

January 2020 Newsletter

A quick look – from Ken Cook, MEUHP Executive Director



I wish you and your family a happy – and healthy – 2020!

We've had great success this plan year with getting the on site biometric wellness screenings set up in over 70 of our MEUHP Districts. If a screening event was held at your district, I certainly hope you were able to take advantage of this convenient – no cost – way to learn about your health and your numbers!

I know from the reports I've seen that many of the MEUHP members and retirees are taking advantage of the Motivate Me incentives in the MEUHP program. As a reminder, members and retirees are automatically eligible for **\$250** in gift card incentives. Here's the breakdown:

- Health Risk Assessment - \$25
- Biometric Screening - \$50
- Doctor OR Ob/gyn exam - \$75
- Motivate Me Coaching Program - \$50
- BMI Less than 30 OR lose 10% weight through coaching program - \$50

We're proud to have these [Motivate Me](#) incentives built into your MEUHP program! This year for the first time, covered spouses are eligible for the first three incentives listed. We also want to make sure all HSA participants are aware they have over [200 preventive medications available](#) – at no cost!

Our goal is to keep you protected against catastrophic claim costs, make your lives a little bit healthier, understand your benefits better and help you put a little more money in your pocket! I'm always open to new ideas about how to make the program better for you and your family. If you have an idea or suggestion, please email me at kcook@meuhp.com.

Keep an eye out for the next monthly challenge: **New Year New You Challenge.**
There will be a weight loss challenge beginning Monday January 27th. Information should be emailed out shortly!

LAST YEAR'S MONTHLY Challenge Results!

OCTOBER'S EAT YOUR GREENS CHALLENGE: 90 People finished the challenge with a total of 709 pounds lost (an average of about 8 pounds per person!) Congratulations to the winners:

FIT BITS: Heather Shaver-Delta C-7 Julie Fox-Warren Co. Jacob Eppel-Drexel

\$100 GIFT CARDS: Mollye Doering-Fulton Mike Vogt-Chilhowee Carol Schulte-SOTO

NOVEMBER'S MAINTAIN – DON'T GAIN CHALLENGE. This challenge started Monday, November 25th and ended the end of the year. All participants who earned the full 120 points were entered to win 1 of 15 \$100 gift cards. Congratulations to all the 95 participants – and to the lucky winners!

DECEMBER'S CIGNA ONE GUIDE: HELPING YOU SAVE AND STAY HEALTHY. This challenge started December 2 and ran through the end of December. Congratulations to the winners!

Scheduling an elective procedure? Here's an easy tool that can help!

Did you know – you can compare prices for elective procedures **easily on mycigna.com?**

Here's a quick comparison of the price for an MRI at two different facilities near Dexter Missouri. As you can see, the price differential is huge - \$780 vs \$2,760. You can also check to see the doctors affiliated with the hospital or center.

Try it on mycigna.com – you may be surprised at the differences in cost in your area.

Find care and cost estimates in **Dexter, MO 63841**

Doctor by Type

Doctor by Name

Reason for Visit

Locations

NEA Baptist Memorial Hospital
4800 E Johnson Ave Jonesboro, AR 72405 | (870) 972-7000

Facility Type: Hospital | See Affiliated Doctors

Center of Excellence for Cardiac Catheterization and Angioplasty

Back (Lower) MRI (without Dye)
\$780 ESTIMATED OUT-OF-POCKET COST

St Francis Medical Center
211 Saint Francis Dr Cape Girardeau, MO 63703 | (573) 331-3000

Facility Type: Hospital | See Affiliated Doctors

Center of Excellence for Bariatric Surgery, (Gastric Bypass, Weight Loss Surgery), Cardiac Catheterization and Angioplasty, Joint Replacement (Hip Replacement, Knee Replacement), Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Back (Lower) MRI (without Dye)
\$2,760 ESTIMATED OUT-OF-POCKET COST
[Show Math](#)

Looking for Cox Providers?

Just log into mycigna, click on the Find Care & Costs tab, when that screen is brought up near bottom of screen click on important messages, the link is shown in the pop-up box.



People, Places and Perspective: Hear from Rob Johnson of FTJ MEUHP Southeast / South Central Regional Director

Here are three, of the many, things that stand out to Rob when it comes to how the MEUHP and FTJ are different and truly For Schools By Schools:



- **People** – Rob spends his days speaking with school employees to walk them through claims solutions, preventive care, insurance plan choices, and Health Savings Account advantages.
- **Places** – To truly help people, Rob goes beyond talking on the phone, emailing and texting with them. He's in their school districts to meet one on one to help with any issues or concerns they have about their plans. While technology is amazing, there's nothing that compares to being face to face with people.
- **Perspective** – While it's easy to be frustrated with health insurance, health care and school budgets becoming more and more limited, Rob, FTJ and MEUHP go way beyond offering low-cost, low-maintenance solutions. When you see how the MEUHP program impacts the lives of school employees, especially those with devastating health challenges, life and the amazing features of the MEUHP are put into perspective.

Feeling stressed? There are programs to help!



When describing stress in their own words, **61% of educators say that their work is always or often stressful.**


With the MEUHP, we want to make sure you have the resources available to help if you or a family member is undergoing a stressful situation and would like to visit with someone. The EAP program is available! *It's confidential and no cost to you!*

Shown below are just a few of the resources available on mycigna.com for the EAP program.

Emotional Health and Family Support

Learn how to manage stress, address depression and anxiety, cope with illness, and adjust to life challenges. Also, get help with marriage and relationship issues.

 **Chat with us.** Use the bubble on the bottom right of the screen.

 **Schedule a call with an EAP consultant**

 **Visit an EAP counselor**

Home Life Referrals


Request referrals for child care, eldercare, adoption, pet care, home repairs, and more. Address parenting questions.

 **Chat with us.** Use the bubble on the bottom right of the screen.

 **See Work/Life Resources** [↗](#)

Financial and Legal Assistance

Calls with financial consultants on debt, budget, identity theft, retirement, etc. Get a no-cost ½-hour, per legal issue, with a network attorney. (Employment-related matters excluded.)

 **Chat with us.** Use the bubble on the bottom right of the screen.

Job and Career Support

Discuss career growth, and get tips for managing workplace stress and change, and other issues.

 **Chat with us.** Use the bubble on the bottom right of the screen.

 **Schedule a call with an EAP consultant**

 **Visit an EAP counselor**

 **See Work/Life Resources** [↗](#)

Creative Ideas for your Wellness committee



If you're on a wellness committee in your district, here are some creative ideas you can share at the next meeting. These ideas came from companies who earned a "Well Being Award" for their successful implementation and results of their wellness program. Here are a few things they did:

- The Superintendent starred in a sportscast themed video to encourage enrollment in the program.
- The district held a 5k event named after the Superintendent with life-size cutouts of him throughout the course
- Required all administrators to attend wellness training sessions
- Reinforced the wellness programs through social media and superintendent speeches
- Offered onsite activities such as yoga, chair massages and biometric screenings.
- Provided health coaching, lactation rooms, blood pressure cuffs and scales.
- Focused an entire month on mental health awareness, education and resources.

It can PAY to read your emails!

Shown at right are several gift card winners from our monthly email challenges and healthy lifestyle challenges.

Each month, we send out communications to help you learn more about your health insurance program. The latest one, "[Know Your Plan In and Out](#)" emphasized the importance of staying in network. Here's one of the member's comments:

"After reviewing the reading material, I feel more confident in understanding why it's important to stay in-network. This is the first year I'll be on my own insurance plan & seeing that something as simple as staying in-network can save me THOUSANDS is so important to know!"

Represented in the photo include staff members from: Sherwood Cass, Chilhowee, South Holt, Avenue City, Sweet Springs, King City and Drexel!

Congratulations to the winners!

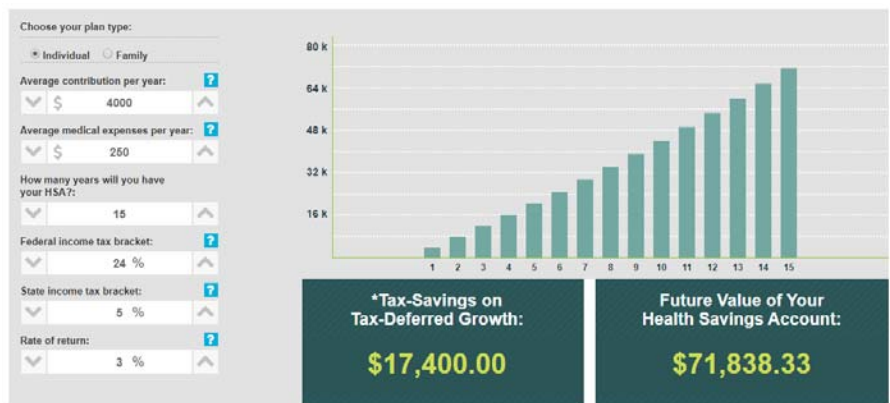
MISSOURI EDUCATORS
UNIFIED HEALTH PLAN
MEUHP
FOR SCHOOLS, BY SCHOOLS™
GIFT CARD
WINNERS



New for 2020 - IRS Maximums for HSA contributions increased:

- Individuals: **\$3,550** Family: **\$7,100**
- Catch up provision for those over age 55: **\$1,000**

Would you like an estimate on the future value of your HSA? Enter your details in the [savings calculator](#) for a guide to measure potential HSA tax savings and growth.



*Estimate of potential income tax savings from HSA contributions and earnings.

[LOGIN TO YOUR ACCOUNT](#) » [OPEN AN HSA](#)