

MEUHP Payroll Supervisor and Wellness Ambassador Meetings

UPDATED 4/8/2020

Spring 2020



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Coronavirus / COVID-19 Update

Update 4/8/2020

- MEUHP will cover the Coronavirus **test and treatment costs** at 100% - no cost share to the member. This includes test and treatment at a Hospital, Urgent Care, or Emergency Room.
- Amwell for Cigna and MDLive for Cigna available for virtual visits at NO COST to the member for Coronavirus questions.
- Nurse Hotline – NO COST – 800-244-6224

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MEUHP Renewal

- No voluntary plan changes to the health plan
- Only change mandated by ACA HSA2700 to HSA2800
- New genetic drug benefit – provides MEUHP affordable access to two new **life changing** but very expensive gene therapy drugs

Luxturna® - treatment for an inherited form of progressive blindness

Zolgensma® - treatment for children under 2 with spinal muscular atrophy

Complete Cure!

Expense is spread among Cigna's entire book of business



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MEUHP Renewal Update

- HSA participation >80% = savings to members
- Wellness incentives and members services
- Preventive Rx for all HSA participants
- Employee Assistance Program (EAP) – included
- Low total administrative expenses < 10%
- > 90% of premiums dedicated to member benefits

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Features of the MEUHP plan with mycigna.com

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Find costs for doctors, procedures and RX

[Home](#) [Find Care & Costs](#) [Coverage](#) [Claims](#) [Prescriptions](#) [Wellness](#)

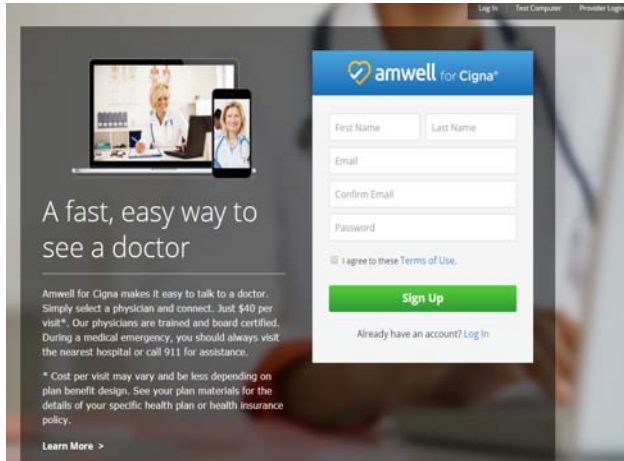
Find Care & Costs for Test in Columbia, MO

-  Doctor by Type
-  Doctor by Name
-  Reason for Visit
-  Locations
-  Price a Medication

 Important Messages regarding your plan

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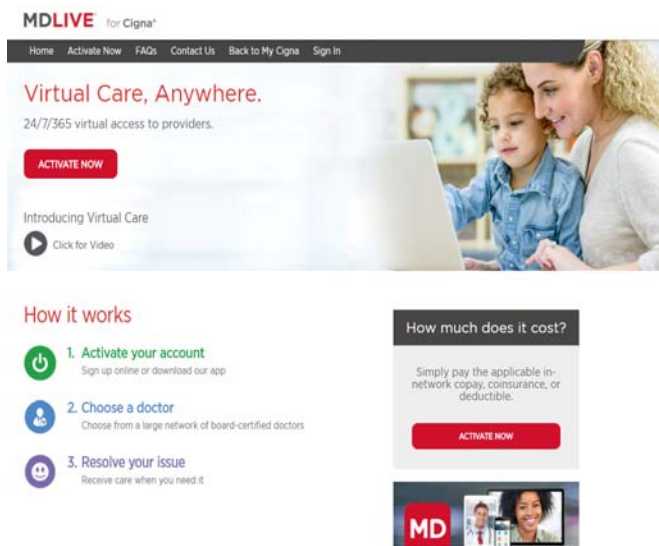
Telehealth amwellforcigna.com



- \$55 per visit (\$0 for COVID-19 testing)
- Easy sign up – no cost to sign up
- See the doctor from your home or office

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Telehealth mdliveforcigna.com



- Same features as amwellforcigna.com

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EAP Program Call 877-622-4327 or login to mycigna

- Unlimited telephone support
- 3 face to face counseling sessions
- Household Benefit
- Includes resources for:
 - Emotional support
 - Legal
 - Financial
 - Elder Care
 - Identity Theft
 - And more

HOW CAN WE HELP YOU TODAY?
The Cigna Employee Assistance Program (EAP) has you covered.

As an employee you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

Take advantage of a wide range of services offered at no cost to you

- 3 face-to-face counseling sessions with a counselor in your area.
- Legal assistance:** 30-minute consultation with an attorney face-to-face or by phone.*
- Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.

We're here to listen. Contact us any day, anytime.
Call 1.877.622.4327
myCigna.com
Employee ID: meulp
Initially Register or log in to myCigna.com to access EAP under "Review My Coverage"

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Preventive RX Drug List Updated 1/1/2020

**2020 PREVENTIVE
GENERIC AND PREFERRED
BRANDS DRUG LIST**

As of January 1, 2020

Preventive medications are used to prevent conditions like high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, stroke and prenatal nutrient deficiency.

This document shows the most commonly prescribed preventive generic and preferred brand medications covered as of January 1, 2020.¹² **The Preventive Generics and Preferred Brand Drug List is updated often so it's important to know that this is not a complete list of the medications your plan covers.** Also, your specific plan may not cover all of the medications in this document.

Here's some helpful information about this drug list:

Coverage for preventive medications.

Some plans have specific coverage requirements for preventive medications. For example, some plans may:

- Require you to pay a copay, coinsurance (the percentage you pay after you meet your deductible) and/or deductible (the amount you pay before your plan starts to pay) to receive coverage for a preventive generic medication.

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Mycigna Mobile App



- View Identification card information
- Review plan deductibles and max out of pocket.
- Store and organize all important contact info for doctors, hospitals, and pharmacies.
- Look up the cost of procedures and prescriptions.

11

Preferred Labs – SAVE when having lab work done



Keep the cost of lab work low with these savings**:

Description	National labs average cost	Other outpatient lab average cost	Outpatient hospital lab average cost
General health panel*	\$21.85	\$43.59	\$191.32
Complete blood count (CBC)	\$5.34	\$11.67	\$42.26
Prostate screen (PSA)	\$12.62	\$27.58	\$71.26
Strep throat	\$8.34	\$15.01	\$44.92
Cholesterol	\$2.96	\$6.45	\$22.26
Hemoglobin A1C	\$6.65	\$15.17	\$47.48

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MOTIVATE ME Incentives 2020-2021

- All incentives same as last year PLUS **one new incentive** added
- Incentives run July 1 through June 30
- If you didn't redeem from last year, they will not expire
- Once you receive your gift card, there is an expiration date (shown on the front of the card)
- Spouses are eligible for same incentives as last year

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Health Risk Assessment – \$25 - Starter Goal

Employee and Spouse Eligible

MY WELLNESS SCORE

Hi Test! It's time to retake your health assessment.

You're eligible to earn awards if you complete your health assessment between 07/01/2018 and 06/30/2019!

82
100

[RETAKE MY HEALTH ASSESSMENT](#)

FAMILY INCENTIVES

You haven't completed any incentives yet - it's not too late to start!

Debit Card

\$0

\$0 ————— \$550

[VIEW MY INCENTIVE DETAILS](#)

HEALTH SNAPSHOT

You'll see your biometric numbers below when you complete your [health assessment](#) or get a health screening through a participating lab.

Needs Improvement ————— Healthy

● Body Mass Index	20.1
♥ Total Cholesterol	--
▲ Blood Pressure	--/--

[VIEW MY HEALTH DASHBOARD](#)

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Biometric Health Screening – \$50 - Starter Goal

Employee and Spouse Eligible



If you participated in on site screening, incentive automatically applies to mycigna

OR have screenings during your regular physical.

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Physical or OB/GYN \$75

Employee and Spouse Eligible

Preventive care - help you stay healthy and prevent diseases.

Detecting a problem at the earliest stage makes it much easier to treat and may provide a better outcome.



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Telephone Coaching Program - \$50

Employee and Spouse Eligible



All coaching programs are by telephone 800-244-6224

- Weight management
- Tobacco Cessation
- Stress Management

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BMI less than 30 - \$50




Employee Eligible

If BMI is over 30, you can join a coaching program to reduce your weight by 10%

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Healthy Moms / Healthy Babies

Employee or covered spouse eligible



1st Trimester - \$150

Or

2nd Trimester - \$75

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Incentive Awards

Total Dollars for Debit Cards:	EARNED	REDEEMED	REMAINING	Redeem your dollars
	\$50	\$0	\$50	

[Show details](#)

PROGRAM PERIOD: Current

OVERVIEW GOALS

Earn \$550 toward your 2018 awards

Your MotivateMe® program is designed using specific goals that reward you for healthy actions you take.

My Family Maximum

MotivateMe Core Goals

\$550

Debit Card

Everyone on the plan who's eligible to participate has a specific amount they can contribute toward the family maximum.

[View all goals](#)

View Awards Earned by Family

MotivateMe Core Goals

\$50

Debit Card

\$0 \$550

Earnings as of 08/30/2017

NEED HELP

- [Visit the Support Center](#)
- [For help finding something on the site please call 1-800-853-2713](#)
- [For help with plan and coverage information please call 1-800-244-6224](#)
- Note:** For TTY/TDD service for hard of hearing and deaf callers, call 711 for Telecommunications Relay Service.
- Language Assistance:** For help in your language, call 800-244-6224 to speak with an interpreter at no cost. [Learn more](#)

RELATED LINKS

[FAQ](#)


My Family Recent Activity

VIEW RECENT ACTIVITY FOR: Test


✔ Test completed "Get a personalized health assessment" \$50 toward debit card 07/24/2017

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New Centers of Excellence - \$250 Incentive – July 1 2020




Doctor by Type




Doctor by Name



Reason for Visit



Locations



Price a Medication

You can find and visit Centers of Excellence (COE) now.

The new \$250 incentive will take effect for any qualified procedure at a COE after July 1, 2020.

- Hospital / Medical Center
- Hospital / Medical Center: Cigna Center of Excellence ←
- Imaging (Radiology) Facilities - Advanced (MRI, CT, CTA, SPECT)
- Imaging (Radiology) Facilities - Mammograms
- Imaging (Radiology) Facilities - Simple (X-ray, Ultrasound)
- Lab Testing Facility
- Outpatient Surgery Center
- Pharmacy
- Physical Therapy (PT)

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What is a Center of Excellence



+ ★★★★ **QUALITY**
★★★☆☆ **COST**



CENTER OF EXCELLENCE

- Top rated hospital for cost and health outcomes
- Centers of Excellence earns five or six stars for conditions regarding cost or quality
- 18 common conditions and procedures such as:
 - Heart Surgery
 - Joint Replacement
 - Cancer Conditions
 - Delivery / C-Section

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Examples of Centers of Excellence:

SEDALIA

27 In-Network results for Hospital / Medical Center: Cigna Center of Excellence near **Sedalia, MO 65301, USA**

Sort: Distance ▾ Results for: Cynthia More Options ▾

Western Missouri Medical Center 27 mi | ♡

403 Burkarth Rd # A Warrensburg, MO 64093 | (660) 747-2500

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Joint Replacement (Hip Replacement, Knee Replacement), Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

Ray County Memorial Hospital 55 mi | ♡

904 Wollard Blvd Richmond, MO 64085 | (816) 470-5432

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

St. Mary's Medical Center 60 mi | ♡

201 NW R D Milze Rd Blue Springs, MO 64014 | (816) 228-5900

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Cardiac Catheterization and Angioplasty, Joint Replacement (Hip Replacement, Knee Replacement)

Know before you owe.
[View procedures and cost information](#)

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Examples of Centers of Excellence:

DEXTER

17 In-Network results for Hospital / Medical Center: Cigna Center of Excellence near **Dexter, MO 63841, USA**

Sort: Distance ▾ Results for: Cynthia More Options ▾

Piggott Community Hospital 31.1 mi | ♡

1206 Gordon Duckworth Dr Piggott, AR 72454 | (870) 598-3881

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

Southeast Missouri Hospital Association 40.6 mi | ♡

10 Doctors Park Cape Girardeau, MO 63703 | (573) 335-6208

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Cardiac Catheterization and Angioplasty, Joint Replacement (Hip Replacement, Knee Replacement)

Know before you owe.
[View procedures and cost information](#)

St. Francis Medical Center 40.9 mi | ♡

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,

Know before you owe.
[View procedures and cost information](#)

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Examples of Centers of Excellence:

BUTLER

32 In-Network results for Hospital / Medical Center: Cigna Center of Excellence near **Butler, MO 64730, USA**

Sort: Distance ▾ | Results for: Cynthia | More Options ▾

Via Christi Hospital Pittsburg Inc 37.4 mi | 📍

401 Woodland Hills Blvd Fort Scott, KS 66701 | (620) 223-7070

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

AdventHealth Shawnee Mission 43.9 mi | 📍

7820 W 165th St Overland Park, KS 66223 | (913) 373-1100

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Cardiac Catheterization and Angioplasty, Colon Surgery, Gallbladder Removal, Laparoscopic (inpatient), Joint Replacement (Hip Replacement, Knee Replacement), Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

St. Luke's East Hospital 47.3 mi | 📍

100 NE Saint Lukes Blvd Lees Summit, MO 64086 | (816) 347-5000

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Delivery (C-Section, Vaginal Delivery)

Know before you owe.
[View procedures and cost information](#)

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Examples of Centers of Excellence:

MARYVILLE

32 In-Network results for Hospital / Medical Center: Cigna Center of Excellence near **Maryville, MO 64468, USA**

Sort: Distance ▾ | Results for: Cynthia | More Options ▾

Harrison County Community Hospital 45 mi | 📍

2600 Miller St Bethany, MO 64424 | (660) 425-2211

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

Cameron Regional Medical Center 54.7 mi | 📍

1600 E Evergreen St Cameron, MO 64429 | (816) 632-2101

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

Atchison Hospital 57.4 mi | 📍

800 Ravenhill Dr Atchison, KS 66002 | (913) 367-2131

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.
[View procedures and cost information](#)

Nebraska Medicine-Bellevue 78.4 mi | 📍

2500 Bellevue Medical Center Dr Bellevue, NE 68123 | (402) 763-3000

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Examples of
Centers of
Excellence:

SPRINGFIELD

11 In-Network results for Hospital / Medical Center: Cigna Center of Excellence near Springfield, MO, USA

Sort: Distance | Results for: Cynthia | More Options

Texas County Memorial Hospital 73.6 mi |

1333 S Sam Houston Blvd Houston, MO 65483 | (417) 967-3311

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Know before you owe.

[View procedures and cost information](#)

Premier Surgical Institute 73.8 mi |

1619 K66 Galena, KS 66739 | (620) 783-4617

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Joint Replacement (Hip Replacement, Knee Replacement)

Know before you owe.

[View procedures and cost information](#)

Mercy Hospital Northwest Arkansas 74.4 mi |

1 Mercy Way Bella Vista, AR 72714 | (479) 802-5555

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Bariatric Surgery, (Gastric Bypass, Weight Loss Surgery)

Know before you owe.

[View procedures and cost information](#)

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Wellness Update

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District Incentive Update 2019-2020

- 88 districts completed the superintendent survey
- 35 have had an education session
- 32 districts have qualified for the district incentive

\$ Amount	Wellness Activity 7-1-19 to 6-30-20 MEUHP Plan Year
\$15	60% of Primary Insured Employees Complete a Biometric Screening (Verified via Cigna report)
\$5	60% of Primary Insured Employees Complete a Health Risk Assessment (Verified via Cigna Report)
\$5	60% of Primary Insured Employees Attend In-service Plan Education Session (Verified by sign in sheet) OR 60% of Primary Insured Employees Complete 2 EAP Webinars

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2020-2021 Wellness Initiative

Each District can earn up to \$25 per covered employee-retiree by completing four criteria



- Superintendent wellness survey
- Staff education meeting
- Wellness ambassador position
- 60% participation of employees in biometric screening and health risk assessment

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Biometric Wellness Screenings

Quest Diagnostics

- **Lead time** 10 weeks to schedule event
- **No MINIMUM** requirement
- **15 to 20 minutes** per appointment
- **Covered MEUHP** receive a \$50 Gift Card
- Screenings covered at **100%** for members
- **No show fees** - estimate conservatively when projecting.
- **District** receives summary report of screening results



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Immediate results – given to employee

Your Results and Definitions

DM1
Normal: 100-125 mg/dL
QUEST FINGERSTICK UP

WAIST CIRCUMFERENCE
Normal: 35-36 in (men), 35-34 in (women)
QUEST FINGERSTICK UP

WAIST-TO-HIP RATIO
Normal: 0.91-0.90 (men), 0.85-0.84 (women)
QUEST FINGERSTICK UP

BLOOD PRESSURE
Normal: 120/80 mmHg
QUEST FINGERSTICK UP

The results below are designed to give you a comprehensive assessment of your **physical measures, heart health and pancreas health**. Share these results with your physician to determine what lifestyle changes, if any, are needed to keep you on the journey to good health.

TOTAL CHOLESTEROL
Normal: 125-200 mg/dL
QUEST FINGERSTICK UP

NON-HDL CHOLESTEROL
Normal: 100 mg/dL
QUEST FINGERSTICK UP

HDL CHOLESTEROL
Normal: 40-100 mg/dL
QUEST FINGERSTICK UP

TRIGLYCERIDES
Normal: 100 mg/dL
QUEST FINGERSTICK UP

LDL CHOLESTEROL
Normal: 100 mg/dL
QUEST FINGERSTICK UP

TOTAL CHOL/HDL RATIO
Normal: 2.2-3.5
QUEST FINGERSTICK UP

FASTING GLUCOSE
Normal: 70-100 mg/dL
QUEST FINGERSTICK UP

NON-FASTING GLUCOSE
Normal: 70-100 mg/dL
QUEST FINGERSTICK UP

Health & Wellness

MyFingerstick Screening Results

Confidential Fingerstick results for: _____

FIRST and LAST NAME
This report contains valuable personal health information. Please keep this report in your possession.

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Employee Communications:**Total Responses:**

· August	175
· September	156
· October	154
· November	268
· December	224
· January	248
· February	218

Total = 1443

206 responses/month

\$ 4,200 in total payouts through Feb.

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Sample email responses

I realized that my equilibrium was off due to the sinus infection now spreading to my ears. I decided to enroll in amwellforcigna and give it a try since the nearest urgent care was 20 miles away.

Within 20 minutes of starting the process at home I had talked to a Doctor, had my prescription called in and was on medication in less than 2 hours. I could not have gone to a Doctor and received results that quick.

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MEUHP – A few of the Email Communication Winners



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Voluntary Plans Update

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Ameritas Dental

Premium Plan

- New \$1,500 annual benefit maximum
- Dental rewards may increase a member's benefits up to \$2,000
- Preventive care does NOT count towards annual benefit limit
- Ortho benefit for children increasing to \$1,500

Basic plan

- Rates reduced by \$1 a month

Your employee dental benefits can help you save on out-of-pocket expenses.

Achieving and maintaining a bright and healthy smile can be expensive. You can help offset these expenses by enrolling in one of the dental plans offered by your employer.

Preventive PlusSM

Type 1 preventive services, such as cleanings and exams, are covered in full and not deducted from the plan's annual maximum benefit. This way, the entire annual maximum benefit goes towards covered Type 2 basic and Type 3 major procedures.

Benefit Summary	Premium Plan
Type 1 Preventive Procedures Exams, cleanings, bitewing & periapical x-rays, space maintainers, fluoride for children	100%
Type 2 Basic Procedures Fillings, simple extractions, panoramic x-rays, denture repair, sealants for children	80%
Type 3 Major Procedures Crowns, onlays, dentures, endodontics, periodontics, anesthesia, complex extractions	50%
Deductible	\$50/calendar year no deductible for Type 1
Allowance	90% USC
Annual Maximum Benefit	\$1,500
Child Orthodontia (under age 19)	12 month waiting period for new enrollees only
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,500
Monthly rates	
Employee	\$34.00
Employee & Spouse	\$66.00
Employee & Children	\$84.00
Employee & Family	\$117.00

Dental Rewards

By visiting a dental provider each year and submitting a claim, you can qualify to carry over benefit dollars and increase your annual maximum benefit over time. This way, it'll be there to help pay for more expensive procedures in the future. When you visit an Ameritas Dental Network provider, you earn additional rewards to add to your annual carryover amount.

Benefit Threshold	\$500
Dental benefits received for the year cannot exceed this amount	
Annual Carryover Amount	\$250
This amount is added to the following year's maximum	
Annual PPO Bonus	\$100
Additional bonus earned if you see a network provider	
Maximum Carryover	\$500
Maximum possible accumulation for Dental Rewards and PPO Bonus combined	

LASIK Advantage[®]

Your dental plan includes LASIK Advantage benefits, making it more affordable for you to access a number of popular, well-established laser vision correction procedures. It provides a lifetime benefit that pays once per eye, and per-eye benefits cannot be combined to treat a single eye. For the biggest payout, you can let your benefit increase over time. Plus, you can take advantage of special offers to make your benefit go further. The minimum age for laser vision correction is 18.

Lifetime benefit per eye:		
Year 1:	\$175	Year 2: \$175
		Year 3: \$350

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Cigna Dental

Dental insurance keeps you smiling

Take care of your teeth and gums with flexible, affordable dental insurance plans from Cigna

[GET A QUOTE](#) or call us at 1-855-340-9388



Why choose Cigna dental plans?



\$0 preventive care¹

No copays or deductibles for cleanings, routine x-rays, and more with in-network dentists. Maintaining dental health is easier!



Nationwide network

Visit dentists from our national network of over 90,000 dentists at over 286,000 locations² for maximum savings and zero paperwork.



Brighter ScoreSM

Compare dentists based on scores for affordability, professional history, and patient experience.




24/7/365 support

Customer service around the clock - call or chat whenever it's most convenient for you.

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Eyemed Vision Plan – Excellent Value



EXCLUSIVELY FOR MISSOURI EDUCATORS

The **EyeMed Vision Plan** makes it easy and affordable to get a yearly vision exam for you and your family. **Premiums start at just \$12.27 per month** and include coverage for glasses or contact lenses. Premiums can be paid pre-tax through your employer's Section 125 plan for you, your spouse and dependent children under age 26 until the end of the calendar year in which they turn 26.

Monthly Premiums

Employee	\$12.27
Employee + 1 Dependent	\$17.15
Employee + Family	\$29.61

Names You Trust

EyeMed offers convenient access to both private practice and optical retail providers. Using EyeMed's largest "Access" vision provider network, members can choose from a panel that includes optometrists, ophthalmologists, opticians and some leading optical retail centers, including:

EyeMed Benefits
In-Network Reimbursement Amounts

Exam with dilation, as necessary _____ Paid-in-Full

Exam Options†

- Standard** contact lens fit & follow-up _____ Up to \$55
- Premium** contact lens fit & follow-up _____ 10% off retail price

Frames

Any available frame at provider location:
\$120 allowance + 20% off balance over \$120; \$0 Copay

Standard Plastic Lenses

- Single Vision _____ \$15 Copay
- Bifocal _____ \$15 Copay
- Trifocal _____ \$15 Copay
- Premium Progressive _____ \$15 Copay, \$120 allowance
- Standard Progressive _____ \$15 Copay
- Lenticular _____ \$15 Copay

- No copays for Exam
- Low copays for lenses
- Frame allowance \$120
- Low Rates – Start at \$12.27 per month

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Ameritas VSP Plan

Your employee vision benefits can help you save on out-of-pocket expenses.

Your VSP vision plan details

	In-network	Out-of-network
Benefit frequencies		
Exam	Every 12 months	Every 12 months
Single vision or contacts	Every 12 months	Every 12 months
Frames	Every 24 months	Every 24 months
Overseas**	\$10 Exam	\$10 Exam
Per person per calendar year	\$25 Eye Glass Lenses	\$25 Eye Glass Lenses
Amount the plan pays after applicable deductibles:		
Annual Eye Exam (with dilation as necessary)	100%	Up to \$45
Lenses (per year)		
Single vision	100%	Up to \$30
Bifocal	100%	Up to \$30
Trifocal	100%	Up to \$65
Lenticular	100%	Up to \$100
Progressive	See lens options	No coverage
Frame Allowance	\$130**	Up to \$70
Contact		
PA & follow-up exam:		
Standard	Member cost up to \$60	No coverage
Premium	10% off retail	No coverage
Overseas	Up to \$130	Up to \$100
Medically necessary	Covered in full	Up to \$210
Lens Options (member cost)		
Progressive Lenses		
Standard	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Soft polycarbonate	Covered in full for dependent children \$22 adults	No coverage
Tints & Blue (except pink) I & B	\$15-\$17 (except Pink I & B)	No coverage
Photochromatic Lenses (Dauer & Photo)	\$21-\$62	No coverage
Scratch resistant	\$17-\$63	No coverage
Anti-reflective	\$43-\$65	No coverage
UltraClear	\$16	No coverage
Laser or PRK	Average discount of 15% off of 20% off promotional offer for LASIK Custom LASIK and PRK. The maximum out of pocket per eye for	No coverage

- \$10 copay for exam
- Low copays for lenses
- Frame allowance \$130
- Low Rates – Start at \$9.00 per month

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Unum Voluntary Life Insurance

NEW Guaranteed Issue for ALL eligible employees for the 2020-21 Open Enrollment

- Employee - **Up to \$200,000** – not to exceed 5 times salary
- Spouse – **up to \$50,000** (not to exceed employee's coverage amount)
- Children – up to **\$10,000**
- New Hires – Guaranteed Issue within 30 days of date of hire
- Portable – no health questions
- Employees can change beneficiaries at any time on ftjconnect.



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UNUM Dependent Life – 7/1/2020

The dependent life under the **BOARD PAID LIFE** plan will end 7/1/2020. (\$5,000 for spouse and \$2,000 for children for \$2 a month.)

Any employee who has the dependent life **WILL NEED TO ENROLL** in the the spouse / child portion of the voluntary life plan on 7/1/2020 if they wish to continue the coverage for their dependents.

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UNUM Dependent Life – 7/1/2020

FTJ will audit the enrollment after to ensure employees who HAD dependent coverage under the Board Paid plan were successfully added to the Voluntary Dependent Life.

We will contact the Payroll Supervisor if we find dependents who had not been added to the voluntary dependent life to insure that was the employee's intent.

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Senior Products

- Medicare Supplements
- Part D Prescription Plans
- Life Insurance
- Home Health Care



Bruce Kallmeyer, MBA
FTJ Senior Products Manager
800-821-7303 ext 1644

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Administration

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Renewal Paperwork

- **Due by April 30**
 1. Participation Agreement
 2. Membership Agreement
- Enrollments completed by Mid-May
- FTJ will contact / enroll retirees
- New coverage begins July 1, 2020

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All MEUHP employees and retirees will receive new ID Cards



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Reminder: No Automatic 31 Day Coverage for Newborns

If employee wants to add their baby to the plan, coverage would begin the date of birth and premium would be due for that month.

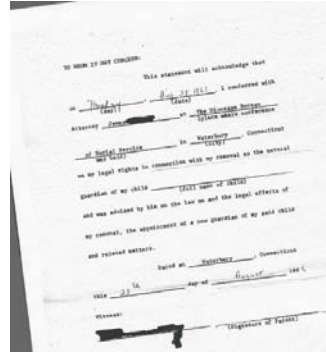
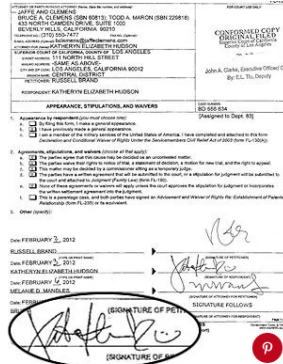
Example: baby born 4/23/20 – Premium is due for month of April.



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Qualified Events

We must have **documentation** of qualified events in order to make mid-year change. Employee has 30 days from the date of the qualified event to make the change.



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Deductible and Coinsurance

- January 1 – Deductibles and coinsurance reset
- Out of pocket runs calendar year
- July 1 – New Plan year Any deductible met from January through June will be credited for the remainder of the year.

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HSA Contribution Rules – IRS Governed

1. You must be covered by an HSA qualified HDHP
(All MEUHP HSA Plans are qualified)
2. You cannot be enrolled in Medicare Part A or B.
(**Note:** this usually involves employee's 65+ years of age)
3. You cannot be claimed as a tax dependent on someone else's taxes
4. You cannot have any other non-permissible coverage
(Example: be on a spouse's non-qualified plan)

IRS Publication 969 has more details

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New Question for HSA Plans

The questions below are important to answer correctly for your personal tax situation. If you have questions, please refer to the HSA Primer in the resource library or contact your benefit administrator. You are responsible for seeking your own tax advice.

Medical

Are you covered by another health plan such as an HMO, PPO?

No

Are you enrolled in Medicare?

No

Are you claimed as a dependent on someone else's tax return?

No

If they answer YES to any of these questions, the HSA will be waived.

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UNUM Salary Updates

Make sure updated salary information is sent
BEFORE open enrollment

UNUM voluntary benefits are based on salary

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Review of FTJ Connect procedures

**For Retirees
and COBRA**



MEUHP **ftj connect**
CENTERS

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How to change member to Retiree

Pull up employee under User Admin and click on last name. Once the View/Edit screen comes up, click on Terminate Employment at the bottom left.



55

How to change member to Retiree

Enter the termination reason as retirement and enter termination date. The date in the second box should be the date that the school paid benefits will end.



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How to change member to Retiree

The next screen will allow you to edit the last day of coverage dates for any benefits that may be different than the others.

Terminate	Benefit Plan	Last Day of Coverage
<input checked="" type="checkbox"/>	HSA 3000 Embedded Preferred Care Blue	08/31/2017
<input checked="" type="checkbox"/>	Health Savings Account 3000	08/31/2017
<input checked="" type="checkbox"/>	Anthem Dental	08/31/2017
<input checked="" type="checkbox"/>	EyeMed Vision	08/31/2017
<input checked="" type="checkbox"/>	Unum Basic Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Basic Dependent Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Employee Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Child Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Spouse Life	08/31/2017



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How to change member to Retiree

Once you have hit save, you should see the successful message in green.

✓ Employment Termination information was saved successfully.

Demographics Employment Compensation Benefits

Tammy Jacobson > Edit Employment Termination Information

Termination Reason: Termination

Last Day Worked: 5/22/2017

Termination Date: 8/31/2017



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How to change member to Retiree

Click back on Search for User and member's employment status should show "Not Active".

Search for an Existing User or Add a New User

Search

Advanced Search

Search Reset Fields [Add a New User](#)

Last Name	First Name	MI	Suffix	SSN	Employee ID	Employment Status	Benefit Class
Jacobson	Tammy			025-69-8413		Not Active	Full Time Employee-Class I

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How to change member to Retiree

Click back on last name and once you are in View/Edit, go to the Employment tab and click on Edit next to Employment Status Information.

DISTRICT MANAGER

- Search for User
- Add User
- Impersonate User
- View/Edit**
- Life Events
- Employee File
- Family Information
- Benefit Coverages
- Billing History
- Special Enrollment
- Terminate Employment

Demographics Employment Compensation Benefits

Tammy Jacobson

Employment Information [Edit](#)

Employee ID

Hire Date 4/1/2015

Original Hire Date

Employee on Hold

Overtime Standard OT (Non-Exempt)

HCE Flag No

Supervisor Code No

Secondary Zip for Plan Eligibility

Termination Information [Edit](#)

Termination Reason Termination

Last Day Worked 5/22/2017

Termination Date 8/31/2017

Employment Status Information [Edit](#)

Effective Date 9/1/2017

Employment Status Not Active

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How to change member to Retiree

On the next screen, the effective date should be the date that the retiree begins paying for his/her own benefits. Then change the Employment Status to Retiree. Then click Save.

DISTRICT MANAGER

- Search for User
- Add User
- Impersonate User
- View/Edit**
- Life Events
- Employee File
- Family Information
- Benefit Coverages
- Billing History
- Special Enrollment

Demographics | Employment | Compensation | Benefits

Tammy Jacobson > Edit Employment Status Information

* Effective Date: 9/1/2017

* Employment Status: Retiree

* Fields are required

Save Cancel



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How to change member to Retiree

Now click on the Benefits Tab at the top and click on Edit next to Benefit Class Information.

DISTRICT MANAGER

- Search for User
- Add User
- Impersonate User
- View/Edit**
- Life Events
- Employee File
- Family Information
- Benefit Coverages
- Billing History
- Special Enrollment
- Terminate Employment
- End Retirement

Demographics | Employment | Compensation | Benefits

Tammy Jacobson

Benefit Class Information Edit

Benefit Class: Full Time Employee-Class I (Full Time Employee-Class I)

Effective Date: 4/1/2015

In the Benefit Class dropdown, Select the appropriate retiree benefit class, enter benefit class effective date (i.e., the date the retiree should begin paying their own benefits). Click Save.



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How to change member to Retiree

Click on Plan Selection. Enter the benefit changes date as the retirement date and reason for change "COBRA Activation".

Plan Selection

Tammy Jacobson

1. Make benefit changes effective as of:

09/01/2019

2. Select a reason for change:

COBRA Activation

(+) Expand All (-) Collapse All



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How to change member to Retiree

Select the coverages that they want to retain and hit "SAVE" for each plan coverage.

Dental

Plan Selection:

- Ameritas Premium Dental
- Cigna Dental PPO
- Waive Dental

Cost Effective Date: 09/01/2019

Dependents:

Relationship	Name	Coverage	Coverage Effective Date
(Employee)	Tammy Jacobson	<input checked="" type="radio"/> Cover <input type="radio"/> Ineligible	<input type="text" value="9/1/2019"/>
(Spouse)	Jeremiah Jacobson	<input checked="" type="radio"/> Cover <input type="radio"/> Waive <input type="radio"/> Ineligible	<input type="text" value="9/1/2019"/>



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How to change member to Retiree

Additional Notes/Information:

- If you want, you can send the retiree listing to admingroupmoed@ftj.com and we will be glad to do this process for you. We will need a list of retirees, their effective dates, eligible dependents, covered dependents, and the plans that they are wanting to keep into retirement.
- As soon as you complete Step 4 of this process and terminate the employee, they will stop showing on your FTJConnect bill.
- The FTJConnect support team is available for questions or to help you with this process Monday – Friday from 8:30 am to 5:00 pm CST. They can be reached at 800-821-7303 ext. 1316.



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How to change member to COBRA

Pull up employee under User Admin and click on last name. Once the View/Edit screen comes up, click on Terminate Employment at the bottom left.



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How to change member to COBRA

Enter the termination date. Benefits will end as of midnight on the date that you enter in the second box, the termination date, not the last day worked.

Demographics Employment Compensation Benefits

Tammy Jacobson > Edit Employment Termination Information

Termination Reason: Termination

Last Day Worked: 05/22/2017

Termination Date: 08/31/2017

Save Cancel



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How to change member to COBRA

The next screen will allow you to edit the last day of coverage dates for any benefits that may be different than the others.

Terminate	Benefit Plan	Last Day of Coverage
<input checked="" type="checkbox"/>	HSA 3000 Embedded Preferred Care Blue	08/31/2017
<input checked="" type="checkbox"/>	Health Savings Account 3000	08/31/2017
<input checked="" type="checkbox"/>	Anthem Dental	08/31/2017
<input checked="" type="checkbox"/>	EyeMed Vision	08/31/2017
<input checked="" type="checkbox"/>	Unum Basic Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Basic Dependent Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Employee Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Child Life	08/31/2017
<input checked="" type="checkbox"/>	Unum Voluntary Spouse Life	08/31/2017

Save Cancel



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How to change member to COBRA

Once you have hit save, you should see the successful message in green.

The screenshot shows a sidebar menu on the left with options like 'Search for User', 'Add User', and 'Impersonate User'. The main content area displays a green success message: 'Employment Termination information was saved successfully.' Below this are tabs for 'Demographics', 'Employment', 'Compensation', and 'Benefits'. The 'Employment' tab is active, showing the 'Edit Employment Termination Information' form for 'Tammy Jacobson'. The form includes a 'Termination Reason' dropdown set to 'Termination', a 'Last Day Worked' field with '5/22/2017', and a 'Termination Date' field with '8/31/2017'. 'Save' and 'Cancel' buttons are at the bottom.



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How to change member to COBRA

District completes and provides to employee Cobra form, found on FTJ Connect homepage for your convenience.

The screenshot shows a 'Forms' section with a list of documents: 'Unum Conversion Form 2017 Voluntary or Board Paid Life', 'Unum Voluntary Life Portability Form 2017', 'Unum Board Paid Life Portability Form 2017', 'COBRA Continuation Coverage Election Notice', and 'UNUM MEUHP EOI Form'. The 'COBRA Continuation Coverage Election Notice' is circled in red.



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How to change member to COBRA

Payroll supervisor uploads copy of form given to Employee into FTJConnect under employee's file, and click "save":

Employee File

AMY D KELLYTEST5

* Title

Description

* Document Type

* File

Employee Viewable

* Fields are required

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How to change member to COBRA

- Employee returns completed form to FTJ if they want to elect COBRA.
- FTJ Administration department will setup the employee with the COBRA election in FTJConnect once the form is received.
- If form is received back by district, payroll supervisors can upload the completed form to the Employee File in FTJConnect and/or send to admingroupmoed@ftj.com for processing.

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How to change member to COBRA

- Provide UNUM Portability Form along with COBRA form if your district has Board Paid Life Insurance through UNUM

TERM LIFE INSURANCE ELECTION OF PORTABILITY COVERAGE

unum

Important Information When Considering Portability Coverage

When your group term life insurance coverage ends, either because your employment has terminated or you no longer are eligible to participate in your employer's group life policy, you have two choices for continuing your life insurance coverage: Portability or Conversion. While there are a number of differences between portability and conversion, some key considerations are:

- **Portability** allows you and your dependents to continue (or "port") your Life and/or AD&D coverage at group rates. The ported coverage will be subject to the same provisions contained in your employer's group life insurance policy. **Importantly, you cannot port coverage for anyone who has an injury or sickness which has a material effect on life expectancy.**
- **Conversion** allows you and your dependents to purchase individual life insurance policies (but not AD&D) at rates that may be higher than portability rates. The conversion policies you choose will not contain the exact same coverage you had under your employer's group life insurance policy. Unlike portability, conversion is available even if you or your dependents have a sickness or injury which has a material effect on life expectancy.

If you believe Portability is right for you, read the information below to determine whether you and your dependents are eligible to port your coverage.

PORTABILITY COVERAGE IS NOT AVAILABLE FOR ANYONE WITH AN INJURY OR SICKNESS WHICH HAS A MATERIAL EFFECT ON LIFE EXPECTANCY. This means individuals diagnosed with, or having received medical advice or sought treatment for, any of the following injuries or sicknesses in the past 10 years cannot elect this coverage:

<ul style="list-style-type: none"> • Acquired immune deficiency syndrome (AIDS) • Amyotrophic lateral sclerosis (ALS) • Cerebral palsy with cognitive impairment • Chronic renal disease • Chronic lung disease, including emphysema • Cirrhosis of the liver • Congestive heart failure • Coronary artery disease, heart surgery, or transient ischemic attack (TIA) • Cystic fibrosis • Dementia, including Alzheimer's disease • Diabetes other than gestational or diet controlled • Drug or alcohol abuse • Hepatitis B or C • High blood pressure concurrently treated with three or more medications 	<ul style="list-style-type: none"> • Leukemia, lymphoma or any cancer other than basal or squamous cell carcinoma of the skin • Morbid obesity defined as a Body Mass Index (BMI) greater than 40 <p>Calculate a BMI using the Center for Disease Control's BMI Calculator online at http://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi_calculator.html, calculator.cdc.gov or call us with height/weight information and we'll calculate it for you.</p> <ul style="list-style-type: none"> • Muscular dystrophy • Psychiatric hospitalization • Quinsy • Stroke • Systemic lupus erythematosus or any other rheumatologic disease
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If you are not sure whether anyone applying for this coverage has an injury or sickness in the list above, then attach to this election form the names of the individual with the injury/sickness, the date relative to you, a description of the condition, and any current medications. Unum will review the information provided and let you know whether portable coverage is an option.



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How can I receive a clean, accurate bill?

- Enter your new employees as soon as possible.
- Make changes to existing employees timely.
- Process terminations as soon as you are aware of them. These can be done in advance.
- Make any changes you are aware of before you run your bill.
- Send backup when you aren't paying as billed for accurate reconciliation of premiums.



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MEUHP **ftj** connect
BENEFITS