

Dear MEUHP Administrator,

I know from my personal experience as a school administrator that you are knee deep in preparing for the start of a new school year. During my years, I always looked forward to the new school year and having everyone back on campus again. I hope that you had some time over the summer to devote to yourself and your family and are ready for the new school year.

As I always do, I am starting this newsletter with financial information. As of the end of July, the MEUHP had a cash balance of \$4,753,162.49 in the bank accounts that I manage on your behalf. Because our RX rebates from Cigna lag by at least 3 months, I can conservatively estimate that we are currently owed an additional \$1,183,000.00 in rebates we've already earned, which brings our total assets to approximately \$5,936,162.49.

For the last four years that I have been in this position, I have seen a trend in balances decreasing over the summer months and coming back up in the fall. As I am sure you know from your own school district, our membership tends to have medical procedures over the summer so that they will not have to miss school.

The big medical news that is hitting the air waves right now is weight loss drugs. Unfortunately, there are no magic pills and while these drugs, like Wegovy, Ozempic and Mounjaro are making the news as miracle weight loss drugs, the reality is that there are several studies which illustrate the severe side effects of the long-term use of these drugs. Wegovy has recently been approved by the FDA as a weight loss drug, but this drug is not covered under our program. With prior authorization, Ozempic and Mounjaro are covered by the program, but only for Type II Diabetes, not weight loss and unfortunately, we have fielded a lot of requests for these two drugs to be covered for a non-diabetes diagnosis. The current monthly cost to the MEUHP for Ozempic is \$842.19 per month and Mounjaro is \$920.74 per month. While these costs are slightly offset through our RX rebates, the cost of these drugs is more than the member's monthly premium and therefore the difference in cost has to be made up somewhere else, from other members. As a self-funded program, we have the ability to change our plans with Cigna to cover these weight loss drugs, but in order to cover the expense, we would need to raise everyone's rates by nearly 3%. Having close family members with inherited Type II Diabetes, I know how important access to these, and other medications, is to ensure a long quality life.

The news from FTJ is the retirement of Mark Iglehart on July 1, 2023. As many of you know, my district was one of the three original incorporators of the MEUHP in 2009. Mark was instrumental in putting together our program and I have the privilege of working closely with Mark as both a member of the Board of Directors and in my current position. Drew Beaugard has taken over for Mark as State Director and as you can imagine, Drew and I have been working closely together. I want to wish Mark the best in retirement, and I have every confidence that Drew will fill Mark's shoes well. Please review the article about Mark and Drew later in this newsletter.

I hope that you will take time to review the rest of this newsletter and the comprehensive benefits that your program has that are designed with educational employees in mind. Thank you, to all members and especially to our superintendents and payroll supervisors for your support.



Sincerely,

A handwritten signature in black ink that reads "Kenneth W. Cook". The signature is written in a cursive, flowing style.

Kenneth Cook  
Executive Director  
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kcook@meuhp.com

# District Incentive Program

The 23-24 District Incentive program will be the same as last year—with up to \$35 per employee/retiree available to the District to use for their wellness committee. A district with **50 employees is eligible for up to \$1,750** for their efforts!



In short, the Program is comprised of 4 parts:

- **Wellness Grant:** \$10 per MEUHP Member (\$200 minimum) This will help your Wellness Committee to jumpstart the program this fall.
- **Biometric Screenings:** If 50% of your eligible staff members get a biometric screening (either through on site screenings or at their doctor's office), your district will receive \$15 per MEUHP member.
- **Wellness Ambassador Presentation—** Your Wellness Ambassador will be invited to a short presentation in the fall to give them the tools they can use to help educate your wellness committee and staff members. They'll also receive a \$50 gift card for attending and for their efforts throughout the year.
- **Education Session:** If you have an in service day available for your Regional Director to present to your staff, your district will receive \$10 per member. The education session will run about 20 to 30 minutes—**and well worth the time.** Their benefits are worth more when they know more.

## Summary of 22-23 Program

# OF DISTRICTS AS OF 7/1/22	97
Wellness Grants Processed	92
Wellness Ambassador Presentations	80
Staff Education Presentations	60
On site Screenings Scheduled	73

## MEUHP—Now at 100 School Districts!

We have had a productive spring for membership. We are pleased to announce that 7 new school districts have chosen to join the MEUHP since last year. This brings our total number of member school districts up to 100 – the most of any multi-school health plans in Missouri. Our new districts include:

- Cameron R-I
- Eminence R-I
- Fairfax R-III
- Hardeman R-X
- Holcomb R-III
- Osborn R-0
- Ralls County R-II

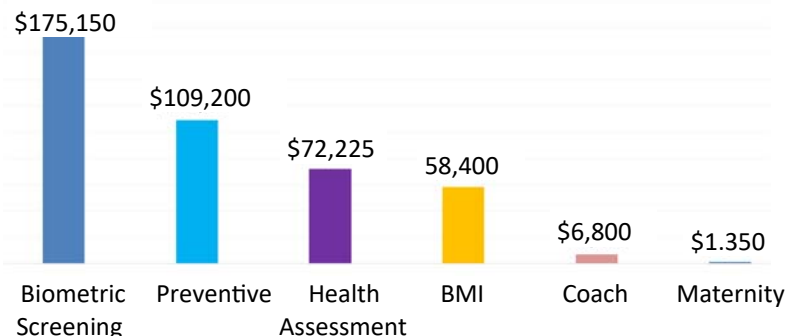
If you are neighbors with a school with a first year Superintendent, please spread the message about the MEUHP if they are not already in the program. And too, seasoned Superintendents would benefit from hearing your experience in the program.

The more we grow the program, the better it is for all. Larger numbers can drive higher efficiencies and greater stability which allow more of each premium dollar to go toward benefits.

## MotivateMe Incentives continue to be a popular benefit!

Last year **over \$420,000** was paid out to MEUHP members and their spouses for taking advantage of the wellness incentives in MEUHP's program.

The preventive category shown below includes physicals, Ob/gyn exams and screenings for prostate, breast, cervical and colon cancer.



## Drew Beaugard, New State Director of Employee Benefit Programs

Drew Beaugard, Senior Regional Director at FTJ has been promoted to State Director of Employee Benefit Programs, with primary responsibility for guiding FTJ's relationship with the Missouri Educators Unified Health Plan (MEUHP).

Drew (pictured on left) is taking over for Mark Iglehart, who retired June 30 after 37 years with FTJ. Drew joined FTJ in 2005 as a regional director in the St. Louis area, and he was named a senior regional director in 2015. He has been involved in the growth and development of the MEUHP since its inception in 2009.



Drew is looking forward to his new role: "FTJ and MEUHP have a unique and meaningful partnership to serve Missouri educators' health insurance needs. I'm excited to continue to grow this line of business and continue the high level of service educators deserve."

## Did you know that diabetes is one of the major cost drivers in the MEUHP?

In fact, the Center for Disease Control and Prevention lists diabetes as the most expensive chronic condition in the United States.

According to the CDC, \$1 out of every \$4 in US health care costs is spent on caring for people with diabetes. The MEUHP certainly wants to do its part to help with the cost of diabetes. As a part of the MEUHP Plan, the Patient Assurance Program is included which limits the cost of these diabetic medications to \$25 per month or less for a 30-day supply.

Diabetes	Diabetes - Insulins
Farxiga	Basaglar
Glyxambi	Humalog
Jardiance	Humalog Mix
Ozempic	Humulin
Rybelsus	Insulin Lispro
Synjardy	Levemir
Synjardy XR	Lyumjev
Trijardy XR	
Trulicity	
Xigduo XR	

## MEUHP's Unique Cost Saver Program—

### An excellent benefit for Member Districts.

For the last plan year, MEUHP processed 130 cost saver requests and paid out over \$30,000 in incentives to members at 43 districts.

The estimates for procedures BEFORE Cost Saver were over \$1,190,000 million dollars while the actual costs were less than \$450,000.

### Approximate savings to members and the MEUHP: \$750,000

With savings like these, you can see immediately the benefit of educating your staff on how the program works. It pays to invest in a quick phone call or text to see if their procedure would qualify—and the potential savings they can realize by choosing Cost Saver providers.

We've had rave reviews from those who have used the service.

*"It was an excellent experience and I recommend this service to anyone!"*

*"My experience with cost saver was awesome! It saved me thousands of dollars for a CT scan—PLUS I received a \$250 gift card!"*

*"I love having access to this service. It can be very overwhelming knowing where to even begin or who to contact for the best price! I was able to save hundreds of dollars going through this program"*

## The MEUHP Cost Savers!



Tracy Perkins



Missy Maxwell

**Know BEFORE you go!**

**Call or text 816-489-8869**  
and see if we can save you money on your non-emergency surgery or procedures!

## Congratulations to MEUHP's Wellness Ambassador of the Year



Meet this Year's Wellness Ambassador of the Year: Denise Baker. With almost 20 years of service at the School of the Osage, Denise is an integral part of the wellness team and culture at the district.

The theme for this year's focus for the District was "Endurance" with a tie in to the ship Endurance whose crew miracu-

lously survived the frigid Antarctica after their ship sunk.

Denise and her team took that theme and turned it into a variety of Wellness Challenges. For example, the Endurance was found 9,869 feet deep in the sea so the Wellness Team set a challenge for that staff to walk that many steps in one day. Another example was the mindfulness challenge. The ship-mates had to overcome the stress of being stranded so the team challenged the staff to do something healthy to relieve stress. The challenges began in September and continued monthly through April.



Her team would also tie in the MEUHP MotivateMe incentives from Cigna. She said those incentives—and the District Incentives—played a **HUGE** role in giving her team the resources they need to get their staff motivated. The money also helped to fund equipment for the Staff Wellness Center.



Denise said her Wellness Team did meet in person prior to Covid—but these days they generally meet by Zoom or by email. With different schedules,

sports, families and after school activities, it's just easier to get the work done virtually.

The theme for the 23-24 school year is COMMITMENT! She'll be reading the book **Atomic Habits** by James Clear to get herself motivated for this year's challenges.

Denise would love the opportunity to collaborate with anyone who wants to share wellness ideas. Her email address is: [bakerd@osageschools.org](mailto:bakerd@osageschools.org)

## FTJ Presents at MOASBO

This Spring, Drew Beaugard and Tracy Perkins presented to the MOASBO membership at the regional meeting at the Lake of the Ozarks. The topic? Everyone's favorite: ACA Penalties.

Sometimes referred to as the "employer mandate", these shared responsibility provisions are required for employers who are Applicable Large Employers (ALE). If the shared responsibility provisions are not met, employers are subject to penalties.



Following the presentation, there was a lively discussion from payroll administrators who had received letters from the IRS regarding penalties with the employer mandate—some regarding issues from several years back.

While the issues varied, one common theme was the lack of ease of communication with the IRS. Many Payroll Administrators who were present shared their frustration in getting in contact with IRS personnel.

### Meet the new MEUHP Regional Directors

**Dylan Albertson**—Northwest & KC Region  
Dylan has assumed the role of NW/KC Regional Director following the retirement of Anne Slentz. Dylan has a strong background in sales and marketing and looks forward to cultivating new relationships throughout the state. He's also a sports enthusiast who had great coaching from his dad, former California Superintendent Marty Albertson.



**Josh Shoemaker**—Central and NE Region

Josh Shoemaker, former superintendent at the Keytesville R-III school district, has joined the FTJ team as the MEUHP Regional Director for certain districts in the Central and NE regions of the state. Josh lives in Marceline, MO with his wife and three children. He enjoys playing golf, collecting sports cards, and volunteering with area youth sports. Josh is excited about the new challenges and began his journey with FTJ in July 2023.

