

## A quick look – from Ken Cook

**MEUHP Executive Director**

*Dear Member,*



*Welcome back for a new school year! We appreciate your commitment to your students and your community. We are providing this newsletter as a short update and thank you to our members with some important information and tips on your health plan.*

*As the executive director for MEUHP, I want you to know your Board of Directors, superintendents elected by their peers, do a great job representing your interests.*

*Whether it's setting rates, looking at prescription benefits or enhancing wellness benefits, your Board truly does think about the impact changes may have on members!*

*One of our more popular programs – the MEUHP Cost Saver – has become an important benefit, and it's so easy to use. By allowing the MEUHP's Cost Saver to research whether an expensive test or procedure qualifies for the program, you could earn from \$125 to \$500, and in the process save you, your district and/or the MEUHP money. Please be sure to read the article on Cost Saver in this newsletter and remember to use our free service if you have an expensive test or medical procedure in your future.*

*Your MEUHP benefits are for your benefit and protection. Take time to know your benefits. Set up and use your MyCigna online account, either on your smart phone, tablet or computer. Schedule your free annual preventive health physical and lab work to know your numbers to better monitor your health. Prevention is a powerful tool for you and for the MEUHP to help keep healthcare costs in check.*

*Best wishes for a wonderful and fulfilling school year.*

A handwritten signature in blue ink that reads "Kenneth W. Cook". The signature is fluid and cursive.

Kenneth Cook, Executive Director  
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# THE MYCIGNA APP AND MYCIGNA.COM

## Coverage information at your fingertips – 24/7

We want to help you to get the most from your plan's pharmacy benefits. And that means making sure you have access to the information you need when you need it. The best place to start is with the myCigna® App or website. It's your "go-to" place for everything you need to know about your plan's coverage.



**See which medications your plan covers.** You have hundreds of generic, preferred brand and non-preferred brand medications to choose from.



**Compare your medication costs.** Prescription prices vary by pharmacy. Use the Price a Medication tool to see how much your medication may cost at the different retail pharmacies in your plan's network and through Express Scripts Pharmacy®, our home delivery pharmacy. You can also see if there are lower-cost alternatives available.<sup>1</sup>

### Easily manage your home delivery medications.<sup>2</sup>



- › Order/refill your medication
- › Track your order
- › Pay your bill online
- › Sign up for automatic refills
- › View your order history
- › Go to [my.cigna.com/choosehomedelivery](https://my.cigna.com/choosehomedelivery) to switch a prescription from a retail pharmacy to home delivery



**Find an in-network retail pharmacy.** If you're on the go, use the **myCigna** App to see a list of pharmacies near you.



**View your plan information.** See your pharmacy claim history, coverage details and account balances.

**Together, all the way.®**



1. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

2. Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including ESI Mail Pharmacy Service, Inc. and Express Scripts Pharmacy, Inc.

## A \$250 phone call – read Sandy’s story!

Sandy, a teacher from one of the MEUHP Districts, was going to schedule her MRI. Although her physician suggested the local hospital, Sandy was curious to know what her options were. So, she called the Cost Saver number and visited with Tracy Perkins who did some research for her.

The difference in costs was quite amazing; **\$2,000 at the local hospital versus \$420 at a free standing clinic.**

Because she had the potential to earn an incentive AND save on the cost, Sandy chose a free standing facility on the list. Although it was a bit further, she was able to get scheduled right away and decided to go there instead of the hospital.

The result? **\$250 was paid to Sandy a few weeks after the claim processed.** Sandy said: “Tracy was so helpful and I’m so glad I called!”

While not all procedures qualify for the Cost Saver incentives, it’s worth a phone call or text to see if it will qualify. Or you can complete the cost saver form and email to: [tperkins@ftj.com](mailto:tperkins@ftj.com)



**Know BEFORE You Go!**  
Call or text 816.489.8869

*and see if we can save you money on your non-emergency surgery or procedure!*



**Cost Saver  
Hotline:  
816.489.8869**



## NEW District Incentive Program

### *More Dollars for your Wellness Committee!*

The 2022-2023 District Incentive program **has been improved** to bring **more wellness dollars** to your District’s Wellness Committee. This year the program has been enhanced as follows:

- **Wellness Grant:** increases from \$5 to \$10 per MEUHP Member (\$200 minimum)
- **Biometric Screenings:** The Amount payable for meeting the screening requirement remains at \$15 per MEUHP Member provided 50% of the eligible staff members meet this goal.
- **Education Session:** The Amount payable for the 20-30 minute education session will increase to \$10 per MEUHP Member provided 50% of eligible staff members attend the session.

Your District Wellness Ambassador and Superintendent will have complete details on the program – and how your District can earn these incentive dollars. As an example, **a District with 50 employees can earn \$1,750** with the new program- that’s quite a bit of money for your wellness efforts!

# Voluntary Life Insurance through Unum.

## Buying life insurance today helps protect their tomorrows!



MEUHP Districts are able to offer both Board Paid Life insurance and voluntary life insurance options to staff members and their families. These term life plans, through Unum, help protect your family against the loss of income should something happen to you. What’s more, they can also protect your assets and help to provide for your children’s future education. We are pleased that so many employees, spouses and children have taken advantage of the voluntary life insurance option during the open enrollment.

The voluntary life insurance through Unum is most likely one of the least expensive policies available to Missouri educators and their families. This year during open enrollment, the average face amount for the

additional life insurance was \$80,000. And the average cost? Less than \$15 a month!

New employees to the District enjoy a ONE TIME Guaranteed Issue option where they can get up to 5 times salary (not to exceed \$200,000) with NO health questions – NO physical exams! Plus, they can also enroll in up to \$50,000 for their spouse and \$10,000 for their children – again on a Guaranteed Issue basis. If a new employee purchases the minimum coverage amount (\$10,000), they are also GUARANTEED they can increase their coverage amount at each future enrollment.

## Congratulations to MEUHP districts for earning incentives for their Wellness Efforts!

With the 2021-2022 Wellness efforts completed, we would like to thank all of the districts – and staff members – who participated in the wellness programs. Here are the Districts that earned incentives – over \$48,000 – for their wellness committee. A special thank you to all the **Wellness Ambassadors** who helped to make the programs successful!

**\$48,115**

District	Amount Earned	District	Amount Earned
1 Adair R-I . . . . .	\$1,075	18 King City. . . . .	\$1,300
2 Adair R-II . . . . .	800	19 Lewis Co C1. . . . .	2,950
3 Avenue City . . . . .	525	20 Montrose. . . . .	400
4 Blackwater . . . . .	325	21 Nodaway Holt. . . . .	840
5 Boncl . . . . .	250	22 North Nodaway . . . . .	190
6 Buchanan County. . . . .	850	23 Phelps . . . . .	620
7 Calhoun . . . . .	775	24 Pike County. . . . .	1,340
8 Callao . . . . .	220	25 Renick . . . . .	675
9 Cooper County . . . . .	600	26 Rich Hill . . . . .	820
10 Drexel. . . . .	880	27 Richwoods . . . . .	675
11 East Lynne . . . . .	440	28 Rock Port. . . . .	630
12 Excelsior Springs. . . . .	8,100	29 School of the Osage . . . . .	6,450
13 Fulton . . . . .	7,600	30 Sherwood Cass . . . . .	2,200
14 Green Ridge. . . . .	1,450	31 South Holt . . . . .	735
15 Higbee . . . . .	775	32 Strasburg. . . . .	475
16 Jefferson C-123. . . . .	345	33 Sweet Springs . . . . .	1,080
17 Junction Hill . . . . .	780	34. Tarkio . . . . .	945

# MEUHP vs. Cheap Insurance

By Rob Johnson,  
Senior Regional Director – SC & SE Regions

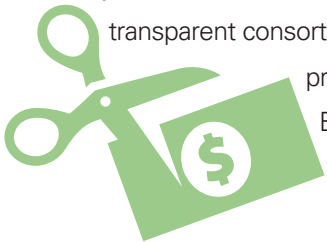


Many school districts are stressed financially, especially with the uncertainty of long-term funding. Often, we hear superintendents clamoring for cheap health insurance without realizing what they are demanding. Along with affordable

premiums, school employees and retirees need health insurance that provides security and access to quality care options, when they are most vulnerable.

While we all wish we could go back to the deductibles and premiums of the 1980's, today's expensive healthcare system and skyrocketing pharmaceutical prices prevents that. The answer isn't bouncing year-to-year from company to company trying to save a dollar and keep your head just above water. Nor is the correct option trusting non-transparent consortiums that make unsubstantiated

promises. The solution is the MEUHP... But, WHY?



One example is customer service in serious times of need. "Customer Service" are two words everyone claims to excel at providing, however few exceed expectations. I can personally attest that the MEUHP has Regional Directors who take holiday and weekend phone calls from members in emergency rooms looking for help.

To learn more about the MEUHP and how great service can make a huge difference for your employees, call me anytime at 573-832-2017. Or, call your Regional Director listed below.

- Drew Beaugard: 314-540-3739**
- Anne Slentz: 913-353-2251**
- Rod Weaver: 417-236-8045**
- Tracy Perkins: 816-489-8869**
- Harold Shoff: 417-205-5599**



## Virtual Dermatology

**See a doctor more quickly on line!**

Did you know that your MEUHP health plan offers virtual visits for dermatology? As you may be aware, it can take weeks, even months, to get an in-person visit with a dermatologist. With virtual dermatology through MDLIVE.® you can now visit a board-certified dermatologist without the long wait! Convenient treatment for more than 3,000 skin, hair and nail conditions, including:

- Acne
- Eczema
- Dermatitis
- Rosacea
- Rashes
- Psoriasis
- Suspicious spots

With virtual dermatology, the patient and dermatologist discuss the patient's skin care routine, any skin issues they might be dealing with (acne, rosacea, etc.) and their health history. During a video consultation, dermatologists examine a patient's skin as they would in person, looking for areas of concern.

Depending on a patient's needs, dermatologists might recommend a skin care regimen to address concerns, such as acne or eczema, and they sometimes prescribe medications when applicable. In some cases, a patient and dermatologist might also set up a virtual or in-person follow up appointment.

It's convenient – and saves you time! You can access virtual dermatology by logging into my Cigna and selecting MDLIVE.

## Workplace Stress and Your Employee Assistance Plan!



While many people enjoy their job, most experience job stress at some time during their working hours.

Teachers, in particular, have been subject to heavy stress due to many factors: covid, increased workload, lower pay, pupil misbehavior, just to name a few. The toll that educators face is affecting both their mental and physical health.

That's why the MEUHP has insisted on including the Employee Assistance Plan (EAP) in the program – at no cost to the employee or the district. We know first hand that the utilization of this program has increased dramatically during the pandemic – and more importantly has helped a tremendous number of MEUHP members work through a variety of issues. The EAP program covers a host of concerns such as:

- Anxiety / Stress
- Depression
- ADD/ADHD
- Grief and Loss
- Financial worries
- Autism
- Child /Teen Behavioral Counseling
- And more

**If you need assistance, either for you or any family member, call EAP at 800.244.6224 or go online to [mycigna.com](https://mycigna.com) to schedule a virtual visit.**

## Motivate Me Incentives for 2022-2023

### NEW Expanded Benefits for Preventive Exams!

The \$75 preventive benefit is payable if you have either a physical exam OR a well woman exam- provided you have met the two gatekeeper goals. As a reminder the gatekeeper goals are 1) Complete the on line health risk assessment and 2) Complete a biometric screenings (either through an on site event or through your physician).

For the 2022-2023 plan year, the **preventive benefits have been expanded** to include

- Mammograms
- Colon cancer screenings
- Cervical cancer screenings
- Prostate screenings

If you have any one of these screenings above, they will also qualify for the \$75 preventive benefit. Remember, only **ONE \$75 preventive benefit is payable per plan year.**

## Making Sense of Medicare

If you're nearing age 65 (or know someone who is) you may be getting a lot of information from different sources regarding your options. With Medicare Supplement plans,



Medicare Advantage plans,

Part D plans and enrollment rules and dates, it can be overwhelming to make sense of it all!

If you would like a trusted advisor by your side as you or a family member or friend make these decisions, please visit [ftj.com/seniors](https://ftj.com/seniors) or email us at: [seniorproducts@ftj.com](mailto:seniorproducts@ftj.com).

Trusted FTJ Representatives will take the time to explore what's best for you based on your needs. You can also complete the **no-obligation Medicare Planning Request form**. We'll be glad to help!



# Wellness Works!

Thanks to the MEUHP members who participated in the monthly communications challenge. We love your feedback on the program and the information we provide!

Watch your email for future communications and a chance to win gift cards! As always, if you have suggestions on your MEUHP Program, please contact your Regional Director – we’re always interested in your feedback!

## MEUHP Board News

Congratulations to our new President of the MEUHP, John French. John, a native Missourian, has deep roots in the education community. **“My education philosophy is to do what is best for kids.” Superintendent John French.**

Executive Director Ken Cook says this about John: “We are proud to have John serve as President of MEUHP. We know as a School Leader, he will be instrumental in protecting our major goal of providing excellent health plans and keeping educators healthy – both physically and mentally.

## MEUHP Board of Directors Leadership 2022-23



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Lewis Co C-1



**Vice President**  
Jaret Tomlinson  
Excelsior Springs



**Treasurer**  
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# 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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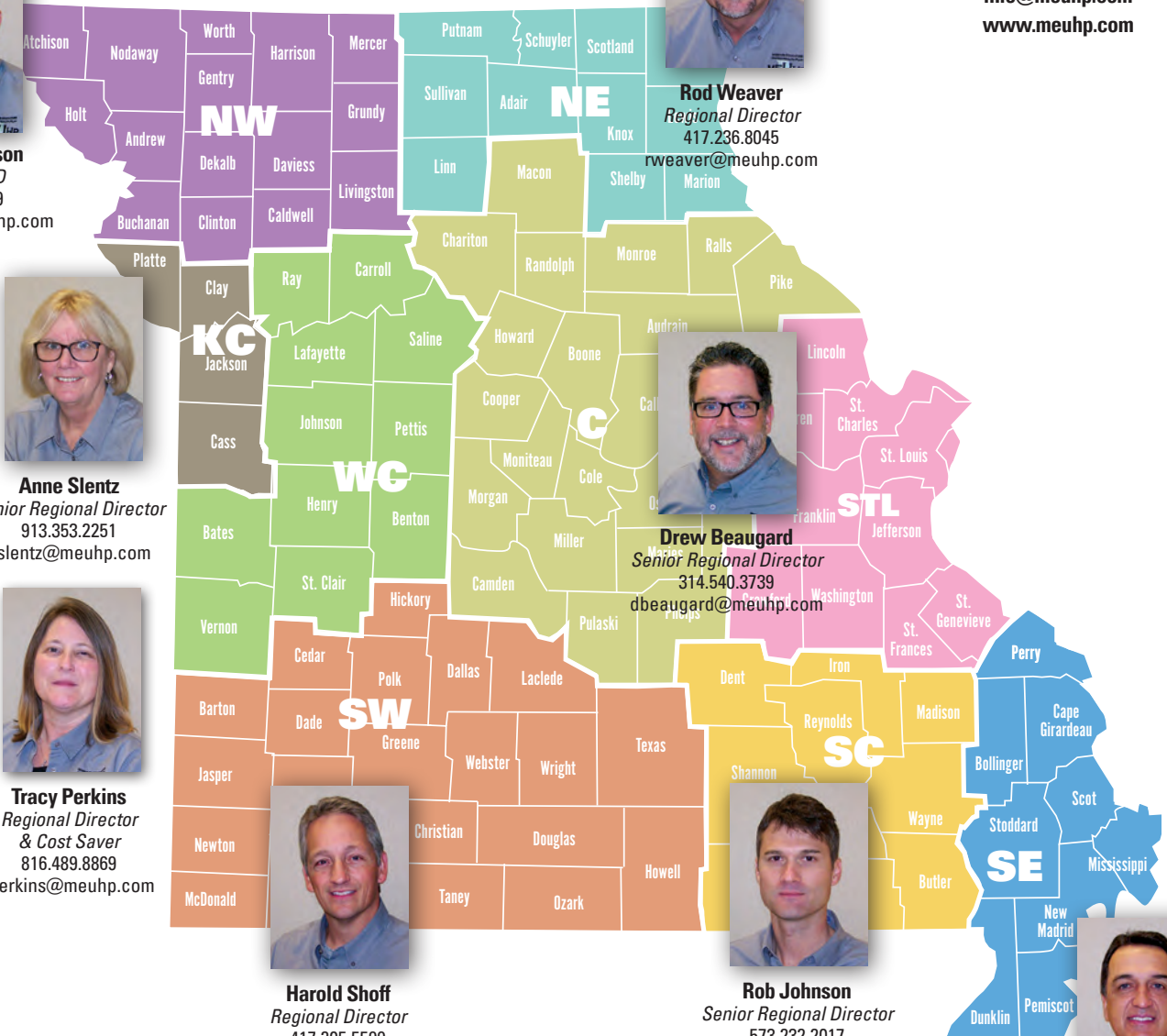
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**Mark Iglehart**  
State Director



**Missy Maxwell**  
Group  
Coordinator  
Customer Service



**Bruce Kallmeyer**  
FTJ Senior  
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**Tim Cox**  
Individual  
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