



A quick look – from Ken Cook

MEUHP Executive Director

Dear Member,

It's was a very busy 2020-2021 plan year for MEUHP members, including dealing with COVID restrictions and concerns and our members doing a great job of providing students with the personalized education they deserve. With your health in mind, this past year your MEUHP plan put you first –with 100% coverage for COVID-19 testing and related medical care. The MEUHP was the only health plan that covered COVID illness claims at 100% through the entire national emergency. Thank you, for your service.



As you will see in this newsletter, your MEUHP benefits are designed to be more than just health insurance. Your benefits include wellness programs and incentives, cost savings opportunities, and employee assistance benefits (EAP). You can also count on your representatives at FTJ to provide personalized service and support to both members and districts. Being involved with the MEUHP since 2009, I can honestly say there isn't another health plan for Missouri educators focused more on the long-term health and finances of members than the MEUHP. And, we plan on making 2022 and beyond even better.

As always, if you have questions, concerns, suggestions for improving our program, please feel free to reach out to me at kcook@meuhp.com.

Kenneth Cook, Executive Director
Missouri Educators Unified Health Plan, Inc. (MEUHP)
kcook@meuhp.com

2021 Cigna Wellbeing Award Update



For our work on Wellness during the 2020-21 plan year, the MEUHP is once again being considered for the Cigna Well Being Award- awarded to organizations who excel at offering wellness opportunities for their members. The MEUHP received this prestigious award for the 2019-20 plan year. Last August we initiated the program with a survey from the leadership to evaluate interest and generate ideas. This was followed up with a wellness grant opportunity for districts to earn funds for their program. Wellness Ambassadors were appointed at each district and goals were set to complete biometric screenings and health risk assessments. The MEUHP also partnered with Quest Diagnostics to provide on-site screening and assisted individuals at the screenings with the completion of their health risk assessments. We also completed an education campaign consisting of monthly emails, newsletters and, due to the pandemic, virtual presentations. As part of our education campaign, we initiated a "Cost Saver" program to provide information and incentives for those who spent the time to research costs of care. The program has generated a great deal of interest from the insureds and the leadership about how to save on costs and potentially save hundreds- even thousands- on treatment. This Cost Saver program has already shown a positive impact on the bottom line- and we expect it to continue to grow this coming plan year.

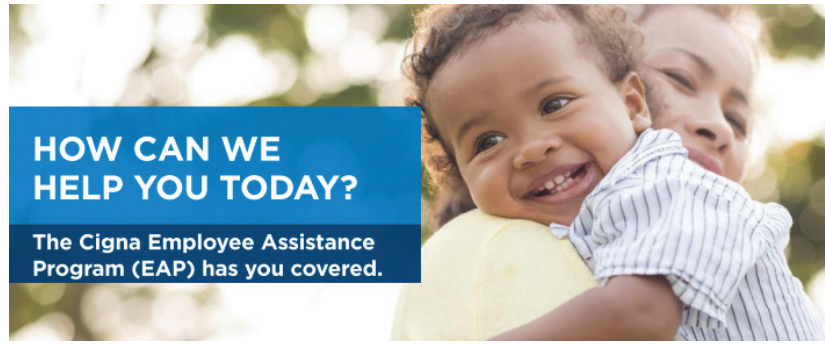
In addition to the information in this newsletter, for more great information on your health program and our 20-21 Membership Review Document, please visit the link on this QR code:



Scan with your camera app to see the Membership Review

Employee Assistance Program (EAP)

Take advantage of a wide range of services offered at no cost to you with the EAP Program through the MEUHP! Just call the toll-free number on your ID card to schedule an appointment. Also, included with the mailed newsletter is an EAP magnet for you to keep handy in your home. If you truly have a need for professional assistance, please be proactive and USE your free EAP benefits.



- **Face-to-face counseling sessions** with a counselor in your area. Video-based sessions are also available to fit your busy schedule.
- **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.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.



Scan with your camera app to learn more about EAP

MEUHP Board News

Thank you to our Northwest Region Member, Karma Coleman for her service for the past several years to the MEUHP Board as the NW Region Board Member and Secretary for the MEUHP. Karma is retiring from Tarkio School District this year after 4 years as superintendent. To take her place in the NW Region is Danny Johnson, Superintendent at King City R-I School District. Danny will also take on Karma's former role as Secretary.

The new MEUHP Board leadership for the 2021-22 Plan year is shown below:

It was my pleasure to work with the leadership of the Missouri Educators Unified Health Plan (MEUHP) as the NW Board Member and Secretary for the past several years. It was impressive the goals the Board set to bring the finest health and wellness programs to Missouri Educators and their families. Now that I'm retiring, I'm confident I'm in good hands with the decisions the Board will make regarding the MEUHP retiree health insurance.

Karma Coleman



Executive Director
Ken Cook

President
Eric Allen
Alton R-IV

Vice President
John French
Lewis Co C-1

Treasurer
Terry Mayfield
Drexel R-IV

Secretary
Danny Johnson
King City R-1





Expanded COVID-19 Benefits Extended Through July 20, 2021

Approved by the MEUHP

Board of Directors, the

cost share waiver

was extended for

COVID-19 testing and

treatment through

July 20, 2021. Non-

diagnostic and antibody

tests are not covered. Diagnostic

tests are covered for individuals with

symptoms of a COVID-19 infection or

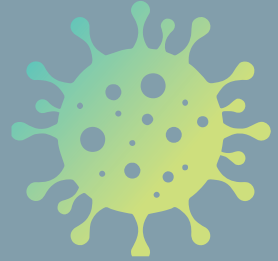
who had exposure to someone with

a suspected or confirmed COVID-19

infection, as well as for individuals

before an elective hospital admission or

procedure.



Wellness Update

With the 2020-2021 plan year completed on June 30, 2021, we would like to thank everyone who participated in this year's MEUHP Wellness Program. By every measure, we feel this year was successful with the various wellness initiatives. Here's a rundown of the activity for the year:

MotivateMe Incentive Update

- Biometric Screenings- 61% completed
- Health Risk Assessments – 52% completed
- Body Mass Index (BMI) less than 30- 22%
- Preventive Screenings- 21% completed
- 23 Centers of Excellence Incentive Rewards (\$250 each!)

Communications Challenge Update

- Approximately 250 responses each month / 2,500 responses in total!

Quest Biometric Screenings

- 60 Districts had Quest Diagnostics come on site for the biometric screenings

District Incentive Update

- 29 Districts earned one or more incentives from the District Incentive Program
- \$41,300 in total payouts back to the districts to use for their wellness initiatives

Have a question about Medicare?

We have the answers! If you or a family member are getting close to the Medicare eligibility age of 65 and have questions, be sure to let us know. Our Senior Products team assists thousands of people each year with their Medicare, Medicare Supplement and Part D Prescription Drug plan questions. For more information, contact Anne Slentz at 800-821-7303, ext. 1108, or email at aslentz@ftj.com.

MEUHP Cost Saver Program

We have had close to 200 inquiries about the Cost Saver program since its inception on July 1, 2020. Of the almost 200 inquiries, 107 have been approved to receive a Cost Saver Incentive and 45 of those have completed the entire process from reaching out to get recommendations to making an appointment at a recommended facility, keeping the appointment, claim being processed, and member receiving their incentive. The 45 completed procedures have earned members a total of \$9,739 in incentives. Those incentives are paid in the form of a gift card that is either delivered to the member at their school district or mailed to their home.

The Cost Saver Program is voluntary so members can reach out to inquire about whether a procedure or test qualifies for Cost Saver and if it does receive recommendations. Members are NOT required to use the recommendations. While we hope that members use the recommendations there have been times when members decided to

stick with the facility recommended by their provider because of familiarity or proximity to their home.

The Cost Saver Program is quite simple to use, and it never hurts to ask if a procedure or test will qualify. Reach out by phone or email to Tracy Perkins or Missy Maxwell and let them know what test or procedure has been ordered by your doctor. They will find out if it qualifies for Cost Saver and if it does, they will get the recommended facility information back to you so you can then decide if you would like to make an appointment with the recommended facility.

Member was referred by the doctor for a CT scan and when the hospital called to schedule the member asked for an estimated price of the procedure and was quoted \$2,300. Member contacted Cost Saver and used a recommended facility and the CT scan billed at \$250. Since member had not met deductible yet the Cost Saver recommendation saved the

member \$2050 in deductible and member also earned a \$250 incentive from the Cost Saver Program. The bottom line is that the MEUHP wants members to know that it is okay to ask providers for cost estimates to use their dollars wisely as this member did.

We may be able to help you save and earn an incentive so please call and

Know before you go!



Contact Tracy Perkins or Missy Maxwell to find out if the Cost Saver Program can help you! 816-489-8869 or 800-821-7303, ext. 1179



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NEW HSA Maximum Contribution Limits for 2022

	SELF-ONLY	FAMILY
HSA contribution limit (company + employee)	\$3,650	\$7,300
HSA catch-up contributions (age 55+)	\$1,000	\$1,000

CIGNA – National Leader in Health and Self-Funded Administration

By Daniel Puckett, Cigna Engagement Manager for MEUHP



Success in the healthcare delivery system focuses on resolving a health issue, driving customer engagement in activities that help them to stay healthy and avoid the conditions from happening in the first place. Our unique approach is to identify, intervene

and engage employees and connect them with the right resources in a way that they're most likely to respond.

Using predictive analytics we work to identify risks before they happen, avoiding

costs from preventable health issues and slowing disease progression. This approach results in Cigna providing the best engagement in the business. We know that's true because we have the lowest trend in the industry.



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NEW! SaveOn Rx Benefit & Out of Pocket Adjuster SaveOn Specialty Drugs (SaveOnSP)

Manufacturer assistance dollars often cost against the out of pocket expenses – meaning a member can reach his or her maximum out of pocket quickly – sometimes without ever contributing a cent. With SaveOnSP, certain specialty medications filled through Accredo, are no longer counted against the deductible and out of pocket maximum. In addition, the customer copay is adjusted to match the maximum monthly amount allowed by the

manufacturer. This means the customer's out of pocket is zero and members pay less for specialty medications.

Out of Pocket Adjuster

With the new Out of Pocket adjuster solution, Cigna can help minimize the financial impact of copay assistance for costly specialty drugs. Here's how it works:



Scan with your camera app to view the SaveOn Rx Benefits flyer



Scan with your camera app to view the Out of Pocket Adjuster

SaveOnSP targets 75+ specialty drugs in several categories including:

- Oncology
- Hepatitis C
- Psoriasis
- Multiple Sclerosis
- Rheumatoid Arthritis
- Inflammatory Bowel Disease

- 1** Client enrolls in the Out of Pocket Adjuster Program.
- 2** Prescription is filled at Accredo, our Cigna Specialty Pharmacy.
- 3** Customer responsibility for deductible & out of pocket accumulates.
- 4** Copay assistance is applied through secondary transaction.
- 5** Accredo tracks the customer copay assistance.
- 6** Cigna removes the assistance amount from the customer's deductible (if applicable) & out of pocket amounts.
- 7** Cigna communications with customer about adjustment.
- 8** The plan saves money because customers won't meet their maximums as quickly.

Welcome New MEUHP Districts!

We are glad to welcome two new member districts effective July 1: Shell Knob 78 (SW Region) and Gallatin R-V (NW Region). Gallatin was one of our original founding district members in 2009 and is coming back after being on their own since 2013. We received a nice letter from Shell Knob 78 superintendent, Shelly Fransen, on why their district chose to join our program. We believe Dr. Fransen's letter is spot on regarding the value of MEUHP membership.

Thank you Shelly! We hope more superintendents will think like Shelly and will consider the all around great benefits of MEUHP and request a membership quote for 2022!



Dear MEUHP,

As a superintendent, I am always looking for ways to improve staff climate. Over the years our staff has always voiced that health insurance is the most important part of their salary package. In making the change to MEUHP there were several factors that played a role in the move:

- Better price for actual benefits on each plan
- Great wellness incentives that everyone is excited about
- The preventive generics drug list for those that participate in the HSA plan
- Great customer service
- The sense that MEUHP is working for the insured as opposed to the insurers
- The online enrollment which was very user friendly.

Although our plan year will not begin until July 1, 2021, I have already felt a part of the group and welcomed. Thank you, Harold, for reaching out!

Dr. Shelly Fransen, Superintendent
Shell Knob School District #78

Cigna continued

Cigna is leading the way with the lowest medical cost trend at 4%. We are focused on delivering affordability, predictability and simplicity for our clients and customers.

How we do it:

- Focus on medical and behavioral health
- Integrated solutions through Cigna Pharmacy and Cigna Total Behavioral Health.
- Easier access to care, where and how your employees need it, through a large national network and ever-expanding virtual care offerings.
- Digital access to plan information

and care management programs (coaching, etc.)

- Working to remove surprises out of healthcare for clients and employees 24/7/365 personal and empathetic support through Cigna One Guide

Today, more than ever, employees need affordable, predictable and simple healthcare. They need help being healthy, getting healthy, staying healthy and maintaining peace of mind. We think the fact that... "Cigna earned the highest ratings from employers (71%) for putting a priority on improving the health of employees." ...demonstrates how relentlessly focused we are

on improving healthcare and the care experience for you and your employees.

We are deeply committed to helping MEUHP continue to develop its culture of health and be your long-term benefits partner. We are confident in the value we bring to MEUHP, your District including the employees and their families –by providing the appropriate focus and resources to drive better health outcomes, a high level of employee satisfaction and the ultimate goal of delivering long-term savings. At Cigna, we'll help you get to well-being in ways that are innovative and cost-effective.

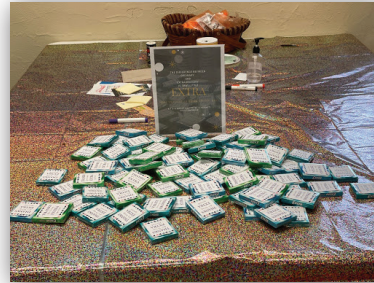
Fulton Boosts Morale

by Karen Snethen, Fulton School District Wellness Ambassador

In January 2021, it became clear that our staff needed a morale boost. Our district, Fulton Public Schools, has been in session, in seat all year with the exception of a couple of short closures for only portions of the district each time. The days began to wear on our staff both physically and emotionally. I mentioned to the superintendent that I thought we could use a boost and National Bagel Day was right around the corner! Off to Panera I went at 5:30 am on a snowy Friday morning. I returned with 450 freshly baked bagels with cream cheese for everyone on staff. The graphic below was sent in an email that morning.

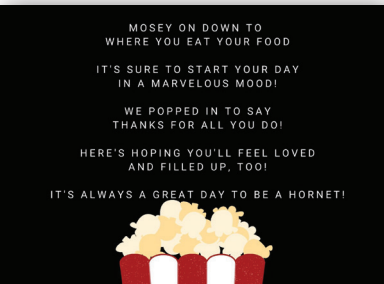


Patrick's Day along with the following graphics in email and on the tables. These were prepared by our own Food Service Department.



April was very simple as you can see.

This was sent via email early that morning.



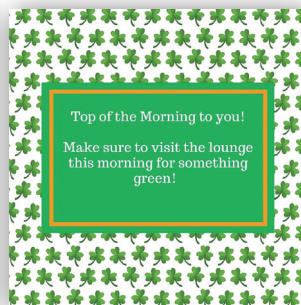
The idea of having something each month to surprise our staff and lift them up was born. In February, popcorn from our local GoPo was given to

each staff member. The graphic below was in their email early that morning.

March brought on a green theme. Veggie trays with broccoli, celery, and sugar snap peas as well as some yummy DIP and fruit trays with grapes, honeydew, green apples and DIP were delivered to each building on St.

We ended the school year with a bunch of pink Starbursts.

It really is true that being told you are appreciated is one of the simplest, yet most incredible things you can ever hear- mentally, emotionally, and physically uplifting every single time. Fulton Public Schools is thankful for the MEUHP Cigna Wellness Program for providing us with the funds to do the little things that mean so much.



MEUHP Field and Service Team

Working hard for members that deserve the BEST!

MEUHP is a non-profit Missouri Corporation governed by a 9 member Superintendent Board

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info@meuhp.com

www.meuhp.com



Anne Slentz
Senior Regional Director



Marty Albertson
Assistant RD



Rod Weaver
Regional Director



Steve Beckett
Regional Director



Drew Beaugard
Senior Regional Director



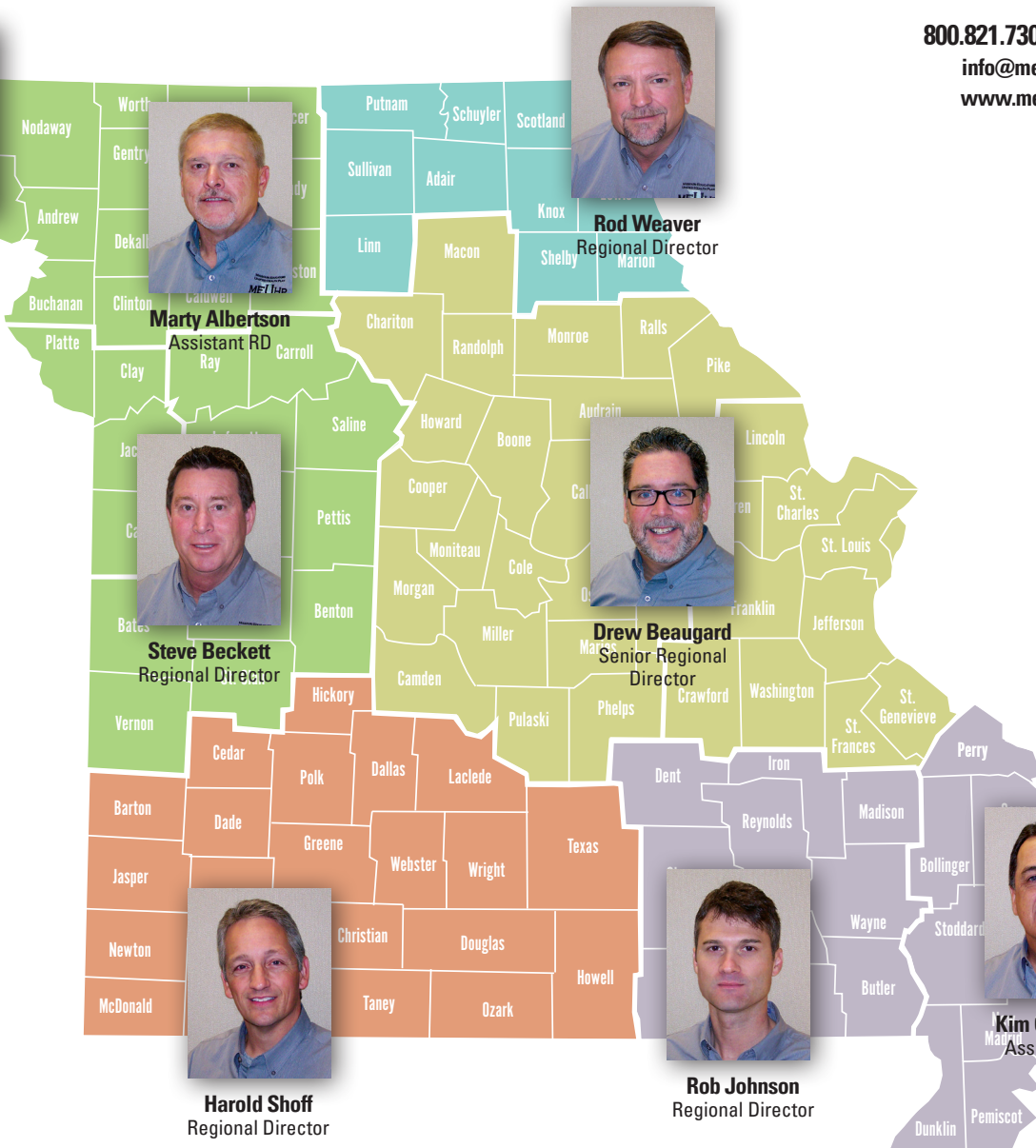
Harold Shoff
Regional Director



Rob Johnson
Regional Director



Kim Campbell
Assistant RD



Mark Iglehart
State Director



Missy Maxwell
Group Coordinator
Customer Service



Tracy Perkins
Cost Saver &
Customer Service



Bruce Kallmeyer
FTJ Senior
Products



Tim Cox
Individual
Products &
Customer Service