-7568 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-866-851-7568(TTY: 711)。

MEM-0442-0422 • MX2649321



Effective: 11/1/23 – 10/31/26
\$25 Exam / \$0 Materials Copay
Dependent Age: 26 (EOBY)

Frequency Type: Last Date of Service
Vision Exam
Lenses
Frames

Employee
12 Months
12 Months
24 Months

Spouse
12 Months
12 Months
24 Months

Children
12 Months
12 Months
24 Months

Benefits: Employee Can Select Either
Vision Exam (Glasses or Contacts)
Retinal Screening with Exam (as of 10/13/22)
Clear Standard Lenses (Pair):
Single Vision
Bifocal
Blended Bifocal
Trifocal
Progressives
Lenticular
Polycarbonate
Basic Scratch Coating
Photochromic
Solid or Gradient Tint
Frame (Wholesale Allowance)
-OR-
Elective Contacts (in lieu of eyeglass benefits)
Material Allowance
Elective Fitting Fee and Evaluation
-OR-
Medically Necessary Contacts
Low Vision Aids (Per 24 Months. No Lifetime Max)
-AND-
Lasik Surgery (once every 8 years)

VBA Participating Provider Amount Covered/Benefit (After Applicable Copay)*
Covered in Full
Copay not to exceed \$39
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Partially-Covered
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Up to \$ 40
Up to \$ 100 ^A
15% off UCR
Covered in Full ^B
N/A
N/A

Out-of-Network Max Reimbursement (Zero Copay)
\$45
N/A
\$40
\$60
\$60
\$80
\$80
\$120
N/A
N/A
N/A
N/A
\$70
\$100
N/A
\$450
\$650
\$250

Where an "allowance" is shown above, the Member is responsible for paying any charges in excess of the allowance less any applicable copay.

Benefits and participation may vary by location, including, but not limited to, Costco® Optical, Pearle Vision, LensCrafters®, Target Optical® and Boscov's™ Optical.

A 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.

B 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 and a \$0 copayment is applied to the total cost of the lenses and/or frames ordered from a VBA Member Doctor only. Copayments do not apply to the contact materials.



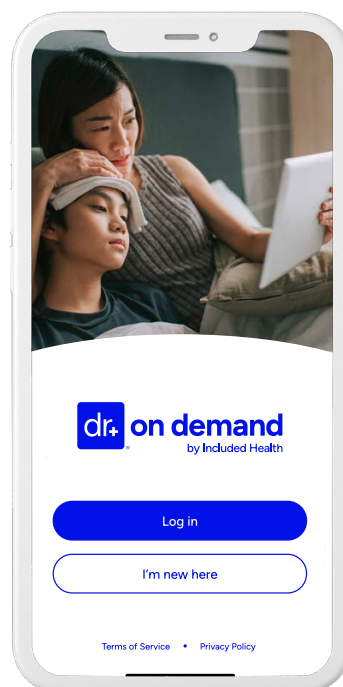
Designed to treat you better.™

Activate today, access care anytime

Connect with a virtual primary, urgent, or mental health care doctor through Doctor On Demand® by Included Health. Follow the steps below to activate your account for access.

It takes less than a minute to register.

1. Download the Doctor On Demand app or visit **DoctorOnDemand.com**.
2. Select **Sign up** and create an account using your personal email address.
3. Fill out some basic information about yourself.
4. Add **PAISBOA** as your employer.
5. All set. You have access to all the benefits offered through your PAISBOA Health Benefit Trust medical plan.



How we can help

Some examples of how our providers can help:

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

**Cost-sharing is \$10 through October 31, 2026. Those enrolled in the HDHP must first satisfy their applicable deductible.*

***\$10**
Medical
Visits

***\$10**
Therapy
Visits

***\$10**
Psychiatry
Visits



download the app

Activate my account.

DoctorOnDemand.com

Mental health is just as important as physical health.

Mental health not only affects how you feel every day, it also affects how you make decisions, handle stress, and manage your relationships. Doctor On Demand® makes it easy for you or a loved one to connect with the right therapist or psychiatrist online.

When to consider seeing a therapist:

- You're experiencing anxiety or depression.
- You're having relationship issues.
- You want to manage stress better.
- You want guidance in times of transition or change.
- You're coping with grief or loss.

When to consider seeing a psychiatrist:

- You feel an overwhelming sense of worry or sadness.
- Your thoughts and emotions are disrupting your daily life.
- You're interested in starting medication.
- You need help managing medication.
- You have a family history of complex mental health issues.

Here's how to get started.

- 1. Browse providers.**
View our licensed therapists and psychiatrists to find your perfect match.
- 2. Schedule a visit.**
Book an appointment for a time that works best for you. All from the comfort and privacy of home.
- 3. See your therapist again.**
Setting up a schedule with your therapist is an important part of improving your mental health and meeting your goals.

Remember to add "PAISBOA" as your employer when you sign up and create your account!



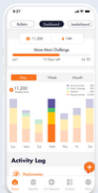
Get care.

doctorondemand.com



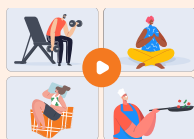
Discover All That's Included In Your NEW Wellness Program through **Wellable!**

Your **NEW** wellness program is here to support your health journey with engaging activities, valuable resources, and exciting rewards.



Wellness Activities

Earn points for healthy activities and get up to \$50 in rewards per quarter for a maximum of \$200 total from 11/1/25 to 10/31/26. Funds are added to your Rewards Wallet, making wellness more rewarding.



Events

Participate in webinars, challenges, and experiential wellness activities to enhance your well-being.



Health Content

Stay informed with our wellness newsletter and health tips delivered straight to your phone.



On-Demand

Access videos like HIIT workouts, meditations, a recipe library, and more—anytime, anywhere.



Scan a QR code
above to download
the app or visit
app.wellable.co
to get started!

Wellable

Available to all employees and spouses/partners enrolled in a PAISBOA HBT medical plan. Please note the Wellable program will be effective 11/1/25.

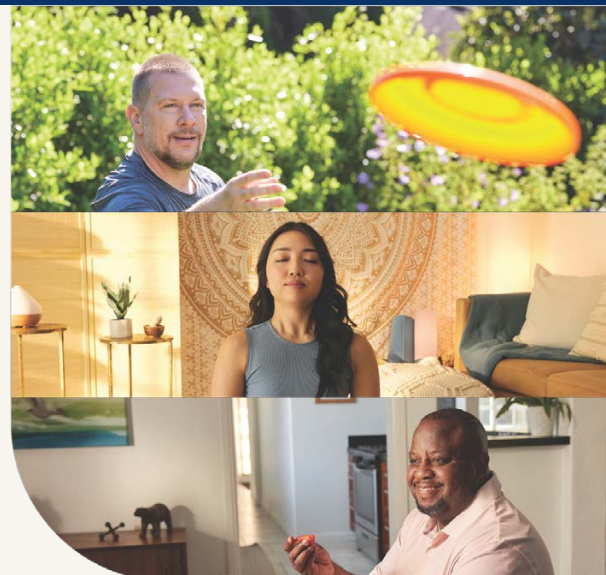
NOOM

PAISBOA
Health Benefit Trust

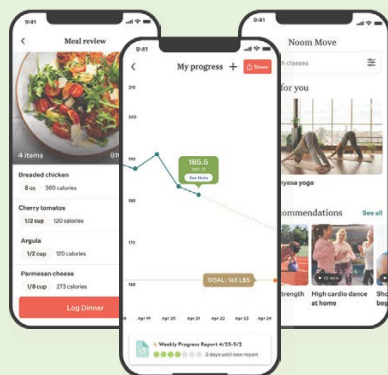
Lose weight and live healthier – for good

NEW!

Noom's award-winning, psychology-backed program will be available at **no cost** to you (a \$209 value!).¹



Whether you're looking to lose weight or maintain a healthy lifestyle—**Noom has a plan for you.**



- ◆ **Learn the "why" behind your food choices** and build lasting healthy habits with award-winning, psychology-based lessons
- ◆ **Get personal 1:1 support** from human coaches who offer guidance and encouragement tailored to your health goals
- ◆ **Lower stress and boost your energy** with 1,000+ fitness videos, meditations, recipes, and more

Plus! Those who clinically qualify can access Noom's GLP-1Rx Program, including anti-obesity medications like GLP-1s, at an exclusive discount through Noom's self-pay program.*

And **Noom works**. Millions have lost weight and live healthier with Noom.



Lose 15 lbs in 15 weeks on average²



Increase workouts by **25 minutes** per week compared to doing it yourself³



Improve **body appreciation** and **self-compassion** after 16 weeks⁴

Stay tuned! Noom is coming on **11/3/2025**

Available to all employees enrolled in a PAISBOA HBT medical plan.

¹Based on current price of 12-month Noom subscriptions.

²Based on 3.5 year study of actively engaged Noom users with minimum starting BMI of 25.

³Based on a 68 week study comparing a group receiving a 16 week Noom program and a group receiving a 16 week Do-It-Yourself educational resource program. Users self reported data concerning vigorous activity using IPAQ standards.

⁴Based on single-arm, prospective study of 133 self-reporting participants in 16-week Noom Weight program.

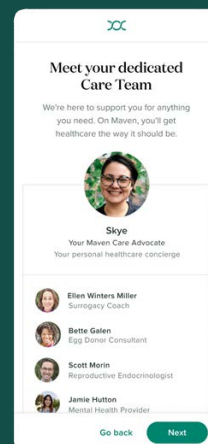
*If your clinician feels compounded medications are clinically appropriate for you, any compounded medications are not approved by the FDA or reviewed for quality, safety or efficacy. Novo Nordisk, Inc. is the only United States company with FDA-approved products containing semaglutide, identified under the trade names Rybelsus®, Ozempic® and Wegovy®. Lilly USA LLC is the only United States company with FDA-approved products containing tirzepatide identified under the trade names Zepbound® and Mounjaro®



Fertility & family building just got easier

with financial assistance and virtual support

PAISBOA Health Benefit Trust Members and their partners get access to \$10,000 on eligible expenses for egg/sperm freezing, IVF, adoption, or surrogacy through Maven Wallet



WITH MAVEN, YOU AND YOUR PARTNER GET ACCESS TO:



Financial support with Maven Wallet to help manage family-building expenses and pay for treatments.



Video chat and message with providers and coaches across 35+ specialties.



A personal Care Advocate who serves as a trusted guide through every step of your journey.



Provider-led virtual classes and vetted articles—tailored to your journey.

Personalized support for every path to parenthood

Preconception

Whether you're considering starting a family or actively trying, get the support you need

Egg Freezing

Learn about your options and speak to experts to plan your tailored reproductive journey

Fertility & Partner Fertility

Get fertility clinical referrals, treatment guidance, and emotional support for both parties

Adoption & Surrogacy

Get agency referrals, guidance, and emotional support for families pursuing adoption or surrogacy

Join for free

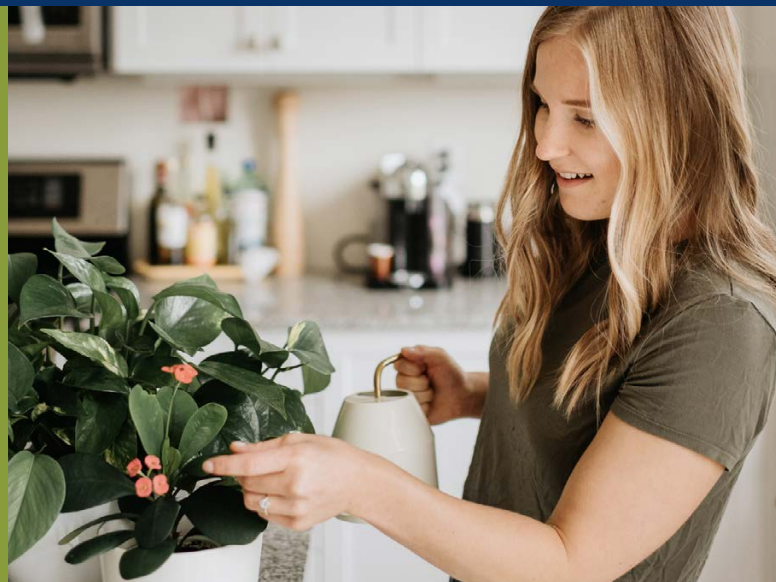
AT MAVENCLINIC.COM/JOIN/TAKECARE OR DOWNLOAD THE MAVEN CLINIC APP





Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



Available to member schools offering Unum life and disability benefits.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more



WORK/LIFE BALANCE

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

**Better
benefits
at work.™**

unum.com

* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority. Unum's Employee Assistance Program and Work/Life Balance services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. Insurance products are underwritten by the subsidiaries of Unum Group.

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EN-2058-1 FOR EMPLOYEES (10-20)



Special Perks Just for You

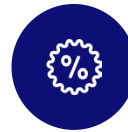
Access deals and limited-time offers
on the products, services, and
experiences you need and love.



Scan QR code or click
the link to visit website



Choose the best deals
and offers



Find amazing exclusive
offers & deals



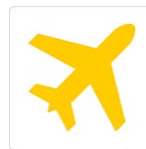
More savings, more of
what makes you happy

Featured Offers

👉 Explore these and hundreds of other offers at <https://phbtrust.savings.workingadvantage.com>



Discount Hotel Reservations
**Enjoy exclusive savings up to
60% off hotel rates + earn 4x
points.**



Discount Flight Reservations
Save up to 20% on flights



Discount Movie Tickets
**Save up to 25% on Movie
Tickets!**



Walt Disney World Resort
**Save up to \$80 on 3-10 Day
Tickets Including \$20
DiningDollars.com Certificate**



Apple
**Exclusive employee savings on
select products**



Preferred Access
Get your concert tickets today

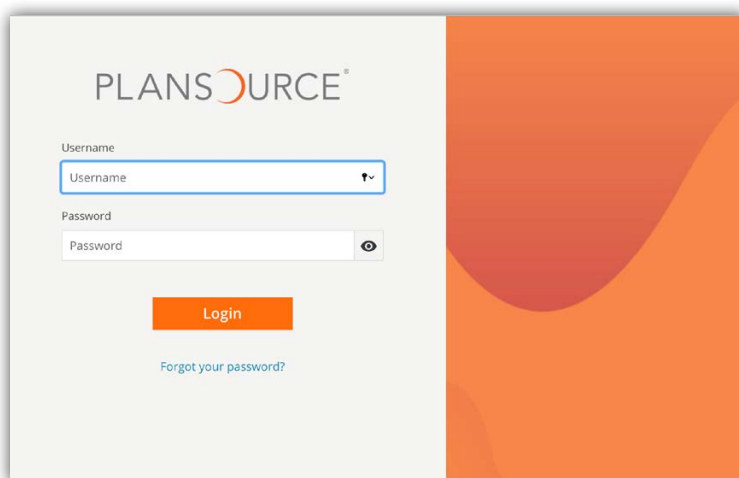
Online Open Enrollment

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.

Home - PAISBOA Test Co Benefits

Welcome Jane

\$0.00 Per Pay Period

Welcome Jane, you have **14 days left to enroll**.
Welcome to PAISBOA! Time to Sign Up for Benefits.

Get Started

Review Profile Shop Benefits Checkout

Need to update your current benefits?
Have you had a qualifying life event such as a new addition to your family?
[Update your current benefits.](#)

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

[Edit Info](#)

Basic Information

First Name: Jane Middle Name:
Last Name: Doe SSN: 999-99-9999

Personal Information

Gender: Female Marital Status: Married

Contact Information

Address 1: 301 Iven Avenue Address 2:
City: Wayne State: Pennsylvania
Zip: 19087 Home Phone:
Cell: Office Phone:
E-mail *: Alternate E-mail:

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.

Manage your family members

View, add, edit or remove dependents here. If you add a new family member, the family member won't be added to your benefits automatically. You still need to add the family member to any applicable benefits.

Current Family Members

[+ Add Family Member](#)

[Back](#)

Add a new family member

Add family members here. When you add a new family member, the family member won't be added to your benefits automatically. You will need to add the new family member to any applicable benefits.

Basic Info

First Name * Middle Name
Last Name * SSN *
Select Gender * Birthdate *
Select Relationship *

Additional Info

☒ Lives At Home

Cancel **Save**

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

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 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 11/01/2025 to 10/31/2026


Medical

  **HBT HMO 25 35** \$125.47 Per Pay Period [View or Change Plan](#)

Dental

 **United Concordia dental** United Concordia Basic \$10.72 Per Pay Period [View or Change Plan](#)


Voluntary Employee Life

 No Plan Selected [Shop Plans](#)

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 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.


[← To Available Plans](#)





 We recommend enrolling in **HBT HMO 25 35**. [Find out why.](#) [Personalize](#)

Your Projected Costs


\$4,511.28 Maximum	
\$3,111.28 Estimate	
\$3,011.28 Minimum	

Family Covered [+ Add Family Member](#)

☒  Yourself


 Employee Only	\$125.47 Per Pay Period
 Employee + Spouse	\$547.61 Per Pay Period
 Employee + Children	\$376.30 Per Pay Period
 Employee + Family	\$761.52 Per Pay Period

Primary Care Providers

 **Primary Care Information required**
This plan requires you to select a primary care provider for Medical before checkout.

Plan Details

Description	In Network	Out of Network
Office Visit for Physician/Doctor	\$25 copay	Not Covered

 **HBT HMO 25 35**
\$125.47 Per Pay Period
[Update Cart](#)
[Decline Medical Benefits](#)

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 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 11/01/2025 to 10/31/2026


Medical

 HBT HMO 25 35	\$125.47 Per Pay Period	View or Change Plan
---	----------------------------	-------------------------------------


Dental

 United Concordia dental United Concordia Basic	\$10.72 Per Pay Period	View or Change Plan
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Voluntary Employee Life

 Coverage Declined	View or Change Plan
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Voluntary Accidental Death and Dismemberment

 Coverage Declined	View or Change Plan
---	-------------------------------------

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 11/01/2025 to 10/31/2026

Review Changes


Medical

 HBT HMO 25 35	\$125.47 Per Pay Period	View or Change Plan
Start Date: 11/01/2025		Coverage Level: Employee Only
Employer Contribution: \$200.00		

Dental

 United Concordia dental United Concordia Basic	\$10.72 Per Pay Period	View or Change Plan
Start Date: 11/01/2025		Coverage Level: Employee Only

Voluntary Employee Life

 Coverage Declined	View or Change Plan
Date Declined: 11/01/2025	

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

For assistance call the Member Advocacy Center (MAC) at 888-984-1186.

Support & Resources

	CUSTOMER SUPPORT	WEBSITE/PORTAL
PAISBOA HBT		myschoolbenefits.org
MEMBER ADVOCACY CENTER (MAC)	888-984-1186 hbtsupport@connerstrong.com	
INDEPENDENCE BLUE CROSS MEDICAL & RX	833-444-BLUE (2583)	ibx.com/paisboa (microsite) ibx.com (portal)
DOCTOR ON DEMAND	800-997-6196	doctorondemand.com
UNITED CONCORDIA	866-851-7568	unitedconcordia.com
VBA	800-432-4966	vbaplans.com
WELLABLE	support@wellable.co	app.wellable.co
NOOM	partnersupport@noom.com	go.noom.com/phbtrust
MAVEN	support@mavenclinic.com	
UNUM	800-275-8686	unum.com
PLANSOURCE		benefits.plansource.com
PLAN NOTICES & DISCLOSURES		myschoolbenefits.org/notices-and-disclosures

Notices & Disclosures

The HBT is pleased to provide you with the various notices and disclosures related to the health plan (the “Plan”). Please carefully review the information contained in the various notices and disclosures and share them with your covered dependents. In the event of a conflict between the official Plan Documents and these legal notices or any other communication related to the Plan, the official Plan Document will govern.

The following notices and disclosures may be accessed on our website at **myschoolbenefits.org/notices-and-disclosures**:

- Federal Notices and Disclosures
- Transparency in Coverage Rule (TCR)
- IBX Summary Plan Description (SPD) and Benefit Booklets
- IBX Summaries of Benefits and Coverage (SBCs)
- Highmark SPD and Benefits Booklets
- Highmark SBCs
- Maven Fertility and Family Forming Benefit Disclosures



**Scan for quick
access to notices
and disclosures
on our website**

In addition to visiting our website, there are several other ways you can easily review the various notices and disclosures. These are described below:

- Visit your employer’s Human Resources office and ask to see copies. Your employer’s Human Resources office will obtain the requested materials and then supply them to you.
- Call the insurance carrier at the phone number printed on your personalized member ID card and request that a benefit booklet be mailed or emailed to you.
- Call the PAISBOA Health Benefit Trust at 484-580-8844 and request that copies be mailed or emailed to you.
- Email the PAISBOA Health Benefit Trust Office at info@phbtrust.org.

If you have any questions, please call the PAISBOA Health Benefit Trust office at 484-580-8844 or email us at info@phbtrust.org and we will help you.

Notes



301 IVEN AVENUE, SUITE 315B
WAYNE, PA 19087
484-580-8844

www.phbtrust.org