

Spring 2023 Open Enrollment Newsletter



It's open enrollment time!

Time to make your plan selections for the 23-24 plan year.

Open enrollment is or will soon be available on ftjconnect.com. This is **the one time during the year** you can ADD OR DROP your spouse and/or

children from your plans and make any plan changes. Take a minute to review the options available for you and your family for the coming plan year. Also, review your beneficiary information to make sure that is up-to-date!

This year's good news is that there will be very few benefit changes this year – and only on certain plans. In order to keep the renewal increase to a minimum, 4 of the HSA plans and 2 of the PPO options will have a slight increase in out of pocket maximums. All other benefits – Preventive Rx, MotivateMe Incentives, EAP program, Wellness screenings, Virtual Care and Cost Saver **will remain exactly the same.**

While the plan year changes July 1, your deductible and out of pocket is on a calendar year. Any part of that you've met from January through June will apply toward your deductible and out of pocket for the remainder of the year. For example, if you've met \$4,000 in out of pocket expense, and move to the \$5,000 deductible, you will only need to meet the additional \$1,000 deductible and the difference in out of pocket maximums. As always, your FTJ Regional Director will be available to assist your District during open enrollment with any questions you have.



Executive Director Note

The MEUHP is not just about financial protection. Your health and wellness is very important! That's why your program is full of free benefits and services for members that are focused on your health and wellness.

We look forward to serving you and your family with any questions you may have during this renewal. Whether you're a first year teacher or a long time retiree, we know how important this program is for you financially. If you have questions, please call our benefit hotline at 800-821-7303 ext 1179.



Kenneth Cook, Executive Director

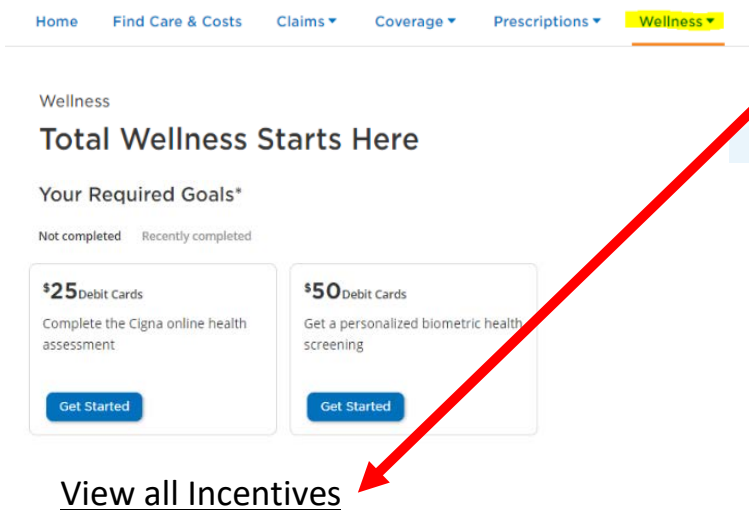
MOTIVATE ME 2023-2024 – Up to \$250 Available

The MotivateMe incentives for the 23-24 plan year are exactly the same as last year’s. The first two are the gatekeeper goals which are required before any other incentives are payable. Every MEUHP member is eligible for up to \$250 in incentives!

Health Risk Assessment – GATEKEEPER GOAL Online through mycigna.com	\$25
Biometric Screening – GATEKEEPER GOAL On site through Quest or at your Doctor’s office	\$50
Wellness Incentive: Physical / OBGYN / Mammogram, Colonoscopy, Cervical or Prostate Screening – one \$75 benefit payable per plan year.	\$75
BMI < 30 (or work with Coach on weight goals)	\$50
Reach a Health Goal with a Health Coach via telephone	\$50
Maternity / Healthy Moms - Healthy Babies Sign up in your 1 st trimester Or sign up during your 2 nd trimester	\$150 \$75

HOW TO REDEEM YOUR MOTIVATE ME INCENTIVES

REMEMBER you have until June 30, 2023 to qualify & redeem this year’s incentives.



1. Go to www.mycigna.com and click on the wellness tab
2. Click “View All Incentives”
3. Next, redeem your incentives with the “redeem” button
4. You can also view Last Year’s incentives with the drop down box

The screenshot shows the 'All Incentives For Current Plan Year' page. At the top left, there is a link 'Back to Wellness & Incentives'. The main heading is 'All Incentives For Current Plan Year'. Below the heading, there is a dropdown menu with two options: 'Last Plan Year' and 'Current Plan Year' (which is selected). Below the dropdown, it says 'Incentives earned for Test'. Underneath, it says 'Debit Cards' with a question mark icon. A progress bar shows '\$0 out of \$500'. At the bottom, it says 'You have 50 Debit Cards dollars to redeem. Redeem awards' with a question mark icon.

MEUHP COST SAVER – Free service that can save you money – and earn incentives!

If you're planning on having a medical procedure or test, call Tracy Perkins, our Cost Saver Program Manager to get estimates from Cost Saver Providers **BEFORE** you schedule your appointment.

If you use one of the providers on the list, you can earn an incentive – of up to \$500! Examples of common procedures:

- Colonoscopy
- CT Scan
- Joint Surgery (knee/shoulder/hand)
- Knee Replacement
- MRI or Ultra Sound

Incentives available depending on distance to Cost saver provider	Less than 50 miles	\$125
	50-150 miles	\$250
	Over 150 miles	\$500



Fulton employee Kristen Clark receives a Cost Saver Gift Card from Regional Director Drew Beaugard

Contact Cost Saver: Tracy Perkins **816-489-8869** tperkins@ftj.com

MEUHP EMAIL CHALLENGES – Watch your emails!

Each month from September through April, we offer an MEUHP Challenge about one of the benefits of the MEUHP Program. Be sure to respond – your response will be entered into a drawing for a \$50 gift card.



The responses have been amazing – Here's one email response from our Cost Saver Challenge:

"My experience with the Cost Saver program was awesome. It was super easy to do. It allowed me to find an amazing radiology clinic that I probably would not have utilized otherwise. It saved me thousands of dollars plus I received a \$250 incentive. BONUS!! I will definitely use the program again in the future."

PRESCRIPTION Drug Updates!

Good Rx Benefit

As of January 1, you can get GoodRx pricing on certain generic medications – **no discount card needed**. There's nothing you need to do and there's nothing to sign up for. All you need is your Cigna ID Card!



Cigna's system will compare the prices available through your pharmacy benefit to the GoodRx price – you'll be charged whichever price is lower. PLUS – your out of pocket costs will count towards your deductibles and/or out-of-pocket maximums. GoodRX is now accepted at over 70,000 retail pharmacies including CVS, Walgreens, Rite Aid, Costco and Walmart.

Preventive Prescription Drugs for HSA Plans for 23-24 plan year

If you select an HSA plan for the 23-24 plan year, you can enjoy the benefit of certain preventive medications (for asthma, diabetes, blood pressure and others) at NO COST to you. Here's a quick comparison of the RX programs. (Your District may not offer all HSA plans).

	HSA 4000 & 6550	HSA 3000, 5500, 7000
# of Generics covered	196	194
# of Brand Name Covered	84	0
Anxiety/Depression/Bipolar Covered?	Yes – 14 RX included	Yes – 10 RX included
	DOWNLOAD LIST	DOWNLOAD LIST

MAIL ORDER – Take advantage of the convenience of home delivery!

With any of the MEUHP Plans, you can enjoy the convenience of mail order – have your prescriptions come directly to you! There are three easy ways to switch to home delivery:



- 1. Log in to the myCigna® App or myCigna.com.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s).
- 2. Call your doctor's office.** Ask them to send a 90-day prescription to Express Scripts Home Delivery.
- 3. Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to help transfer your prescription. Have your Cigna ID card, doctor's information and medication name ready.