PAISBOA
Health Benefit Trust

Your Benefits Bulletin

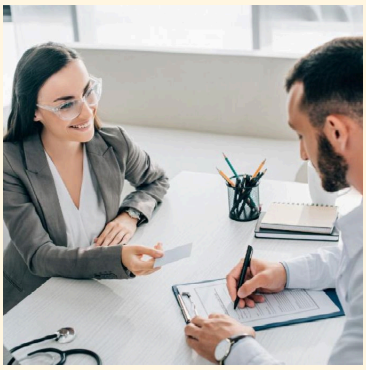
Volume 7, No. 1 | November 5, 2026

Wishing you and your family a Happy Thanksgiving!

As you gather and make memories, take a moment to talk about your family's health history. This will help you better understand your personal health risks and guide conversations with your doctors about recommended screenings.

Learn more in this information article by Dr. Dolores Roman, *IBX Medical Director.*

Member ID Cards



For members who have changed health plans or recently enrolled, your new member ID card should have already arrived in the mail. You can access your digital ID card at ibx.com or on the app by registering for the member portal, which will require you to know your ID number.

If you have not yet received your ID card and would like to register for access to your IBX portal, **you must call the Champion Customer Service team at 833-444-2583** to request your member ID number.

There may be additional steps involved in gaining portal access to help protect your personal information and verify your identity.

Please remember to present your new ID card at your first visit to any doctor or pharmacy to help ensure your claims are processed correctly.

Click here for a flyer to learn more.

IBX and Jefferson Health Negotiations

With the current contract between between Independence Blue Cross (IBX) and Jefferson Health set to expire on December 31, 2026, we understand that ongoing negotiations may create some concern about continued

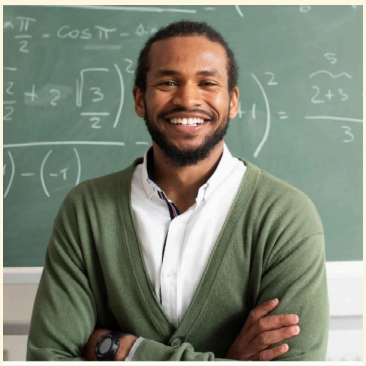
access to Jefferson Health hospitals, facilities, and providers.

We are pleased to share a recent positive update. IBX has informed the PAISBOA Health Benefit Trust (HBT) that it has received notice from the PA Insurance Department indicating that, if the parties are unable to negotiate an acceptable agreement before December 31, 2026, the Department will establish contract terms. Based on this development, we believe there is very low risk for any members to be out-of-network with Jefferson Health in the new year.



Click here for an IBX webpage with information and updates.

Member Satisfaction Highlights



Thank you to those of you who responded to our recent Member Satisfaction Survey! Your feedback helps shape our programming to best support your overall health. Some **key findings** are provided below:

- 84% were very satisfied/somewhat satisfied with their **IBX medical benefits.**
- 78% were very satisfied/somewhat satisfied with their **IBX (Optum) pharmacy benefits.**
- 65% were very satisfied/somewhat satisfied with their **VBA vision** benefits.
- 65% were very satisfied/somewhat satisfied with **United Concordia** dental coverage (for participating member schools).
- 90% of those who used **Doctor On Demand** virtual care were very satisfied/somewhat satisfied
- 28% reported using in-network **mental/behavioral health** providers, up from 21% in the 2025 Mental Health survey.
- 72% rated their school's PAISBOA HBT benefits as much better, somewhat better, or about the same as their friends and family.

We're committed to increasing engagement in our programs and encourage you to explore the many offerings included in your benefits!

Medical

Garner Benefits Continue with a Fresh Reset

If you're enrolled in the PAISBOA HBT's PPO or High-deductible plan*, and already registered with Garner Health, your reimbursement benefit has reset for the new plan year, beginning 11/1/26.

Over $96,000 has been reimbursed to more than 340 households, with an average reimbursement of $282

on out-of-pocket medical expenses!

Are you new to Garner? Here's how it works. Use the Garner app to find Top Providers within the IBX network, receive quality care, and save money. **Garner may help cover up to $1,000 for individuals or up to $2,000 for families.**

If you haven't already, **CREATE YOUR ACCOUNT HERE** and add your Top Providers to your Care Team before your appointment to ensure they're approved for your Garner benefit. When prompted, select "PAISBOA Health Benefit Trust" as your employer.

For easier account management, download the Garner Health app from the **Apple App Store** or **Google Play Store**.

For more details on how to use your benefit, visit our **website here** and/or check out your **Garner Guide.**

**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.*

Join the Challenge!

Eat Well, Be Well



As we head into the season of gratitude and good food, we encourage you to take some time to focus on your nutritional well-being. Join the ***Eat Well, Be Well*** challenge through Wellable, running from November 1 - 30, and discover simple ways to build balanced eating habits just in time for the holiday season. Throughout the challenge, participants will learn about the different food groups, explore ways to support a balanced diet, and test their knowledge through nutrition quizzes. For each quiz completed, participants will earn Wellable points and a raffle entry to win a set of Apple AirPods!

Join the challenge today by navigating to your Wellable bulletin board here.

Click here to view a flyer with more details which includes the Wellable sign-up link for new users.

Benefit Partner Spotlight

Wellness Wins & Rewards

The 2025-2026 plan year has come to a close, and quarter 4 Wellable rewards have been distributed to those who completed the 3 required activities (Personal Wellness

Assessment, general lab work, and annual physical). Here's to a new plan year with exciting opportunities and rewards!

Please note, any rewards earned in the 2025-2026 plan year must be redeemed through your Wellable rewards wallet by January 1, 2027.

Wellable Live Virtual Events

Join Wellable this November for live virtual events designed to support your physical and mental well-being. In addition to learning healthy habits, you can earn Wellable points by attending the *Talk Tuesday* webinar, with additional points available for completing a short quiz at the end. November's featured topics include:

- Talk Tuesday - **Social Wellness**
- Workout Wednesday **- Pilates**
- Thrive Thursday - **Heart-Opening Meditation**

Registration can be completed through the *Events* tab once logged in to your Wellable user account. Can't make it to a live session? A recording will be posted 72 hours after the final webinar under the *Events* tab in your Wellable user account.

Click here to view the November events flyer for full details and registration links.

Haven't signed up for Wellable yet? Register here!

Health Observances

Lung Cancer Awareness Month



According to the **American Cancer Society**, lung cancer is the second most common cancer among men and women in the United States. Although lung cancer is more common among individuals with a history of smoking, it can also affect those who have never smoked, as environmental and genetic factors can also cause the disease. This November, we encourage you to talk to your healthcare provider about your individual risk factors and whether a lung cancer screening is appropriate for you.

Looking to quit smoking?
Click here to learn more about getting up to $150 in reimbursements upon completion of a tobacco cessation program.

American Diabetes Month

Over 40 million Americans are living with diabetes, and 11 million of these individuals are undiagnosed, per the **American Diabetes Association**. November is American Diabetes Month - a time to raise awareness for the disease, understand your risk factors, and take steps towards prevention. We

encourage you to know your numbers and get general lab work annually. Early detection and awareness of your glucose levels can help protect your health and prevent future complications from diabetes.

Click here to learn about ways to prevent Type 2 Diabetes.



Explore and bookmark the website today

Find information about the benefits your school provides in one user-friendly place!

myschoolbenefits.org

Resources

myschoolbenefits.org
Find information about the healthcare benefits your school provides through the PAISBOA Health Benefit Trust in one user-friendly place.

Independence Blue Cross
View medical and Rx benefits, claims, ID card, and more. Questions? Call the Champion team at 1-833-444-BLUE (2583).

IBX Benefit Flyers
Use this link to access flyers for our many benefits.

Garner Health Reimbursement
Use this link to join. Need assistance? Contact the Concierge team via the in-app chat, email concierge@getgarner.com, or call 866-761-9586.

Doctor on Demand Telemedicine
To join, enter “PAISBOA” as your employer.

VBA Vision Benefits
View benefits summary, claims, and print ID card.

Noom
Visit our website to join. For support, email partnersupport@noom.com.

Wellable
Use this link to join. Email support@wellable.co with questions regarding the wellness rewards program.

Maven Fertility and Family-forming Benefits
Use this link to join. For support, email support@mavenclinic.com. Indicate you are enrolled in benefits through the PAISBOA HBT.

United Concordia Dental
View benefits summary, claims, and print ID card.

Working Advantage
For exclusive employee deals and discounts.

HTA Insurance Services
For Medicare information and enrollment assistance.

Member Advocacy Center (MAC)
Call Conner, Strong & Buckelew at 1-888-984-1186 or email hbtsupport@connerstrong.com at any time for all benefit-related questions.

The PAISBOA Health Benefit Trust provides, to eligible PAISBOA member schools, quality health benefit plans that deliver long-term value and stability for the Trust and its enrolled participants.

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