



OPEN ENROLLMENT  
**BENEFITS GUIDE**

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FOR IBX MEMBER SCHOOLS

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**2026-2027**

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# FROM THE Executive Director

Heather Gelting | 484-580-8844 | [heather.gelting@phbtrust.org](mailto:heather.gelting@phbtrust.org)

Fall 2026

Dear Members:

The PAISBOA Health Benefit Trust (HBT) was founded decades ago when a small group of independent schools joined together to leverage the strength of collective purchasing for health insurance. Since that time, the HBT has grown and now proudly serves 157 member schools, colleges, and universities in Pennsylvania, supporting almost 11,000 employees and over 20,000 lives!

This year marks a significant milestone as we celebrate ten years as a self-funded organization. For our members, this means greater flexibility, transparency, and the ability to provide high-quality benefits designed to meet their needs. The HBT remains committed to delivering meaningful value and supporting the health and well-being of our membership now and into the future.

Open Enrollment is your opportunity to review your coverage, explore available programs, and select the benefits that best meet your needs. The 2026-2027 Open Enrollment Benefits Guide highlights key information and resources. Additional benefit details, wellness programs, and compliance resources are available at: [www.myschoolbenefits.org](http://www.myschoolbenefits.org). We'll continue to keep you informed throughout the year through our monthly newsletter and the bi-monthly *Mental Health Matters* emails.

Most of the benefits you currently enjoy are staying the same! Employees enrolled in a medical plan will continue to have access to Noom's behavior-based weight management program, now expanded to include enrolled spouses and partners, effective November 1, 2026, with clinical support for medical weight loss and access to discounted GLP-1 medications. The Wellable wellness platform will continue to offer challenges, educational resources, on-demand classes, and activities that support healthy habits. And members can earn up to \$200 in digital gift card rewards each year!

We're pleased to be offering the Garner Health reimbursement program to those members enrolled in the PPO or High-deductible health plan. With the Garner app, you can easily find high-quality, in-network top providers—doctors proven to follow best practices, make accurate diagnoses, and deliver excellent results. And when you visit a top doctor, you can get reimbursed for your out-of-pocket medical costs. Garner will help cover eligible expenses up to \$1,000 for individuals or up to \$2,000 for families. In just the first two months after implementing Garner, more than 130 families received over \$25,000 to help cover eligible copays, prescription costs, or portions of their deductible expense.

As a valued member of the PAISBOA HBT, your feedback helps us shape the healthcare benefits available through your school. We encourage you to take a few minutes to complete the short satisfaction survey you'll receive in mid-September.

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 2026-2027 plan year.

We encourage you to make the most of the resources and benefits available to you and wish you a healthy and successful year ahead!

Be well,



Heather Gelting



# Board of Trustees

2026-2027



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# Staff

## EXECUTIVE DIRECTOR

Heather Gelting  
heather.gelting@phbtrust.org

## CHIEF FINANCIAL AND COMPLIANCE OFFICER

Donald Kates  
don.kates@phbtrust.org

## DIRECTOR OF MARKETING & COMMUNICATIONS

Andrea Bagnell  
andrea.bagnell@phbtrust.org

## PROGRAM & COMMUNICATIONS MANAGER

Lilla Feher  
lilla.feher@phbtrust.org

# Participating Members

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

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  
 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  
 The Shipley School  
 Solebury School  
 Springside Chestnut Hill  
 Academy  
 Stratford Friends School  
 Susquehanna Waldorf School  
 The Timothy School  
 Upland Country Day School  
 Valley Forge Military College  
 Valley School of Ligonier  
 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  
 YSC Academy



**150+ MEMBERS**



**10,000  
EMPLOYEES  
ENROLLED**



**20,000  
COVERED LIVES**



**EFFECTIVE SEPTEMBER 1, 2026**



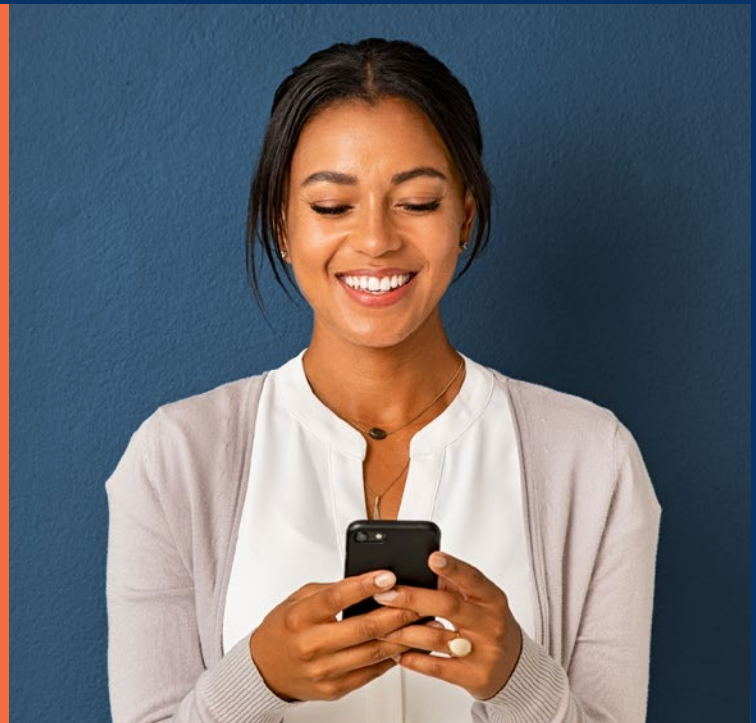
## EXPLORE & BOOKMARK **myschoolbenefits.org**

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](https://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.

**Independence**

**PAISBOA**  
Health Benefit Trust

**IBX**

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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:

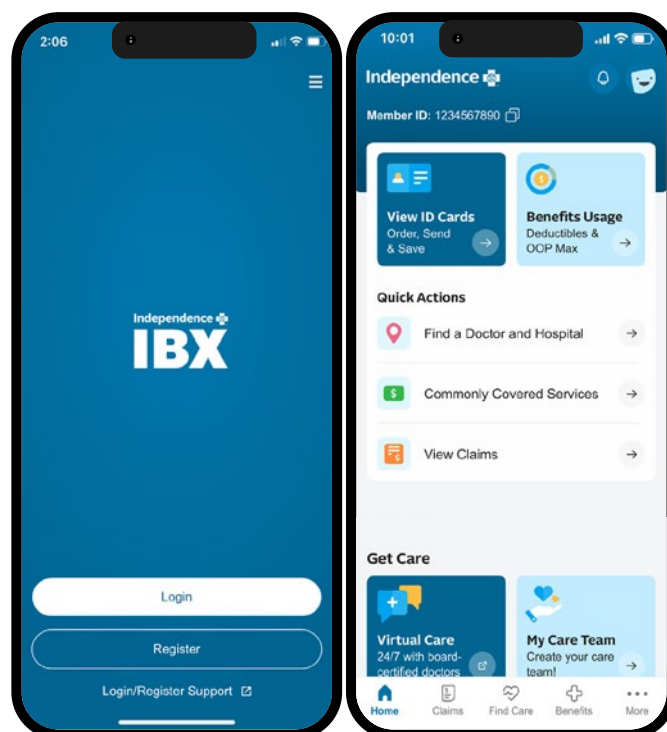
- **Quickly search for an in-network doctor**, hospital, or other health care provider
- **Estimate care costs** for a procedure or appointment
- **View, print, or share your ID card(s)**
- **Set and reach health goals** with programs and resources that make it easy and fun



Download the app to your smartphone from the App Store<sup>SM</sup> or Google Play<sup>TM</sup>.

## Log in today

If you haven't already, 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](https://ibx.com).



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

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# Choose the right place for care and save



**For many services, where you receive care can affect what you pay. When it is safe and appropriate for your care, choosing a lower-cost setting instead of a hospital setting may help you save.**

## Where you get care can affect what you pay

Some services do not need to be performed in a hospital setting. Freestanding facilities often specialize in specific types of care and may offer a lower-cost option for services such as imaging, lab work, outpatient surgery, and physical or occupational therapy. These facilities:

- Focus on specific procedures or services
- Follow established clinical and safety standards
- Deliver high-quality care

Learn about how choosing the right provider can help you save on out-of-pocket costs at **[ibx.com/waystosave](https://ibx.com/waystosave)** or call your Champion at **1-833-444-2583**.

## You may reduce your out-of-pocket costs for the following services when you choose a freestanding facility.\*

| Service                    |  |  |  |  |  |
|----------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|                            | <b>Outpatient surgery</b><br>(e.g., cataract surgery, hernia repair, ACL repair)    | <b>Routine imaging</b><br>(e.g., X-ray, ultrasound, basic diagnostic imaging)       | <b>Complex imaging</b><br>(e.g., MRI, CT scan, PET scan)                            | <b>Physical therapy (PT)/Occupational therapy (OT)</b>                                | <b>Lab services</b><br>(e.g., blood work, urine tests, diagnostic testing)            |
| <b>Lower-cost setting</b>  | Freestanding ambulatory surgery center facility                                     | Freestanding radiology facility                                                     | Freestanding radiology facility                                                     | Freestanding PT or OT facilities                                                      | Freestanding laboratory location (e.g., Labcorp)                                      |
| <b>Higher-cost setting</b> | Hospital outpatient department                                                      | Hospital-based imaging                                                              | Hospital-based imaging                                                              | Hospital outpatient therapy departments                                               | Hospital-based laboratory                                                             |

## How to find lower cost settings

- 1. Talk to your doctor.** Ask if your service can be performed in a non-hospital setting.
- 2. Use IBX tools.** Use the Find a Doctor tool after logging in at **[ibx.com](https://ibx.com)** or on the IBX mobile app to find in-network settings. Search by typing "freestanding settings" under *Places by Type*.
- 3. Call your Champion.** Need extra help? Your Champion can help you find lower cost settings for your care. You can reach your Champion at **1-833-444-2583**.

\*Does not apply to capitated services for HMO members, including radiology, PT/OT, and lab services.

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# Call us when you need behavioral health support

We can quickly connect you with the care you need.



**Need help finding behavioral health care? We are here to support you and help you get an appointment quickly.**

## Call our team for help finding care

Call our Behavioral Health Care Navigation team at [1-800-688-1911](tel:1-800-688-1911). Our team provides personalized guidance to make finding care simple. They can:



Match you with an in-network provider



Schedule an appointment for you (in-person or virtual)



Identify urgent or escalating conditions



Provide in-the-moment support for tough times or crisis

## Get high-quality care fast

You have access to a robust, high-quality, and culturally responsive behavioral health network, including psychiatric providers and therapists.

A subset of these providers — called our Connect to Care network — is committed to getting our members into care fast. Visit [ibx.com/bhcare](https://ibx.com/bhcare) to see all Connect to Care providers, or call us at [1-800-688-1911](tel:1-800-688-1911) and we can directly schedule an appointment for you with a provider that meets your needs.

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

## Call 1-800-688-1911

We can help you find in-network care and get an appointment in less than 7 days.

## Our Connect to Care network:



12,000+ appointments per month reserved for IBX members



In-person and virtual appointments available



For general mental health, substance use disorder, OCD, eating disorders, and more



Providers available for all ages: Children, adolescents, and adults

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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**IBX**

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# Discover Self Care and make time for mental wellness



## Our members can access Self Care, a self-guided digital program to support mental health and well-being.

We all have daily practices to take care of our bodies. But do you care for your mental health each day?

### What is Self Care?

Self Care, available through Spring Health, is a library of on-demand digital exercises based on cognitive behavioral therapy and evidence-based techniques. There is something for everyone, no matter where you are on your well-being journey.

The collection is designed to help you build healthy mental health habits, bring immediate relief from pressing concerns, and develop long-term skills for mental wellness.



**Extensive library:** Hundreds of video and audio-based exercises and articles are available in multiple languages.



**Wide range of topics:** Support for a large spectrum of conditions and topics, including:

- Anxiety
- Focus
- Depression
- Burnout
- Eating
- Parenting
- Caregiving
- Relationships and breakups
- Sleep
- Loneliness
- Substance use
- Mindfulness
- Career

## How can you access Self Care?

You can access Self Care at no additional cost. Simply log in using Spring Health's website or mobile app.

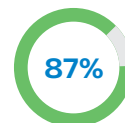


Visit [benefits.springhealth.com/insurance/ibx](https://benefits.springhealth.com/insurance/ibx) or scan the QR code to sign up for Spring Health and start using Self Care.

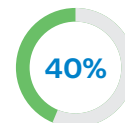
**Note:** You will need to register online before using the Spring Health app.



**Proven results:** Those who have used Self Care report good results:



reduction in anxiety symptoms



reduction in eating disorder symptoms



immediate symptom reduction across conditions

You can use the tools available through Self Care every day, no matter how you're feeling, to help you become more resilient and empowered to navigate mental health challenges.

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Spring Health 

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Spring Health is an independent company.

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IBX

# Get \$150 back!

Earn a reimbursement  
for working out regularly



## Looking for motivation to exercise?

The Healthy Lifestyles<sup>SM</sup> 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 calendar year, 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.** Log in at [ibx.com](https://ibx.com), select *Rewards & Incentives* from the menu on the left of your Dashboard, 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.\*

## 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

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

**Independence** 

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Health Benefit Trust

# IBX

# 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 Lifestyles<sup>SM</sup> 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](https://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](https://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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# HUSK Virtual Nutrition

Get personal support from a registered dietitian



**For our bodies to function at their best, they need the right balance of vitamins, minerals, and nutrients.**

As an Independence Blue Cross (IBX) health plan member, you have access to HUSK Virtual Nutrition, a program offering personalized, one-on-one support from a registered dietitian who can design a food plan with your needs and goals in mind. So, whether you want to lose weight or just learn how to eat better, HUSK Virtual Nutrition can help.

**With HUSK Virtual Nutrition, IBX members get:**



**One-on-one virtual nutrition consultations**

Connect with your registered dietitian to ask questions, receive advice, and set health goals. IBX members who have a nutrition counseling benefit can receive up to six annual HUSK Virtual Nutrition consultations at no cost.



**Wearable device integration**

Sync your health devices to the HUSK Nutrition app to track your activity and chart progress toward your nutrition and exercise goals.



**Personalized nutrition plan**

Kick-start your results with individualized guidance and support, like how to shop for healthy foods.



**Unlimited messaging access**

Ask your registered dietitian questions anytime, anywhere using our private communication tool.



**Private health portal**

Get access to a comprehensive nutrition resource library, including grocery lists, meal ideas, and articles on trending health topics.



**Monthly expert nutrition tips**

Build long-term success with innovative strategies, advice, recipes, and more.



**Accountability check-ins**

Stay on-track by sharing progress updates with your registered dietitian.

**Get started** by downloading the Husk Nutrition app or registering online at [register.nutrition.huskwellness.com/register](https://register.nutrition.huskwellness.com/register). Select "Independence HMO" or "Independence PPO" as your insurance depending on your plan.

Husk is one option for accessing your nutrition counseling benefits as an IBX member. Find additional in-network providers by logging in at [ibx.com](https://ibx.com).

**Independence** 

**HUSK**

**IBX**

# 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.<sup>1</sup>

### 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:<sup>2</sup>

- 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](https://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](https://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](https://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](https://ibx.com/medpolicy).

**Independence** 

**PAISBOA**  
Health Benefit Trust

**IBX**

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# Get care when you're away from home



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

## Urgent care while you travel\*

**Traveling within the U.S.** If you need urgent care when traveling within the U.S., call us and we'll put you in touch with a Blue Cross® Blue Shield® provider (BlueCard® provider) in your travel area. That way 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.

## Getting follow-up care away from home\*

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

## Questions?

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

## Guest memberships for 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, you can apply for a guest membership with a participating HMO plan in your travel area, where available. Guest memberships are available through the Away from Home Care® program

With a guest membership, you'll have comprehensive HMO benefits through a participating plan while away long-term.

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 Benefit Booklet for more information, limitations, and restrictions about the Away from Home Care program.

\*Preauthorization of care is required.

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.

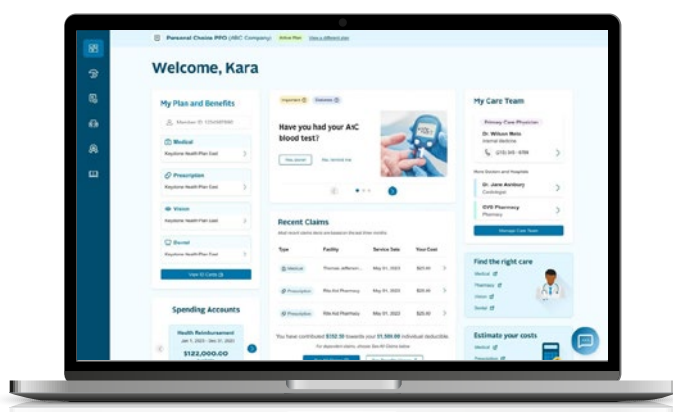
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**IBX**

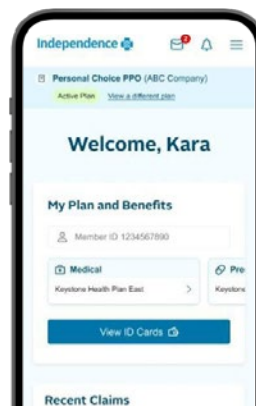
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## Convenient access to your prescription drug benefits



### 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](https://ibx.com/paisboa).

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.

**Independence** 

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Health Benefit Trust

**IBX**

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# Pay less for certain high-cost prescriptions with copay assistance



**We want to make sure you're saving as much as possible on your prescriptions. Our Copay Assistance Program may substantially reduce or fully cover your costs for certain medications.**

Many drug manufacturers provide coupons or copay cards for high-cost specialty medications. Through our Copay Assistance Program, members can take full advantage of savings available from these manufacturers on eligible prescription medications.

## How we save you money

The Copay Assistance Program consists of a team of Care Team Coordinators. These coordinators are pharmacy professionals who are highly trained on specialty pharmacy coupons and copay cards.

If you take an eligible prescription, a Care Team Coordinator will get in touch with you to:

- Explain how the Copay Assistance Program works
- Estimate your new out-of-pocket costs for filling your prescription
- Help you enroll in the drug manufacturer's copay assistance program
- Coordinate with your pharmacy to make sure they have the updated costs on file
- Answer any questions you have about the program

## Questions?

**If you are eligible for the Copay Assistance Program, a Care Team Coordinator will call to help you enroll. You can also call them at 215-967-2501.**

Once you enroll in the program, the manufacturer's copay assistance will be automatically applied at check-out to reduce your out-of-pocket costs to as low as \$0. Prescriptions eligible for the program may be processed with a 30% coinsurance. Then the manufacturer's cost-share assistance will be applied to lower the amount you owe. You will never be responsible for more than your normal cost-share.

You are not required to enroll for copay assistance, but you must enroll to get the savings. If you choose not to enroll when contacted by a Care Team Coordinator, you will be responsible for your normal cost-share.

Care Team Coordinators will provide ongoing support and monitor your out-of-pocket costs to make sure they are tracked correctly so you get the maximum assistance available.

**Note:** Only the cost-sharing you pay out-of-pocket will count towards your deductible and/or out-of-pocket maximum. The portion paid by the Copay Assistance Program will not count toward either one.

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.

**Independence** 

  
PAISBOA  
Health Benefit Trust

**IBX**

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# Use HelpScript to save money on specialty medications



**Independence Blue Cross (IBX) is working with HelpScript to deliver a new cost-share assistance program to our members. As an IBX member, if you take a medical specialty drug, you may qualify for guaranteed \$0 cost-share on select medical specialty drugs.**

Specialty medications are life-changing for patients diagnosed with rare, chronic, or severe conditions. However, these new and innovative treatments can be costly, especially since many are administered through infusion in a hospital or clinical setting.

If your doctor recommends infusion treatment using a specialty medication, a dedicated HelpScript Patient Advocate can help you enroll in HelpScript, eliminating high out-of-pocket expenses for over 200 drugs covered under your medical benefit.

## How HelpScript provides support

HelpScript provides concierge-level service to answer questions, facilitate enrollment, and highlight the value.



### Patient Advocates

HelpScript Patient Advocates will explain how the service works and answer your questions throughout the process, even after your initial enrollment. They will walk you through how to read and understand your Explanation of Benefits (EOB) documents, and how payments will be coordinated between you and your doctor.

**You pay \$0 cost-share on over 200 medical benefit specialty drugs!**



### Application process

HelpScript provides you with the application information and works with you on how to take advantage of any copay assistance available. **Participating in the service eliminates your out-of-pocket costs entirely for select medical specialty drugs.**



### Available assistance

When you enroll, you will know what assistance is available for your medication.



### Answer the call when HelpScript contacts you

If you're taking a specialty medication that is eligible for the program (only medical infusion drugs), HelpScript will contact you via mail and phone. So, be sure to answer when they call to take advantage of a \$0 cost-share on select medical specialty drugs!

HelpScript is an independent company that provides provider-administered drug copay assistance coordination and reporting 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.

**Independence** 

 **helpscript**

  
PAISBOA  
Health Benefit Trust

**IBX**

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## Introducing Garner

Garner is a free healthcare benefit that works alongside your medical insurance, available to those enrolled in the PAISBOA Health Benefit Trust's PPO or High-deductible medical plans.\*

**Use the Garner app to find the best doctors in your network, and we will help cover your medical bills. Watch a quick video to learn more: [garner.guide/video](https://garner.guide/video).**

When you visit the doctor, you should feel confident that you're getting the best care without worrying about the cost. This is why we're excited to offer Garner, a healthcare benefit that works alongside your medical plan.

Using data from one of the nation's largest medical databases, Garner identifies the top 20% of doctors who deliver the best patient outcomes. When you see a **Garner Top Provider**, you can qualify for **reimbursement, up to \$1,000 for individuals and up to \$2,000 for families** for office visits, imaging, urgent care, lab work, and more.

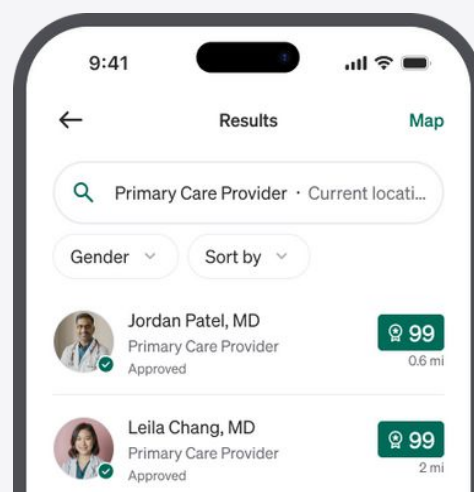
## Garner Top Providers

**Garner takes the guesswork out of finding the right doctor.** Garner Top Providers follow the latest research, avoid unnecessary procedures, and help patients get healthy faster. Doctors can't pay to show up in Garner's recommendations; they earn their spot based on real patient outcomes.

### Patients who have seen Top Providers experience:

- 25% fewer extended hospital stays
- 19% fewer hospitalizations from common conditions
- 16% fewer major post-surgery complications

*\*Plan participants enrolled in an HMO plan are not eligible to participate in Garner Health, as they benefit from built-in care coordination through their primary care physician.*



## Get medical bills covered

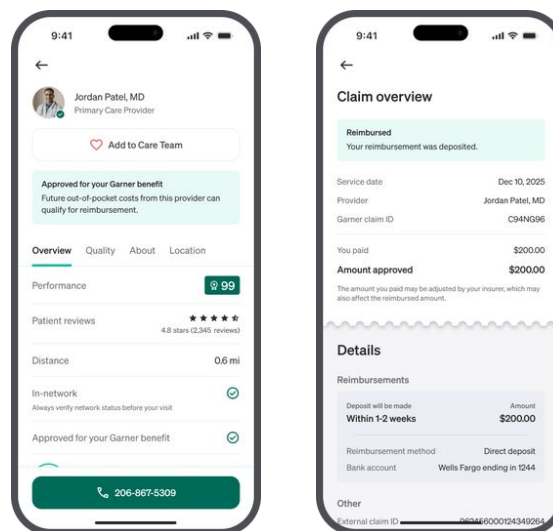
By receiving care from Top Providers, you can reduce your deductible. **If you are enrolled in a plan with an HSA**, you must first meet the 2026 IRS spending requirement of **\$1,700 for individuals and \$3,400 for families** before Garner can provide reimbursement.\*\*

| Plan Coverage | Your Garner Reimbursement Benefit |
|---------------|-----------------------------------|
| Individual    | <b>\$1,000</b>                    |
| Family        | <b>\$2,000</b>                    |

## How to get reimbursed

To get started, sign up for a PAISBOA Health Benefit Trust medical plan and create your Garner account.

1. **Search for Top Providers** in the Garner app
2. **Add them to your Care Team** before your visit with them
3. **Visit a Top Provider and get reimbursed**



## Create Your Garner Account

Scan below to create your free Garner account or visit [garner.guide/app](https://garner.guide/app).

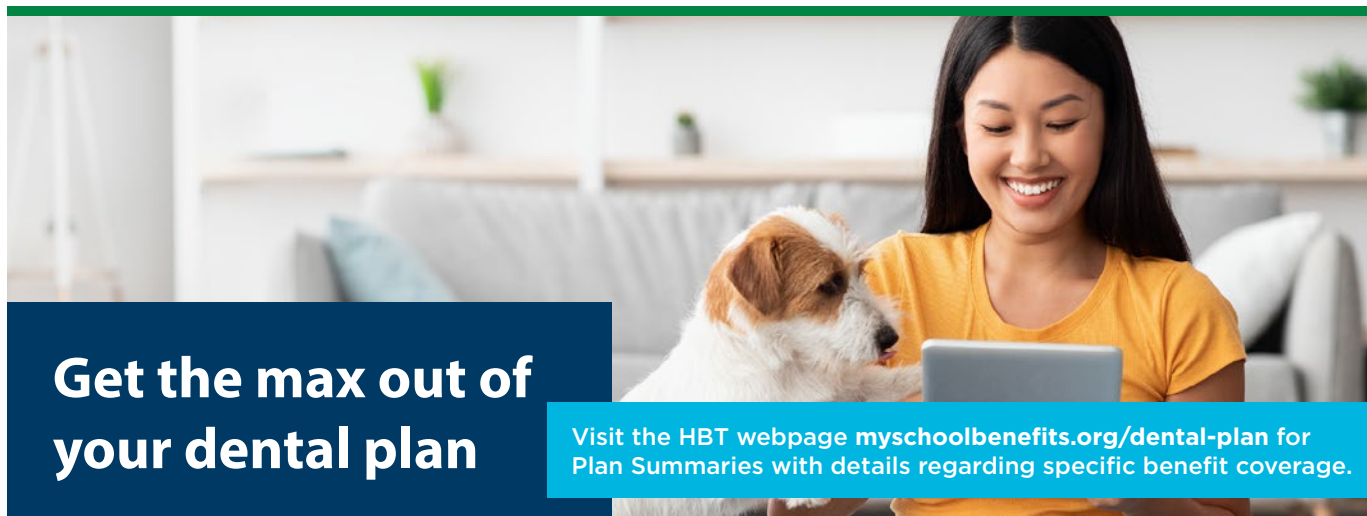


\*\*Beginning in 2027, the IRS requires that HSA holders first meet the spending requirement of \$1,750 for individuals and \$3,500 for families before Garner can provide reimbursement.

## Questions?

Message the Concierge via in-app chat, call (866) 761-9586, or email [concierge@getgarner.com](mailto:concierge@getgarner.com).  
Mon-Fri 8:00 a.m. to 10:00 p.m. ET.  
Se habla español.

To learn more about your Garner benefit, please visit [garnerguide.com/PAISBOA-HBT](https://garnerguide.com/PAISBOA-HBT).



## Get the max out of your dental plan

Visit the HBT webpage [myschoolbenefits.org/dental-plan](https://myschoolbenefits.org/dental-plan) for Plan Summaries with details regarding specific benefit coverage.

### 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](https://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: 11/1/2026–10/31/2030  
\$25 Exam / \$0 Materials Copay  
Dependent Age: 26 (EOBY)

| <b>Frequency Type:</b><br>Last Date of Service |
|------------------------------------------------|
| <b>Vision Exam</b>                             |
| <b>Lenses</b>                                  |
| <b>Frames</b>                                  |

| <b>Employee</b> |
|-----------------|
| 12 Months       |
| 12 Months       |
| 24 Months       |

| <b>Spouse</b> |
|---------------|
| 12 Months     |
| 12 Months     |
| 24 Months     |

| <b>Children</b> |
|-----------------|
| 12 Months       |
| 12 Months       |
| 24 Months       |

| <b>Benefits:</b><br>Employee Can Select Either          |
|---------------------------------------------------------|
| <b>Vision Exam</b> (Glasses or Contacts)                |
| Retinal Screening with Exam                             |
| <b>Clear Standard Lenses</b> (Pair):                    |
| Single Vision                                           |
| Bifocal                                                 |
| Blended Bifocal                                         |
| Trifocal                                                |
| Progressives                                            |
| Lenticular                                              |
| Polycarbonate                                           |
| Basic Scratch Coating                                   |
| Photochromic                                            |
| Solid or Gradient Tint                                  |
| <b>Frame</b>                                            |
| <b>-OR-</b>                                             |
| <b>Elective Contacts</b> (in lieu of eyeglass benefits) |
| Material Allowance                                      |
| Elective Fitting Fee and Evaluation                     |
| <b>-OR-</b>                                             |
| <b>Medically Necessary Contacts</b>                     |
| <b>-AND-</b>                                            |
| Lasik Surgery (once every 8 years)                      |

| <b>VBA Participating Provider<br/>Amount Covered/Benefit<br/>(After Applicable Copay)*</b> |
|--------------------------------------------------------------------------------------------|
| 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 \$100                                                                                |
|                                                                                            |
|                                                                                            |
| Up to \$100 <sup>A</sup>                                                                   |
| 15% off UCR                                                                                |
|                                                                                            |
| Covered in Full <sup>B</sup>                                                               |
|                                                                                            |
| N/A                                                                                        |

| <b>Out-of-Network<br/>Max Reimbursement<br/>(Zero Copay)</b> |
|--------------------------------------------------------------|
| \$45                                                         |
| N/A                                                          |
|                                                              |
| \$40                                                         |
| \$60                                                         |
| \$60                                                         |
| \$80                                                         |
| \$80                                                         |
| \$120                                                        |
| N/A                                                          |
| N/A                                                          |
| N/A                                                          |
| N/A                                                          |
| \$70                                                         |
|                                                              |
|                                                              |
| \$100                                                        |
| N/A                                                          |
|                                                              |
| \$450                                                        |
|                                                              |
| \$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®, Eyeglass World® and America's Best®.

<sup>A</sup> 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.

<sup>B</sup> Requires prior approval. May only be selected in lieu of all other material benefits listed herein.

<sup>\*</sup> 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.

[www.vbaplans.com](http://www.vbaplans.com)



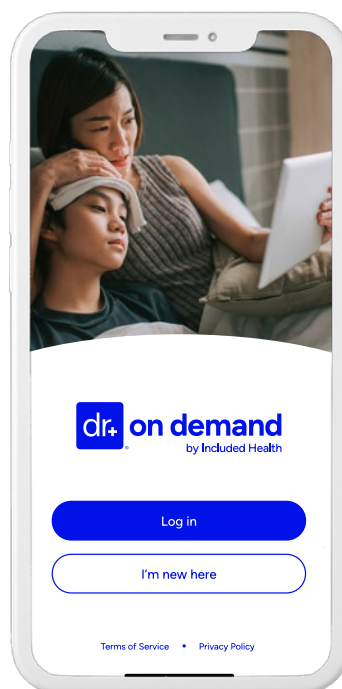
Designed to treat you better.™

## Activate today, access care anytime

Connect with a virtual 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, 2027. 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



# Join the PAISBOA HBT Wellness Program Today!

## Wellable

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

### Monthly Themes & Quarterly Challenges

Earn points for learning about holistic wellness topics and participate in quarterly challenges to build healthy habits, stay active, and have fun!

Track your progress, earn points for your activities, and see how you stack up on the leaderboard.

Earn up to **\$50 per quarter in digital gift card rewards!**

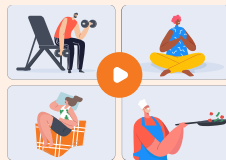
| Tier | Wellable Points | Reward |
|------|-----------------|--------|
| 1    | 9,000 – 17,999  | \$15   |
| 2    | 18,000 – 44,999 | \$25   |
| 3    | 45,000+         | \$50   |

*To qualify for the fourth quarter reward, the following activities must be completed by October 31, 2027: Personal Wellness Assessment, annual physical, and general lab work.*

### All-In-One Wellness

Access all your wellness resources in one place. Join live sessions, get health updates, explore on-demand content, & earn rewards.

#### Events



#### Health Content



#### On-Demand



#### Rewards Wallet

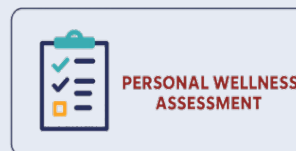


### Prioritize Your Health

Boost your well-being with daily challenges, check-ups, & self-reflection—while earning Wellable Points. Small steps lead to better health.



#### DAILY CHALLENGE



#### CLINICAL EVENTS

### Easy-To-Follow Steps

- Scan the QR code to download the Wellable App.
- Log in following the instructions in your Onboarding email.
- Connect your preferred app or device.
- You're all set.



Log in to your Wellable account today or create an account by visiting  
<https://app.wellable.co/PAISBOAHBT>

*Available to all employees and spouses/partners enrolled in a PAISBOA HBT medical plan.*

## A healthier you, one habit at a time

Noom's evidence-backed programs combine psychology, technology, and human support to help you build habits that can last a lifetime. What's more? **Noom is now a benefit, available at no cost to you (a \$308+ value!).**<sup>1</sup> Here's what you get with your Noom membership:



### NOOM **WEIGHT**

Achieve real, long-lasting results through Noom's proven behavior change weight loss program.

- ◆ **Change your relationship with food** with psychology-based lessons
- ◆ **Get 1:1 human support** from coaches who offer guidance and encouragement tailored to your health goals
- ◆ **See your progress** through smart tracking tools, such as AI food logging with the snap of a photo and body scan technology
- ◆ **Lower stress and boost your energy** with 1,000+ fitness videos, meditations, recipes, and more



### NOOM GLP-1<sup>2</sup>

Get self-pay access to anti-obesity medications and clinical care at an exclusive discount, if you clinically qualify.<sup>2</sup>

- ◆ **Access weight loss medications** – if clinically appropriate – shipped to your door, if eligible<sup>3</sup>
- ◆ **Receive expert guidance** from licensed clinicians for ongoing care and medication management
- ◆ **Build healthy habits that stick** through Noom's 1:1 coaching and psychology-based lessons
- ◆ **Use innovative tools** to help you prevent muscle loss, easily track your progress, and see sustainable weight loss beyond medication



**CLAIM YOUR MEMBERSHIP  
AND SCAN HERE TO  
ENROLL IN NOOM TODAY**

Available to all employees and spouses/partners enrolled in a PAISBOA HBT medical plan effective 11/1/26.

<sup>1</sup>Based on current price of 12-month Noom Premium subscriptions.

<sup>2</sup>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®.

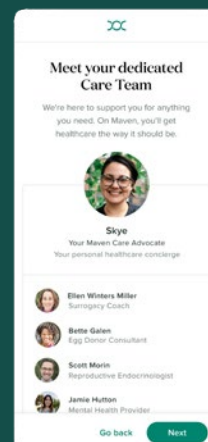
<sup>3</sup>Not all medications are available for home delivery. Availability of home delivery will depend on your insurance or cash pay status.



# Fertility & family building just got easier

with financial assistance and virtual support

Employees and covered spouses/partners enrolled in a PAISBOA Health Benefit Trust medical plan have access to up to \$10,000 through Maven Wallet to help cover eligible expenses related to fertility treatment, egg or sperm freezing, adoption, and surrogacy.



## WITH MAVEN, YOU AND YOUR ENROLLED SPOUSE/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](https://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](https://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](https://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)

# EVERYDAY SAVINGS!

Explore discounts on travel, shopping, live events, and health and wellness. Enroll today and start saving all year long.



START SAVING TODAY!

SCAN  
QR CODE



PAISBOA Health Benefit  
Trust Deals & Discounts

GET REWARDED!

[phbtrust.savings.workingadvantage.com](https://phbtrust.savings.workingadvantage.com)



## HIGHLIGHTED OFFERS



### Discount Movie Tickets

Save up to 25% on Movie Tickets!



### Theme Parks and Attractions

Save on tickets to theme parks nationwide



### Electronics

Exclusive employee savings on select products



### Local Deals

Save up to 40% on dining



### Discount Hotel Reservations

Save up to 40% on hotels in top cities\*



### Sam's Club

Join The Club For Just \$15 - Up To 70% Off!

Disclaimer: By accessing PAISBOA Health Benefit Trust Deals & Discounts, you accept the policies documented in our terms and privacy documents, which can be reviewed at <https://phbtrust.savings.workingadvantage.com/common/terms-of-use>.

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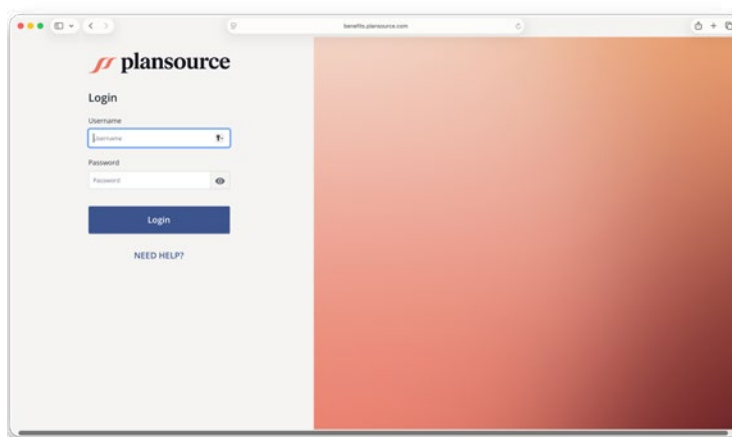
# Online Open Enrollment

The PAISBOA Health Benefit Trust is utilizing the PlanSource platform for Open Enrollment. 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:  
**[benefits.plansource.com](https://benefits.plansource.com)**
2. On the login page, type your username and password.



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## 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

You may use the password you created during the last open enrollment period  
OR click “Need help.”

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.

The dashboard shows a welcome message to Jane with 17 days left to enroll. It includes a 'Get Started' button highlighted with a red arrow. Below the button is a progress bar with three steps: Review Profile, Review Benefits, and Confirm Elections. A section at the bottom asks if the user needs to update their current benefits.

**PAISBOA Health Benefit Trust**

Welcome Jane, you have 17 days left to enroll.

### Annual Enrollment

Welcome to the PAISBOA Health Benefit Trust! It's time to enroll in your benefits. Please visit [myschoolbenefits.org](https://myschoolbenefits.org) for more information and member resources related to your health care benefits.

**The Annual enrollment period** is your opportunity to make changes to your benefits without a qualifying event. Be sure to review each benefit for new plans or changes to your existing plan.

**Get Started**

Review Profile | Review Benefits | Confirm Elections

**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.

The form is divided into three main sections: Basic Information, Contact Information, and Personal Information. Each section contains input fields for various details. An 'EDIT INFO' link with a pencil icon is located at the top right of the Contact Information section, highlighted with a red arrow.

**Basic Information**

First Name: Jane, Middle Name: , Last Name: Test, SSN: 555-55-5555

**Personal Information**

Gender: Female, Marital Status: Unreported

**Contact Information**

Address 1: 123 Street Rd, Address 2: , City: Wayne, State: Pennsylvania, Zip: 19087, Home Phone: , Cell: (610) 742-5823, Office Phone: , E-mail: jane@test.com, Alternate E-mail: j@school.edu

**Other**

[EDIT INFO](#)

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.

This section allows users to review and manage their dependent information. It includes a list of current family members and a modal form to add a new dependent. A red arrow points to the 'Add Family Member' button.

**Review the Dependent Information on file below**

Dependents must be listed on this page to be enrolled in coverage.

**You may:**

- Add New Dependents
- Edit Existing Dependent Information
- Remove Existing Dependent

**By adding a dependent, you are confirming that this is a legal dependent, eligible for benefits under one or more of your available plans.**

**Current Family Members**

**Matt Test**  
Spouse  
Born 03/01/1988  
[View Details](#)  
[Remove](#) [Edit](#)

**+ Add Family Member**

**Please enter your Dependent Information**

By adding a dependent, you are confirming that this is a legal dependent, eligible for benefits under one or more of your available plans.

**Basic Information**

First Name: , Middle Name: , Last Name: , SSN: , Gender: Select Gender, Birthdate: Birthdate, Relationship: Select Relationship

**Additional Info**

☒ Lives At Home

[Next: Shop for Benefits](#)

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

You will be asked to review your preferences for receiving benefit updates by text message.

If you select the PPO or HD plan, you will be prompted to select “I understand” to confirm you’re aware of the free Garner Health benefit.

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.

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 in the lower right.

**Current Benefit Elections**

Review Profile   Shop Benefits   Checkout

Please visit [myschoolbenefits.org](https://myschoolbenefits.org) for more information and member resources related to your healthcare benefits.

- To change an election, click directly on the name of the benefit.
- To complete enrollment, click continue at the bottom of the page.

**New Enrollment** Plan Year Effective from 11/01/2026 to 10/31/2027

**Benefit Updates by Text**

Status: Completed   Dates: Last Updated 07/14/2026   View Summary

**Medical**

HBT PPO 20 40 Rx 20 40 60 200   \$343.29 Per Pay Period   View or Change

You are changing from: HBT HMO 20 40 Rx 20 40 60 200   CANCEL CHANGE

**Garner Health**

Garner Health Account   View or Change

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.

**New Enrollment** Plan Year Effective from 11/01/2026 to 10/31/2027

**Review Changes**

**Medical**

HBT PPO 20 40 Rx 20 40 60 200   \$343.29 Per Pay Period   View or Change

Start Date: 11/01/2026   Coverage Level: Employee Only

**Garner Health**

Garner Health Account   View or Change

Start Date: 11/01/2026   Coverage Level: I Understand

**Dental**

United Concordia Dental   United Concordia Dental Enhanced   \$18.78 Per Pay Period   View or Change

Start Date: 11/01/2026   Coverage Level: Employee Only

Terminated Family Members: John Test

**The following benefits are unchanged**

**Benefit Updates by Text**

Status: Completed   Dates: Last Updated 07/14/2026   View Summary

BACK   Checkout

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

# Support & Resources

|                                      | CUSTOMER SUPPORT                                                                                     | WEBSITE/PORTAL                                                                                                      |
|--------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| PAISBOA HBT                          |                                                                                                      | <a href="https://myschoolbenefits.org">myschoolbenefits.org</a>                                                     |
| MEMBER ADVOCACY CENTER (MAC)         | 888-984-1186<br><a href="mailto:hbt-support@connerstrong.com">hbt-support@connerstrong.com</a>       |                                                                                                                     |
| INDEPENDENCE BLUE CROSS MEDICAL & RX | 833-444-BLUE (2583)                                                                                  | <a href="https://ibx.com/paisboa">ibx.com/paisboa</a> (microsite)<br><a href="https://ibx.com">ibx.com</a> (portal) |
| GARNER HEALTH                        | 866-761-9586<br><a href="mailto:concierge@getgarner.com">concierge@getgarner.com</a>                 | <a href="https://garnerguide.com/PAISBOA-HBT">garnerguide.com/PAISBOA-HBT</a>                                       |
| DOCTOR ON DEMAND                     | 800-997-6196                                                                                         | <a href="https://doctorondemand.com">doctorondemand.com</a>                                                         |
| UNITED CONCORDIA                     | 866-851-7568                                                                                         | <a href="https://unitedconcordia.com">unitedconcordia.com</a>                                                       |
| VBA                                  | 800-432-4966                                                                                         | <a href="https://vbaplans.com">vbaplans.com</a>                                                                     |
| WELLABLE                             | <a href="mailto:support@wellable.co">support@wellable.co</a>                                         | <a href="https://app.wellable.co/PAISBOAHBT">app.wellable.co/PAISBOAHBT</a>                                         |
| NOOM                                 | <a href="mailto:partnersupport@noom.com">partnersupport@noom.com</a>                                 | <a href="https://go.noom.com/phbtrust">go.noom.com/phbtrust</a>                                                     |
| MAVEN                                | <a href="mailto:support@mavenclinic.com">support@mavenclinic.com</a><br>Wallet support: 888-861-1329 | <a href="https://mavenclinic.com">mavenclinic.com</a>                                                               |
| UNUM                                 | 800-275-8686                                                                                         | <a href="https://unum.com">unum.com</a>                                                                             |
| PLANSOURCE                           |                                                                                                      | <a href="https://benefits.plansource.com">benefits.plansource.com</a>                                               |
| PLAN NOTICES & DISCLOSURES           |                                                                                                      | <a href="https://myschoolbenefits.org/notices-and-disclosures">myschoolbenefits.org/notices-and-disclosures</a>     |

# 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](https://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
- Garner Health Reimbursement Plan Documents
- Vision and Dental Benefit Disclosures
- 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](mailto: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](mailto:info@phbtrust.org) and we will help you.

The Plan has implemented certain changes this year to comply with federal Mental Health Parity and Addiction Equity Act (MHPAEA) requirements. Please refer to the applicable plan documents for a description of covered benefits and services.

# Notes



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

[www.phbtrust.org](http://www.phbtrust.org)