



Missouri Educators Unified Health Plan A Missouri Non-Profit Corporation

www.meuhp.com
For Schools, By Schools

July 2019 Newsletter

Executive Director's Report from Ken Cook

MEUHP's Second Decade of Service to Members

July 1, 2019 starts the MEUHP's second decade of service to members – For Schools, By Schools. After a busy June of retiring, selling our home, becoming grandparents of slightly premature twins (that makes 4!), moving from Malden to West Plains and keeping up with all of the MEUHP business to get ready for my official start date of July 1, I'm excited and ready to begin my executive director's role of service to the Board of Directors and member schools. I appreciate Tom Quinn's extra time in June to go over the executive director's procedures and responsibilities with me to help with a smooth transition.



Board of Directors Meeting Update

MEUHP Board of Directors held a very productive summer planning meeting in June in Jefferson City. We recognized Tom for his five years as executive director and many positive contributions to MEUHP. We also voted in the new Board as follows:

New President: Stan Stratton, (9 year Board member - Dunklin)

Vice President - No change: Eric Allen (Alton)

Secretary - No change: Kevin Goddard (Sarcoxie)

New Treasurer: John French (Lewis County)

New WC Board Member: Terry Mayfield (Drexel)

New NW Board Member: Karma Coleman (Tarkio)

New SE Board member: Adam Friga (Oran)

The Board also approved a new District Wellness grant and slightly modified the District wellness incentive program, to better leverage the \$130,000 Cigna wellness funds provided to MEUHP. Your FTJ Regional Director will be providing further updates to you this fall. I'm excited that we are continuing to work together to emphasize wellness and employee education as a needed investment for our program to have the best opportunity for true long-term stability and best in class for member satisfaction.

July 1 Renewal and Financial Update

After our open enrollment member plan selections, the July 1, 2019 net increase in our per member per month premium (PMPM) is approximately 6%, which is slightly higher than anticipated based on past years' experience of members migrating to higher deductible, lower cost plans. Our HSA participation stayed right at 80%. All 23 terminating Districts have paid their assessments in full and approximately 2/3 of our renewing Districts have paid in full. The other 1/3 renewing Districts are using the monthly payment option. Total assessments collected as of July 8 is \$3.3M, leaving

approximately \$1.7M more to collect in the next 11 months or less. The assessment process has gone smoothly in huge part to the work of Missy Maxwell with FTJ in providing invoicing and collecting service. One final point on our assessment. With the Board approving the assessment in the manner it was approved, our ongoing member premium rates are lower than if we would have only addressed the situation through higher premiums and no assessment. We had an unusually high claim year in 2018.

Our account balances as of July 5, 2019 were at \$4.6M. This figure will fluctuate from week to week based on how quickly districts pay their premiums and of course the total of our paid claims each week. I communicate with the Board each Monday to provide a financial update of the previous week.

Fall Updates

This fall I plan to visit our districts along with your Regional Director. Your Regional Director will be in touch with you to set an appointment. Furthermore, I feel it is important to have Fall Regional Meetings once again where I can share information face to face and to give our member superintendents the opportunity to ask questions. I hope that you will bring your Wellness Ambassador and your Benefits Administrator to the fall meeting. For those districts that are MSBA members, we are planning something very interesting for the MSBA Annual Conference this fall that I know you will enjoy. More information to come as we are continuing to make plans.

Serving Members Health Needs

For every claim running through the MEUHP there is a person behind that claim. My wife and I are still covered by the MEUHP as retirees so we know how the program works from a consumers standpoint. As I become more familiar with the program, I realize how important our program is to our members. We will continue to focus on prevention and wellness to help to reduce claims and help members be proactive with their physical and emotional health. Last year over 40% of our districts held an employee biometric screening event. But, only approximately 38% of our employees received their FREE annual wellness exam. Therefore, beginning this fall I would like to see all districts participate in biometric screenings and the majority of our employees participate in their FREE annual wellness checkup.

To conclude my first executive director's report, from my current prospective and from my 10 years on the MEUHP Board, I truly believe the MEUHP is well positioned to regain financial stability and to grow our membership through quality and best in class benefits and services. And, that's why I am excited about being your executive director – because together we can make a positive difference for Missouri educators. I look forward to visiting with you over the next months. Please feel free to call or email me with your questions and input.

Have a great summer and start of the school year!

Ken Cook, Executive Director
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2019-2020 District Incentive Program!

We're excited to announce this year your District can apply for a **Wellness Grant** to help kick off your school's wellness program. Your district can earn up to \$5 per insured employee (\$100 minimum) to help with your wellness initiatives. All you do is complete the grant and email to your Regional Director or Daniel Puckett at daniel.puckett@cigna.com

In addition, each district can earn up to an additional \$25 per insured employee. There are two baseline requirements for the 2019-2020 Wellness Program:

1. Superintendent Survey (to be scheduled later this year)
2. Assign a Wellness Ambassador who completes two training sessions.

To earn the additional incentives, the district must meet a **60% participation requirement** for one or more of the following activities:

- Biometric Screening - \$15 per employee
- Health Risk Assessment - \$5 per employee
- In service education session or 2 EAP Webinars - \$5 per employee

These dollars add up! Here's an example of how an MEUHP District with 50 employees can earn:

Grant	\$250
Screening:	\$750
Risk Assessment	\$250
Education	\$250
Total:	\$1,500

The award is based on the number of total employees covered on MEUHP as of 7/1/2019 (retirees not included). Keep in mind, these are independent of each other. For example, if your district does not qualify for the 60% screening requirement, you would still be eligible for the incentive dollars for those programs where you do qualify. [Download the flyer](#) for complete details.

Your MEUHP Board is invested in the MEUHP! We hope you take advantage of these incentives - **funded by Cigna**. Contact your Regional Director if you have questions!

Routine Physical Exams - Now eligible for a \$75 incentive for covered employees AND spouses!

The MEUHP Board voted to make some changes for the incentive program for the 2019-2020 school year. **In order to put more emphasis on wellness visits** with a primary care physician (PCP), the incentive amount for a physical or an ob/gyn visit has increased to \$75! Covered spouses are also eligible this year.

Remember to encourage your wellness ambassador to get the word out to your staff. Not only are the routine physicals covered at 100%, they'll also receive a \$75 incentive provided they meet the two gatekeeper goals. Here are a few resources you can download and distribute to your staff:

- [Primary Care Physician education piece](#)
- [Motivate Me 2019-2020 Incentive Program Flyer](#)





Set up your District's Quest Screening!

It's as easy as 1, 2 3.

1. **Choose a few dates:** Find a few dates on the calendar that will work for the screenings. Some districts do have them on PE days while others accommodate schedules on a school day. It's your choice!
2. **Contact your FTJ Regional Director to secure one of the dates. There is a 10 to 12-week lead time to get these scheduled.**
3. **Sign up!** After the date has been secured, you or your Wellness Ambassador can send out the electronic scheduler for employees to secure a timeslot.

New this year: If your district has at least 20 employees or retirees who wish to participate, you will NOT have a small event fee for the 2019-2020 school year. If you have fewer than 20 employees, there will be a small event fee of \$425

MEUHP Wellness Ambassadors - getting the word out that wellness pays!

Almost all MEUHP schools have designated a staff member to be the MEUHP Wellness Ambassador for their district. This role is crucial to helping facilitate our wellness initiatives this year. He or she will be the go to person at the district to **help schedule the Quest on site screenings**, help with incentive questions and motivate your staff to learn about the tools and programs available through mycigna.com.

Wellness Ambassadors will receive on line training sessions throughout the year to make sure they understand all the programs available. They're also a valuable resource to share ideas and success stories for wellness initiatives that work in their district.

If you haven't yet assigned an Ambassador for your District, please make sure you get one appointed this fall!



Leigh Hartley,
Wellness Ambassador for
Sweet Springs School District

Upcoming Webinars this fall!

Staff members and Wellness Ambassadors can [sign up](#) now for one or more Employee Assistance Plans (EAP) Wellness Webcasts this fall. Here are just a few of the upcoming webinars - there are a variety of topics available to help you - and your staff - with everyday challenges and stress.



CHANNELING YOUR INNER WINNER

In the quest for success, we can often be our own worst enemy. Learn about common internal barriers and how you can overcome them.

Wed, Jul 17, 2019
1:00 PM CDT

[Register/Attend»](#)



LIVING WITH A CHRONIC CONDITION

60% of us live with a chronic illness, such as diabetes, heart disease or COPD. Explore behavioral strategies that can help you manage.

Wed, Aug 7, 2019
1:00 PM CDT

[Register/Attend»](#)



MANAGER'S GUIDE: MENTAL HEALTH AT WORK

Recognizing and responding to signs of mental health distress is an important way to support employees. Learn what you might see and how to respond.

Wed, Sep 11, 2019
1:00 PM CDT

[Register/Attend»](#)



Shout out to our FTJ Rock Star: Missy Maxwell!

Missy has been serving Missouri school district employees, retirees, payroll supervisors and Superintendents since 1991. Whether it's a question on a bill, provider, benefit or a claim, Missy always gets the job done - with a smile! It's so nice when our clients take the time to acknowledge her excellent customer service:

"Zane and I just wanted to tell you how much we have appreciated your help when we needed something or wanted a question answered about our insurance. You have **always** been available with a **very quick** response every time we emailed or called you. Nowadays, that kind of customer service is **rare** for a business. You are a **great asset** for Forrest T. Jones!"

Want to Earn Some Extra Cash?

Be on the lookout for monthly communications from Cigna on how you and your staff members can earn gift cards!



2018-2019 District Incentive Program: Congratulations to the
36 MEUHP Districts who earned \$79,000 for their wellness efforts last year!

REGION	DISTRICT	EARNED	REGION	DISTRICT	EARNED
NW/WC	Appleton City R-2	\$1,040	NW/WC	Mid-Buchanan R-V	\$1,760
NW/WC	Ballard R-II	\$560	SW	Monett R-I	\$5,740
SC/SE	Campbell R-II	\$1,780	NW/WC	Montrose R-XIV	\$320
SC/SE	Dexter R-XI	\$5,320	NW/WC	North Platte R-I	\$1,640
NW/WC	Drexel R-IV	\$1,000	C/STL	Otterville R-VI	\$740
C/STL	Dunklin R-V	\$4,940	NW/WC	Pettis Co. R-V	\$1,020
NW/WC	Excelsior Springs	\$6,580	NW/WC	Pettis Co. R-XII	\$660
C/STL	Fulton	\$6,400	C/STL	Phelps Co. R-III	\$660
NW/WC	Green Ridge R-VIII	\$1,100	SC/SE	Richland R-I	\$960
NW/WC	Johnson Co. R-VII	\$1,220	SC/SE	Risco R-II	\$720
SW	Junction Hill C-12	\$840	NW/WC	Rock Port R-II	\$920
NW/WC	Leesville R-IX	\$220	C/STL	School of the Osage	\$5,620
NE	Lewis Co. C-1	\$2,320	NW/WC	Sherwood R-VIII	\$2,340
NW/WC	Lincoln R-II	\$1,420	NW/WC	Smithton R-VI	\$1,600
NW/WC	Livingston Co. R-III	\$300	NW/WC	South Holt Co. R-I	\$920
SW	Logan Rogersville	\$6,260	SC/SE	Southland C-9	\$900
SC/SE	Malden R-1	\$3,120	NW/WC	Sweet Springs R-VII	\$1,120
NE	Marion Co. R-II	\$700	NW/WC	Tarkio R-I	\$1,280

Overcome Negative thoughts, Stress and Life's challenges with
happify.com/Cigna

Scientifically Designed

Happify's activities and games are based on over a decade's worth of academic research. Our program is designed to train people to disrupt patterns of negative thinking, manage stress, and build skills to overcome life challenges.



- STOP NEGATIVE THOUGHTS
- REDUCE STRESS AND ANXIETY
- BUILD OPTIMISM AND MINDFULNESS
- GAIN CONFIDENCE AND SELF-ESTEEM

Happiness is a complex state of mind. But there are skills that take just a few minutes every day—which can quietly but profoundly change the way you see the world.

Why not give it a try? It's free through mycigna.com

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