

Welcome the New MEUHP Executive Director

- Dr. Kyle Kruse, began his duties on August 1, 2024
- 32 years of Missouri Public School Experience
- 20 years as Superintendent at both New Haven and St. Clair R-XIII
- He has served on the MARE Executive Board and the MASA Executive Committee



Dear MEUHP Members,

First, please accept our best wishes for the start of the 2024-2025 school year. The beginning of the school year is a special time, full of new opportunities and new challenges. Thank you for all you do to help our kids and serve our communities.

As the new Executive Director of the MEUHP, please know how thankful I am for this opportunity. As a former school superintendent, I understand the importance of providing quality health insurance for all of our faculty and staff and their families. I am committed to ensuring you have great choices, and that the MEUHP is financially sound and always responsive to your needs.

I am pleased to report that our former Executive Director, Ken Cook, has agreed to continue working with the MEUHP on a part-time basis. Ken has done a tremendous job caretaking the MEUHP, and his knowledge and experience will be a great asset as I move into the position of Executive Director. Over the years, Ken has saved our members literally thousands of dollars and we are grateful for his service.

As we move into the new year, it is important to note there have been several changes to health insurance plans available through the MEUHP. I hope you were able to meet with regional directors to ensure that everyone understands his or her plan and can make full use of the services available. Your health is our top priority, and we are committed to providing the best service and assistance possible.

On the financial side, the cost of health care continues to increase. The premium increases approved by the MEUHP Board of Directors were (unfortunately) necessary and were reflective of the health insurance industry as a whole. In basic terms, when care and prescriptions cost more, premiums must increase to cover the difference. That said, I want you to also know that we are continually looking for opportunities to give you the best care at the lowest cost. As an example, please remember to utilize the very successful Cost-Saver program that is exclusive to the MEUHP. You can save a significant amount of money and also earn great rewards.

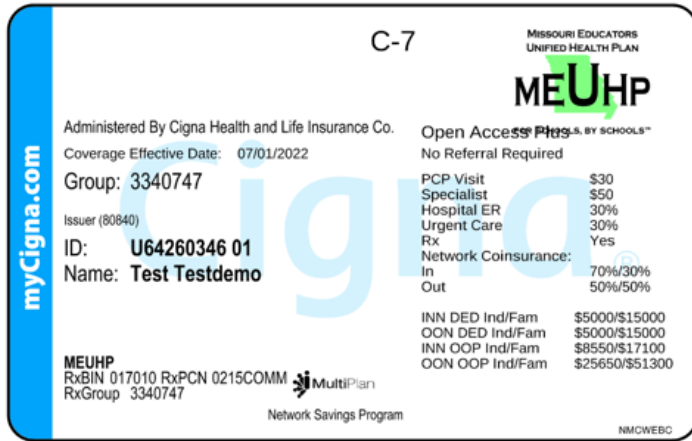
In closing, I look forward to working with you. This organization exists to serve its members, and we are committed to your success. Thank you and again, best wishes for the start of the 2024-2025 school year.

Sincerely,

Kyle Kruse
Executive Director
573-619-9964
kkruse@meuhp.com

ID cards are going digital!

CIGNA



Cigna medical ID cards have gone digital. You may access your ID card digitally from your **myCigna.com** portal or the **myCigna** app.

Once you download your card, you'll be able to access it from the convenience of your phone or laptop. Providers readily accept digital ID cards in lieu of physical cards. In most cases, digital ID cards are preferable—eliminating the need to photocopy and store paper copies.

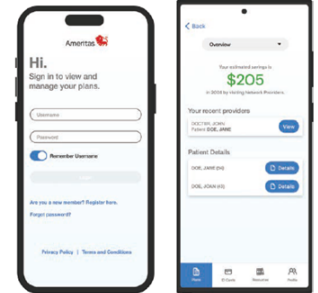
If you need a hard-copy of your ID card, you can always request one to be mailed from your myCigna.com portal, or contact your Regional Director.

AMERITAS

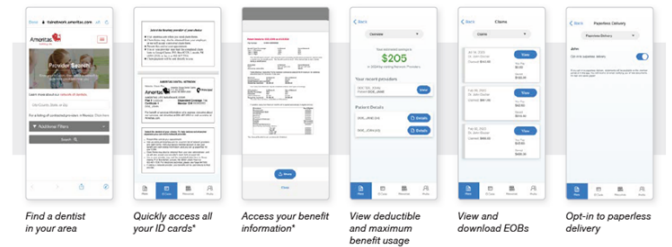
For those members that have **Ameritas** dental or vision you now have access your ID card digitally using the new Ameritas app.

Download Our App

As a companion to our secure member portal, we've expanded our benefit access options with the **Ameritas Benefits** app. Members can easily search for providers, view dental benefits and processed claims, and access ID cards once benefits become effective.



FEATURES



Download Now

For access, use your Member ID found on your ID card. This may also be your Confirmation Number or SSN.



*Additional access includes vision and LASIK benefit information when applicable.

Great News for Humira Users!

Evernorth Health Services now has a HUMIRA Biosimilar available at \$0 out-of-pocket for Accredo patients.

Starting in June 2024, Evernorth announced that it has a HUMIRA biosimilar available for \$0 out-of-pocket for eligible patients of Accredo specialty pharmacy. The biosimilar will be interchangeable and available in both high- and low-concentration form.



Introducing the new wellness program—*Well-being Solutions*

- Points based program
- Earn up to \$300 per plan year in rewards
- Rewards also available for spouses on the plan
- Set achievable goals for your personal well-being
- Link your fitness tracker to earn points
- Create Challenges with family & friends



To get started log into your myCigna account and follow the directions below:

1. Select Wellness > Wellness Home from the myCigna home page.

2. Select Get Started

The dashboard gives you access to your points earned, Rewards, Daily Content Cards, Challenges and Journeys and much more!

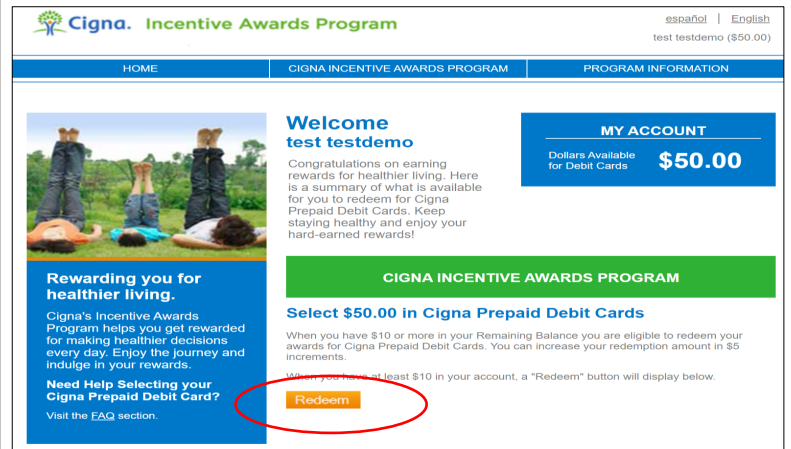
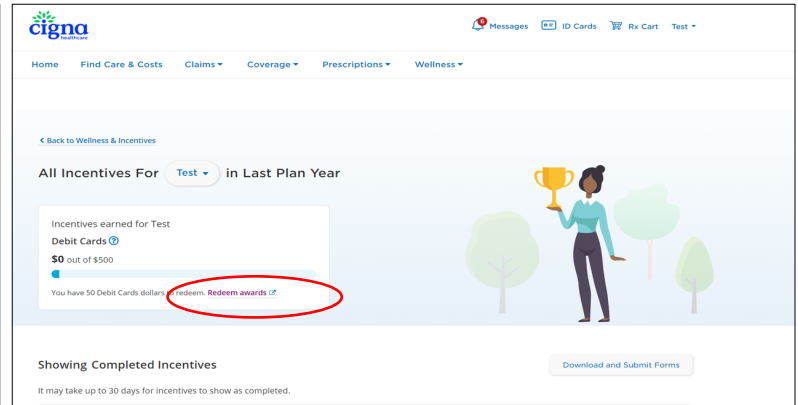
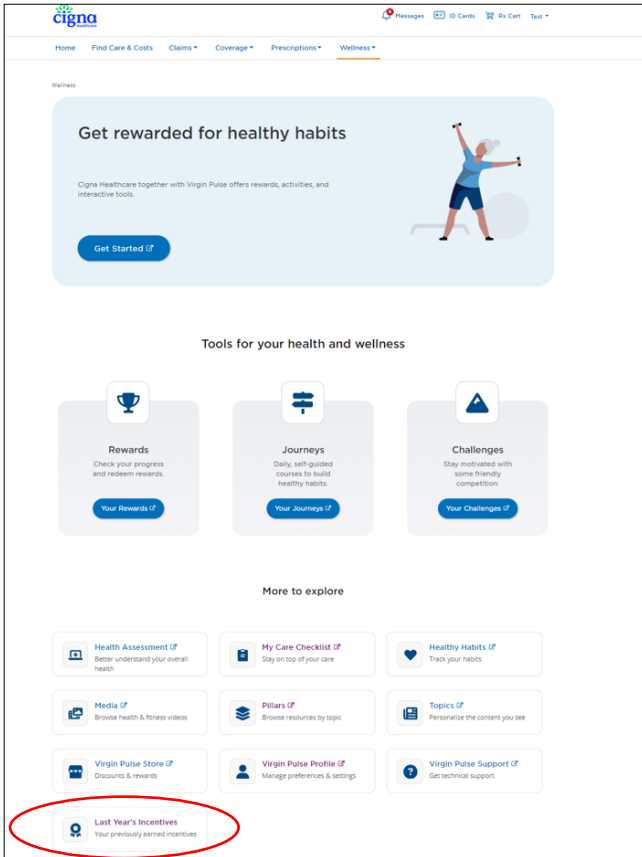
The dashboard features a navigation bar with icons for Home, Health, Social, Media, and More. A rewards bar shows 310 / 60,000 Points. The 'MY ACTIONS' section includes:

- Health Assessment (+500 Points)
- Connect my activity device
- Make time to get active today
- Set my Interests (+100 Points)

The 'Set Your Interests' section includes a photo of a woman holding plants and a 'Set Interests' button.

Important! Redeem your MotivateME Rewards before October 1!

MEUHP's new wellness program began on July 1st. As a result, the previous wellness plan's rewards through MotivateMe will be available to redeem until September 30, 2024. You are able to redeem your earned incentive through the new Wellness Portal **but they will expire on October 1st. To redeem your MotivateME rewards from the 23-24 plan year login to your myCigna account and click on Wellness > Wellness Home and follow the prompts in the screenshots below:**



New Hire Enrollment Help Line:

800-821-7303 ext. 1179 or email: info@meuhp.com

If you are a new hire we want to let you know that MEUHP is here to help you with any questions you may have regarding insurance enrollment. Your district will set up your enrollment in FTJ Connect, our online enrollment system, and then you will need to login and make plan choices. Once you login, you can review the plans available and make your selection for the year. Keep in mind the plan you choose will be in effect until June 30, 2025 or your last date of eligibility if before June 30, 2025. Also, know that your deductible, coinsurance and out-of-pocket maximums run on the calendar year.



Remember—all family members must be on the same plan. Outside of open enrollment, the only time you can make changes is if you have a qualified event (marriage, divorce, loss of spouse's health insurance, etc.). As always, FTJ is ready to help!

HSA contribution limits

HSA contribution limits set by the IRS and run on the calendar year so now would be a good time to check your account and make any adjustments needed to insure your contributions do not exceed the IRS limits for 2024. Limits include any amounts contributed to your account by you or your employer.

| | 2024 | 2025 |
|--|--------|--------|
| Individual | \$4150 | \$4300 |
| Family | \$8300 | \$8550 |
| Over age 55 catch-up contribution | \$1000 | \$1000 |

The Medicare Annual Election Period begins October 15 and runs through December 7th



Do you know anyone that is close to Medicare age?

If so, they will soon be facing a host of decisions related to Medicare, Medigap, Medicare prescription plans and Medicare Advantage. Learning about Parts A, B, C and D can be both confusing and exhausting!

You can rely on the agents at Forrest T Jones & Company to help you sort through your options and provide trustworthy information and advice. For years we've been helping retirees navigate the complexities of Medicare insurance plans with no hidden agenda. Representing the top carriers nationwide, we can zero in on the plan that makes sense for you.

Call **1-888-720-0874** or email seniorproducts@ftj.com to visit with a licensed Missouri agent who specializes in Senior Products for a free comparison—with no obligations!

MEUHP Monthly Challenges are here!

Watch your email in September for the first monthly challenge to the MEUHP Membership. The challenges are a quick read with an important bit of information about your insurance plan. There will also be a chance to reply to a question at the end of the email to be eligible for a drawing for a \$25 gift card. We will have 25 winners each month. So watch your email for a chance to learn and win!



MEUHP Cost Saver Program

If you plan on having a medical procedure this year, call the MEUHP Cost Saver **BEFORE** you schedule. Not only can it help educate you on the cost of the procedure, it may also offer an incentive! If your procedure qualifies, ***you can earn between \$125 and \$500 in incentives!***

Common Procedures that qualify for the incentive:

| | |
|-------------|----------------|
| Colonoscopy | CT scan |
| Endoscopy | Joint Surgery |
| MRI | Eye Surgery |
| Ultrasound | Hernia Surgery |

Cost Saver

816-489-8869

tperkins@ftj.com

Call or text *before* you schedule!

If your procedure isn't shown, call or text to find out if it may be eligible for an incentive.