



Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com
For Schools, By Schools

August 2018 Newsletter

Executive Director's Report

Our first MEUHP re-enrollment with Cigna was a success!

95% of the MEUHP districts renewed with our group PLUS we had 5 new districts join us this year (see below). With so many moving parts, 117 districts, over 10,000 eligible employees and retirees, scheduling, meetings, all happening in a very short timeframe, we're always pleased when the enrollment is a success. A big thank you to all superintendents, payroll supervisors and FTJ staff. This wonderful teamwork and service delivered to our members is at the core of why MEUHP exists -- to operate as one large plan for the most efficient, stable and sustainable health program for Missouri educators -- For Schools, By Schools.

Of interest is the fact that the **MEUHP now has over 80% participation in HSA Plans** - clearly the leader in this category for Missouri public school districts. Not only does this help hold down costs for districts and members, it helps put focus on wellness and member engagement, the best combination for reducing long-term healthcare inflation trend numbers. Most importantly, with MEUHP's focus on education on HSA plans and understanding your benefits, your staff members learn how to accumulate their own tax-free savings in their personal HSA account to help with health care costs - now and in the future. Again this year - **over \$8,000,000 is going into staff members' HSA accounts.**

Our wellness efforts last year paid off! At the individual level, **over \$500,000 in wellness incentives were earned** by employees and retirees who completed any number of wellness programs - including health risk assessments, biometric "know your numbers" screenings, annual preventive exams, health condition coaching and healthy pregnancy programs and more.

We also were excited to see how many districts earned incentive dollars from Cigna for their District's wellness efforts. **Almost \$50,000 has been paid out by Cigna to 25 Districts for the 2017-2018 school year.** These are significant dollars that go back to the district to help fund their district level wellness initiatives.

As we look to 2019 and beyond, we're proud to continue to provide an incredible program to Missouri School District employees and retirees. Just a few of our highlights, many unique to MEUHP:

- Fair and transparent program for districts with 5 rating regions and 5 rate tiers that reward districts for staying healthy.
- Partnership with Cigna - an industry leader dedicated to helping people improve their health, including mental health and well-being.
- Generous member level wellness incentives for employees and retirees.
- District level wellness program focused on staff health and knowledge.
- Over 200 free preventive prescriptions for all HSA members - keeps employees engaged in their maintenance medication to keep health conditions under control.
- Access to on line doctors for only \$42 - easy 24/7 access when you're sick and need assistance for colds, flu, rashes, sore throat - and more.
- Employee Assistance Plan - at no cost to employee or district - helps with depression, anxiety, addictions and stress - just to name a few benefits.

- Access to cost calculators - helps members find both quality AND cost information when seeking medical care.

We're proud of our 117 member districts across the state, our MEUHP Board members and the leadership in our schools. Thank you for a great year - and we look forward to the 2018-2019 plan year and beyond!

Have a great start to the NEW school year.

Tom Quinn
Executive Director and CFO
tquinn@meuhp.com



We are pleased to announce 5 new districts are joining the MEUHP so far in 2018. They are:

- Gasconade R-I - C/StL
- Gilliam C-4 - West Central
- Higbee R-VIII - C/StL
- Keytesville R-III - C/StL
- Warren Co. R-III - C/StL

With the addition of these new groups, our MEUHP district count will stand at 117 districts with over 12,500 lives covered by the program.

Almost \$50,000 has been paid out to date in the MEUHP District Incentive Wellness program!

This has been a huge success due to the excellent leadership in our MEUHP Districts. The incentive money is \$20 per insured employee and retiree provided the district meets four specific criteria. These include a superintendent survey, wellness presentation and meeting participation requirements for screenings and Health Risk Assessments.

If your district did not participate this past year, please contact Rod Weaver, wellness and plan education coordinator, at 417-236-8045. Or, you can contact your FTJ Regional Director to learn about this year's qualifications. Not only do the employees benefit with education and health awareness, the district also wins with incentive dollars they can use to fund future wellness programs of their choice.



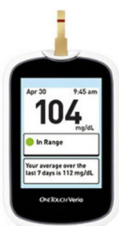
The Excelsior Springs School District Wellness committee accepts a \$6,740 check from Cigna for their wellness efforts.

The 25 qualifying MEUHP Districts for the 2017-18 plan year are shown on the next page:

2018 District Incentive Winners!

District	Region	Dollars Earned
1 Adair Co R-II	NE	\$540
2 Archie	NW/WC	\$1,400
3 Centerville R-I	SC/SE	\$260
4 Cole Camp R-I	NW/WC	\$1,780
5 Drexel R-IV	NW/WC	\$1,040
6 Dunklin R-V	C/STL	\$4,920
7 Excelsior Springs 40	NW/WC	\$6,740
8 Green Ridge R-VIII	NW/WC	\$1,020
9 Jefferson C-123	NW/WC	\$540
10 Johnson Co. R-VII (Crest Ridge)	NW/WC	\$1,200
11 La Monte R-IV	NW/WC	\$920
12 Lewis Co. C-1	NE	\$2,460
13 Lincoln R-II	NW/WC	\$1,480
14 Livingston Co. R-III	NW/WC	\$320
15 Logan Rogersville R-VIII	SW	\$6,160
16 Malden R-1	SC/SE	\$2,920
17 Monett R-I	SW	\$5,820
18 Pemiscot Co. R-III	SC/SE	\$420
19 Pettis Co. R-XII	NW/WC	\$700
20 Risco R-II	SC/SE	\$800
21 Rock Port R-II	NW/WC	\$900
22 Sherwood R-VIII	NW/WC	\$2,220
23 Southland C-9	SC/SE	\$820
24 Sweet Springs R-VII	NW/WC	\$1,120
25 Tarkio R-I	NW/WC	\$1,260

Free Meter Program!



“More than a third of U.S. adults have prediabetes, and the majority don’t know it. Now, more than ever, we must step up our efforts to reduce the burden of this serious disease.” CDC Director Brenda Fitzgerald, MD.

The MEUHP is committed to helping employees learn their risks and more importantly, manage their condition for those who are diabetic. With the program available through the MEUHP, any insured member on an HSA plan can get OneTouch test strips and meter AT NO COST! There are also a variety of diabetic drugs covered at no cost for HSA members. Do you have prediabetes? Here’s a quick:

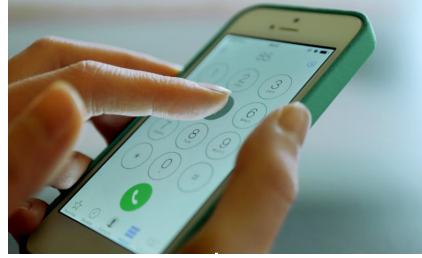
PREDIABETES
RISK TEST

Who should my employees call with questions on their claims or coverage?

If your staff member or retiree has a question on their claim or coverage, please have them call Cigna first at

1-800-244-6224. The Cigna Customer

Service Representatives have the resources on hand to help assist with almost any issue relating to their coverage. Summary of Benefits and Coverage for all plans are also available on your District's FTJConnect portal.



If they still need assistance after visiting with a Cigna Representative, please have them call or email your MEUHP / Forrest T. Jones & Company Service team at the number below as soon as possible with details on the service or claim issue. They will receive prompt and courteous service.

FTJ's Kansas City Home Office MEUHP Customer Service Team

800-821-7303

Joyce MacDonald
ext. 1384



Email: jmacdonald@ftj.com

Missy Maxwell
ext. 1179



mmaxwell@ftj.com

Tim Cox
ext. 1158



tcx@ftj.com

Or, they may contact your District's FTJ Regional Director

Drew Beaugard 314-540-3739

Dale Johnson 816-718-2692

Rob Johnson 573-832-2017

Harold Shoff 417-234-1208

Anne Slentz 913-353-2251

HSA - Savings for Health Expenses and RETIREMENT!

Did you know ... with many HSA accounts you can invest your funds in mutual funds, stocks, bonds and other investment options? With maximum annual contribution limits up to \$3,450 for individual coverage and \$6,900 for family, this is an excellent way to provide yourself with another TAX-FREE way to save for your retirement goals.

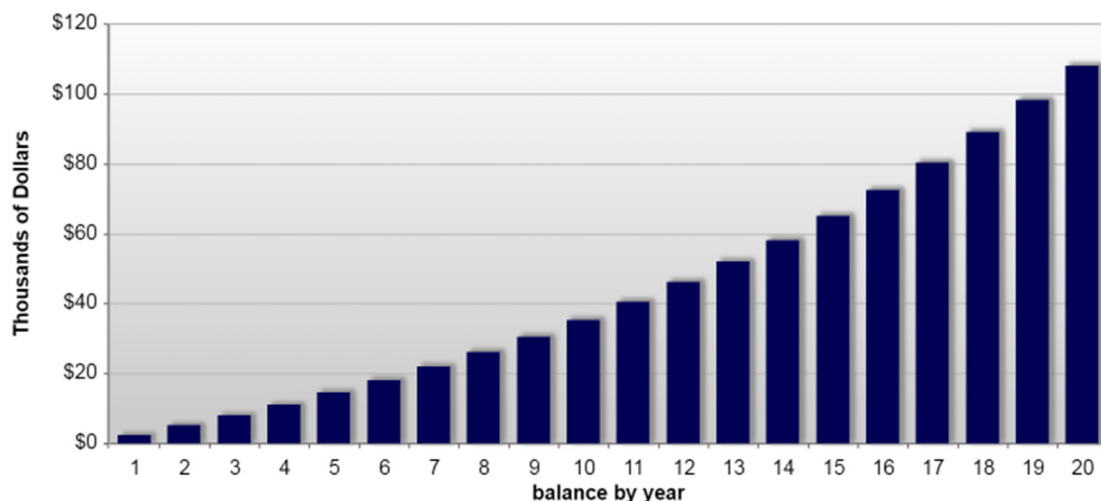
- American Fidelity HSA account holders can choose to invest their funds in a variety of investment options provided they maintain a minimum balance of \$2,500 in the HSA.
- If your district uses HSA Bank, there are self directed investment options available. While there are no minimum balances, there may be monthly investment fees that apply.
- Most other banks have similar accounts available.

Below is a chart showing how an HSA can grow over the years to add significant dollars to a retirement fund. This example assumes the employee will retire in 20 years and contributes \$200 per month and earns 7.5% on their investments. It further assumes that the employee does not use any of the HSA funds but rather keeps the savings for retirement.

After 20 years, that HSA account is worth over \$108,000. Had the employee paid taxes on the contributions and earnings, the total would have been reduced to \$65,527.

The best part about an HSA is if you use the funds AFTER age 65 for medical, dental or vision expenses, you **never** pay taxes on it. If you use it for non-medical expenses after age 65 - to buy a new car for example- you would pay normal income taxes on it but no extra penalty.

Vroom, vroom -- **try it yourself!** Just enter the variables to fit your situation and see how much you can grow your HSA account.



Need a doctor at 4 in the morning? No problem!

Telehealth is available to all MEUHP Members 24 hours a day - 7 days a week - 365 days a year through

AmwellforCigna.com or MDLIVEforCigna.com

The cost for an on line / telehealth visit is only **\$42!**



Use the phone or video chat for common illnesses such as:

- sore throats
- headaches
- stomachaches
- fevers
- colds and flu
- allergies
- rashes
- acne
- UTIs and more

Cigna Telehealth Connection

Request a consultation 24/7/365

 **MDLIVE**

AmwellforCigna.com **MDLIVEforCigna.com**
855.667.9722 **888.726.3171**

24/7/365 access to U.S. board-certified doctors



Signing up is simple. Just follow the links above to activate your account. Then when you need care - whether at home or away - you'll be ready.

Tom Quinn, Executive Director | Missouri Educators Unified Health Plan
800-821-7303 ext 1179 | www.meuhp.com