



MEUHP MEMBER

newsletter

It's Open Enrollment Time!

Time to make your plan selections for the 24-25 plan year

Each spring, MEUHP members and retirees can make their new plan selections for the July 1 through June 30 plan year. This is the **ONE TIME** during the year that all members can add or drop dependents and change plans without a qualifying life event.



With FTJConnect, enrollment is easy!

**Your District will notify you when the enrollment is ready.
Retirees will receive an email or mailing from FTJ when your District's open enrollment is ready.**

Once you logon, you can review the plans available and make your selection for the year. Please remember that your deductible, coinsurance and out-of-pocket maximums run on a calendar year. **Any deductible, coinsurance or out-of-pocket maximum you have satisfied on your current plan from January 2024 through June 2024 will be credited to your July 1, 2024 plan selection.**

Example: Tonya is on the HSA4000 plan (with a \$4,000 deductible) and has met \$4,000 of her deductible in February of this year. She moves to the HSA7000 (with a \$7,000 deductible) on July 1. She will only need to satisfy the difference (\$3,000) for the remainder of 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!

Open Enrollment Help Line:
800-821-7303 ext. 1179 or email: info@meuhp.com

ARE YOU A SCHOOL DISTRICT RETIREE?



Our Representatives are ready to help you make a decision regarding your insurance plans during open enrollment. You can contact us at the number shown above for *a one on one consultation* regarding the MEUHP plan options available to you.

If you or a family member are close to Medicare age, we can also assist with Medigap, Part D and Medicare Advantage options. For decades, we've been helping retirees navigate the complexities of Medicare insurance plans — with no hidden agenda. Representing the top carriers nationwide, we can help zero in on the plan that makes sense for you! Call toll-free 1-888-720-0874 for free comparisons—with no obligation!

"I just wanted to say that the Medicare plan you helped me set up is fantastic. I have used it several times and it has lived up to everything. Thanks for all your help in finding just the right plan for me." -

Kay, retired Missouri school teacher

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Plan Changes for the MEUHP Health Insurance for the 24-25 Plan year

Each year, the MEUHP Board evaluates all the plan options to ensure your health program brings you and your family a choice of affordable health plans. As a result, there are a few changes to the program which may impact you and any covered family members. On July 1, there will be 7 plan options: 4 PPO plans and 3 HSA plans.

Below is a quick overview of the changes for the HSA and PPO plans for an individual. (Family deductible is 2 X individual for HSA plans and 3 X individual for PPO Plans.) Your district may offer some or all of these plans; your enrollment materials will have more details.

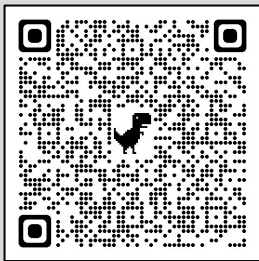
23-24 Plans				24-25 Plans			
	Deductible	Coinsurance	Out of Pocket		Deductible	Coinsurance	Out of Pocket
HSA 7000	7,000	10%	7,000	HSA 7000	same	20%	8,000
HSA 6550	6,550	10%	7,000	<i>No Longer Available</i>			
HSA 5500	5,500	10%	6,500	HSA 5500	same	20%	7,500
HSA 4000	4,000	10%	5,000	<i>No Longer Available</i>			
HSA 3000	3,000	10%	4,000	HSA 3500	3,500	20%	5,000
PPO 5000	5,000	30%	8,550	PPO 5000	same	same	same
PPO 3000	3,000	20%	7,000	PPO 3000	same	same	8,000
PPO 2000	2,000	20%	5,500	PPO 2000	same	same	6,500
PPO 1000	1,000	20%	3,500	PPO 1000	same	same	4,500

Rx Changes:
HSA: Preventive RX benefit for *Generic Drugs* will remain the same for the HSA 7000, 5500 and 3500 plans.
PPO: Tier 1—\$10 Tier 2— \$45 Tier 3—\$80 Tier 4—25% to \$200 max

Questions on HSA expenses?

If you've ever wondered whether a gym membership, vitamins, stop smoking program or any number of wellness related expenses qualifies as HSA eligible, the IRS has the answers.

Since the IRS does change what qualifies from time to time, it's good to review their FAQ page to help address specific questions.



These FAQs answer whether certain costs related to nutrition, wellness, and general health are medical expenses under section 213 of the

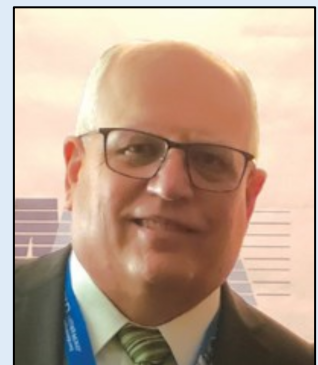
Internal Revenue Code. If so, they do qualify as an eligible HSA expense. You can also search for **IRS Publication 502**, Medical and Dental Expenses, for a complete list of eligible expenses.

MEUHP Executive Director retiring July 1st

Ken Cook, MEUHP's Executive Director, will be retiring on July 1, 2024.

For the past 15 years, Ken has been instrumental in the growth of the program. In fact, as Superintendent of Malden R-I, he helped form the MEUHP along with Gallatin and Kennett 39. He acted as MEUHP President for 10 years and in 2019 became Executive Director. Through the years, he brought his skills and administrative savvy to help grow the program. He developed the Cost Saver Program as well as negotiated many excellent benefits and contracts provisions. Along with his creativity and intensive financial management, he has been a tireless advocate for the program throughout the state.

"As I look towards my coming retirement and stepping away from the MEUHP, I appreciate the faith and trust you have put in me to manage your health insurance program. The MEUHP will continue to be "For Schools, By Schools" .



Drew Beaugard, FTJ State Program Manager, will assume his duties until a replacement Executive Director is announced.



This plan year, MEUHP will **no longer automatically** mail ID cards to your home if you change plans or if you are new to the plan. Instead, you'll be able to 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. And these days, 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.

MEUHP's 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!***

Take advantage of this free service—unique to the MEUHP!

Common Procedures that qualify for the incentive:

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

There are many more situations that may qualify! If your procedure isn't shown, call or text to find out if it may be eligible for an incentive.

Good news for Southwest Missouri regarding Ozark Healthcare Facilities.



MEUHP recently negotiated an outstanding new contract with Ozark Healthcare (OZH) providers. The new agreement has resulted in improved discounts for MEUHP members on basic office visits, both in-patient and out-patient hospital services, and advanced radiology. The improved contractual pricing is now in effect and will back-date to October 1st, 2023.

What this means is that any OZH claims incurred after October 1, 2023, are currently being reprocessed under the more favorable agreement. If you are one of the impacted individuals, please keep an eye out for a new Explanation of Benefits (EOB) from Cigna that will detail the improved pricing. You may also be due a refund from the OZH provider or facility.

Because of the significant improvement in radiology pricing, OZH is now our Cost Saver facility for members living in West Plains and surrounding areas and will qualify for an incentive.

If you need radiology services, please contact Tracy Perkins shown below and she will assist you in the steps to qualify for the Cost Saver incentive.

Cost Saver
816-489-8869
tperkins@ftj.com
Call or text *before* you schedule!

"The cost saver program helped me to find a specialist and get an incentive all at the same time. You couldn't ask for a better deal!"

Announcing a new Wellness Program effective July 1, 2024:

The Cigna Healthcare Well-being solution!

Cigna Healthcare has partnered with Virgin Pulse to bring MEUHP members access to a personalized wellness experience that supports you in your journey to better health. Members and spouses can achieve points for a variety of common daily health activities. The points can be redeemed for cash incentives, charitable contributions or be used at the wellness incentive discount store. Both MEUHP members AND their spouse are eligible for incentives— up to \$300! Here are a few features:

Focus on what matters to you—Set goals for yourself and focus on areas you'd like to devote the most attention

Get a snapshot of your health—Complete a health assessment to learn about any possible health risks and get tips to improve your well being

Get Connected—Integrate with your Apple Watch®, Fitbit® or other tracking app to get credit for your activity

Share the Wellness—Invite friends and family members to access this experience—for free!

Stay tuned for more information!

We'll be sending more details once the new school year begins.



Check out the video for a preview of what to expect.

IMPORTANT — Redeem your MotivateMe rewards by October 1, 2024!

MEUHP's new wellness program shown above begins July 1. As a result, the current wellness plan's rewards through MotivateMe will be grandfathered in until October 1, 2024. After July 1, you'll be able to redeem your earned incentive through the new Wellness Portal **but they will expire on October 1st**. **To redeem them BEFORE July 1**, logon to your myCigna account, navigate to your Health & Wellness tab and redeem them as shown below.

The screenshot shows the 'Your Required Goals*' section with two goal cards: '\$25 Debit Cards' (Complete the Cigna online health assessment) and '\$50 Debit Cards' (Get a personalized biometric health screening). A 'View all incentives' link is circled in the bottom left. A yellow callout box points to this link with the text 'View all Incentives'. Below this is another yellow callout box: 'You can change plan years in the drop down menu'. The main interface shows 'All Incentives For Test in Current Plan Year'. A progress bar indicates '\$0 out of \$500' earned. A 'Redeem awards' link is circled in the bottom right. A final yellow callout box points to this link with the text: 'Redeem awards', 'Get your incentives now!', and 'Your earned incentives for the 23-24 plan year will no longer be available after October 1st!'.