



DECEMBER 2025

RESETTING DEDUCTIBLES & OUT-OF-POCKET MAXIMUMS

January marks the beginning of a new benefit year for your CEBT Health Plan, meaning that deductibles and out-of-pocket maximums reset on January 1.

Quick Tips:

- **Review your plan details** to familiarize yourself with your deductible amount.
- **Plan ahead** for any upcoming appointments or prescriptions.

If you have questions about your coverage or need help understanding your deductible, please contact a CEBT representative at 800-332-1168.

Important Information About Your ID Cards

For members who participated in Open Enrollment for the January renewal period, your coverage updates will take effect on January 1, 2026.

- If you made a plan or tier change, you will receive a new ID card.
- If there were no changes to your benefits or dependent coverage, you will not receive a new ID card.

Please note: Any plan changes submitted after December 3 may result in a delay, and your new ID card may not arrive until after January 1.



As the year comes to a close, we're grateful for the opportunity to serve you and look forward to continuing our partnership in the year ahead. We hope you find helpful resources and insights in this month's newsletter.

We're also looking ahead to next year—don't miss the **quick survey on pg. 3** to share your thoughts on how we can make the newsletter even more helpful and relevant in 2026!

If you have any questions, reach out to a CEBT representative at (800) 332-1168.

IN THIS EDITION :

- P. 1: New Year
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Beginning January 1st, 2026, Healthcare Bluebook will have a new name: **Vālenz Bluebook!**


While the look may be changing, everything you rely on stays the same. You'll still have access to the same tools, support, and experience you've come to trust, and you'll continue accessing Bluebook the same way you do today. They've simply aligned their name with the broader Vālenz family.

This name change begins a new chapter in the Vālenz Bluebooks' journey, but their mission remains the same: helping members like you find high-quality care at a Fair Price™. We're still here to guide you to affordable, high-quality providers and facilities in your area, so you can get the care you need without the added expense.

We look forward to continuing this journey with you—now as Vālenz Bluebook."

What is Vālenz Bluebook?

Vālenz Bluebook is a price comparison tool where you can find price information on hundreds of procedures in your area with a simple search, plus you can earn rewards for using Fair Price facilities! For more information, call or visit:

 800-341-0504

 healthcarebluebook.com/cc.CEBT



The holidays can be stressful — but visiting the dentist shouldn't be. **Delta Dental** offers helpful tips for helping a loved one manage dental anxiety.

Dental anxiety—fear of the dentist or dental procedures—is very common, affecting up to 80% of people. While it can make regular checkups difficult, skipping appointments can harm oral and overall health.

What is Dental Anxiety?


It's a feeling of fear or nervousness before or during dental visits. Symptoms range from sweating and rapid heartbeat to panic. Unlike dentophobia (extreme fear), most people with dental anxiety still attend appointments, though reluctantly.

How to Help:

- Encourage Communication: Suggest they talk openly with their dentist about their fears.
- Offer Support: Go with them to the appointment if possible.
- Practice Breathing Exercises: Calm nerves with slow, deep breaths.
- Bring Distractions: Books, games, or shows can help ease stress.
- Listen: Sometimes, simply hearing their concerns makes a big difference.

Regular dental visits are essential for preventing issues and spotting serious conditions early. If anxiety is severe, professional help may be needed.

For information on Delta Dental:

 800-610-0201

 cebt.org/delta-dental



REDUCE OUT-OF-POCKET COSTS ON YOUR SPECIALTY MEDICATIONS

As a reminder, **CVS Caremark®** collaborated with PrudentRx exclusively for a program that **may help save you money when you fill eligible specialty medications.**

How it works

- If you're prescribed a PrudentRx specialty medication, their team will be notified automatically and will contact you to help you enroll.
- A PrudentRx advocate will guide you through the enrollment process and help you access manufacturer assistance when available.
- Participating members pay \$0 out-of-pocket for eligible specialty medications.
- Need help? Call 800-578-4403.

How to get started

Enrollment begins automatically, but you may need to complete a few extra steps. You can opt out anytime.

LOOKING INTO 2026

- Keep an eye out in next month's HT for details on how to obtain your 1095.
- Please take a moment to complete our **brief survey** and help us improve our Hot Topics
- Newsletter!



LEARN ABOUT HEALING RELATIONSHIPS FROM



Most relationships require consistent work to maintain, but the fulfillment you receive is always worth the effort. Fortunately, Modern Health can help you deepen your connections and build better communication with loved ones.

Explore these **Modern Health resources** on P.4 to improve your relationships:

- Vulnerability in Relationships
- How to Set Boundaries in Family Relationships
- Preparing for Tough Talks

On P. 4, you will also find a link to watch Modern Health's pre-recorded Circle on Addressing Challenges in Family Relationships. You'll learn how to navigate family relationship challenges, including forming healthy boundaries and handling family conflict.

Modern Health Also Provides:

- One-on-One coaching and therapy sessions
- Community sessions
- Guided in-app meditations and audio programs
- Self-guided in-app programs and courses

Check out the Modern Health app for more resources to support your relationships. Haven't signed up for your free Modern Health benefit yet? Register by downloading the Modern Health app or visiting my.modernhealth.com.

