

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

[www.meuhp.com](http://www.meuhp.com)

For School Districts, By School Districts™

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN, INC.

**MEUHP**

"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

April, 2016

## Employee & Retiree Open Enrollment Newsletter

July 1, 2016 - June 30, 2017 Plan Year

### MEUHP Executive Director's Report

With our [July 1, 2016 to June 30, 2017 Renewal](#) we are glad to report that your self-funded program continues to perform well and membership now includes 123 Districts, **nearly 1 in every 4 Missouri School Districts**, and covers 12,000 members. We are also excited that we've added 10 NEW District members this past year and a number of other Districts have requested membership quotes for our 2016-17 plan year.

In my experience, the best long-term approach is to be in a program with a good stable record over time. Your District sees the value of membership in the [MEUHP](#)--For Schools, By Schools. When you make your new plan selection from the plans selected by your District for July 1, 2016, you can feel secure that in any plan you select you are in a solid program that provides you access to top healthcare providers. Note: If you select a new health plan during open enrollment, your deductible and coinsurance you've met on your current plan between January 1, 2016 -- June 30, 2016 will transfer to your new plan July 1. (this is not applicable if you are on the HMO now and moving to another plan)

It is my privilege to serve you. If I can be of assistance, please don't hesitate to contact me.

Tom Quinn  
Executive Director and Chief Financial Officer  
Missouri Educators Unified Health Plan, Inc.

For Schools, By Schools™

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[www.meuhp.com](http://www.meuhp.com)



## It's OPEN ENROLLMENT TIME!

### Here's Where You Can Find Information About Your MEUHP Health Plan Benefits:

**Employees:** go to [www.ftjconnect.com](http://www.ftjconnect.com)

Get your username and password from your payroll supervisor.

**Retirees:** go to [www.ftj.com/moed](http://www.ftj.com/moed)

Choose your District. Password is your District's mascot.



**On these sites, you'll find the summary of benefits and coverage of the Health Plans offered by your district. You'll also find additional resources and flyers for:**

- Anthem BCBS [Online Account](#)
- Anthem Mobile App
- [LiveHealth Online](#)
- Wellness Programs & Incentives (for those on an HSA or HRA plan)
- Preventive Care
- Care & Cost Comparison Tool.

Your online account at [www.anthem.com](http://www.anthem.com) also gives you access to all your health plan benefits, claims, discount programs and all the great resources that are included for all MEUHP plan members.

## Great News for HSA Participants!



This year, employees and retirees on one of the MEUHP Health Savings Account (HSA) plans will receive an additional preventive RX benefit as part of their program. Certain Preventive medications on the [Preventive RX list](#) will be covered at 100% - no deductible or copayments for members on an HSA plan. This benefit may help prevent disease and related complications by making it easier for members to get preventive drugs they need.

### [Health Savings Account Annual Maximums for 2016](#)

#### Annual Contribution Maximums

Individual	\$ 3,350
Family	\$ 6,750
55+ Catch-up Contribution	\$ 1,000

#### 2016 Cafeteria Plan Limits and Thresholds

Health Flex Spending Acct. Max.	\$ 2,550
Dependent Care FSA Max.	\$ 5,000
Standard Mileage Rate	.19

Complete information available at [www.irs.gov](http://www.irs.gov)

## New MEUHP Wellness & Plan Education Advisor - Rod Weaver



Rod Weaver (left) at a recent meeting with Mark Iglehart

Your entire career is focused on education and students. We know quality public education is key to our future and we want to help you get the most from your health insurance and benefits. With that goal in mind we are excited to welcome our Wellness & Plan Education Advisor, Rod Weaver to our FTJ staff.

Rod is available to educate you about important features and resources of your health insurance and benefit programs - and best practices to make sure you are using your benefits wisely.

**Rod will also discuss the many wellness features built into the MEUHP.** From health risk assessments to price comparisons and management of maintenance medications,

Rod can help enlighten you on a variety of topics that can benefit lifestyles and improve finances. Rod can be reached at 417-236-8045 or [rweaver@ftj.com](mailto:rweaver@ftj.com).

## Healthy Recipe of the Month

### Pan-Grilled Chicken with Cranberry Salsa

#### Ingredients

4 (4-ounce) skinned, boned chicken breast halves  
 1/4 teaspoon salt  
 1/8 teaspoon black pepper  
 1/3 cup minced green onions  
 1 tablespoon minced pickled jalapeño peppers  
 2 teaspoons balsamic vinegar  
 1 (12-ounce) container cranberry-orange sauce (such as Ocean Spray)  
 2 tablespoons minced fresh cilantro, divided  
 1 1/2 tablespoons lime juice, divided  
 2 tablespoons 1/3-less-fat cream cheese

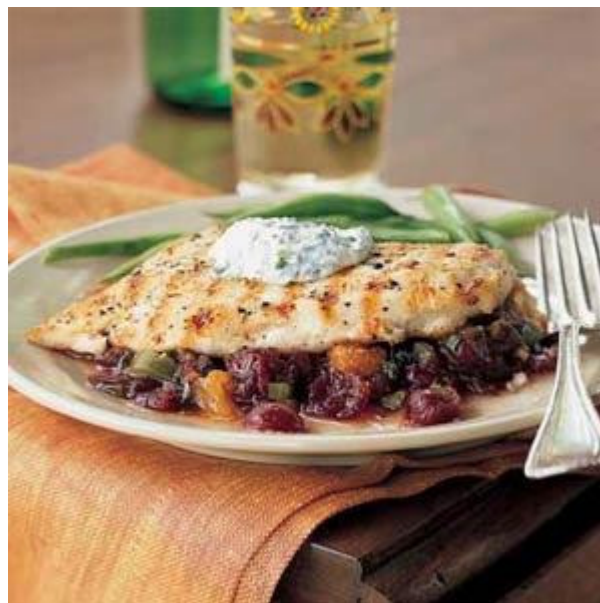
#### Preparation

Place each chicken breast half between 2 sheets of heavy-duty plastic wrap, and flatten to a 1/2-inch thickness using a meat mallet or rolling pin. Sprinkle with salt and pepper. Heat a grill pan over medium-high heat; cook chicken for 5 minutes on each side or until done. Keep warm.

Combine onions, jalapeños, vinegar, and cranberry sauce in a medium bowl. Stir in 1 tablespoon cilantro and 1 tablespoon lime juice.

Combine 1 tablespoon cilantro, 1 1/2 teaspoons lime juice, and cream cheese in a small bowl; stir well to combine. Spoon salsa evenly onto individual plates. Place chicken on top of salsa; top with a dollop of cilantro cream. Serve immediately.

**Have a healthy recipe to share?** Submit it to Rod Weaver at [rweaver@ftj.com](mailto:rweaver@ftj.com) and we'll feature it in an upcoming newsletter!



## Who benefits from a Live Health Online visit?



[www.LiveHealthOnline.com](http://www.LiveHealthOnline.com)



### The Employees

In terms of convenience and affordability, the employee definitely wins. By seeing a doctor on their time - staff members can virtually eliminate the hassle of long waiting times in doctor's offices. Plus they know in advance exactly the amount to be charged - \$49 (or office visit copay if on a PPO or HMO Plan.)



### The Students

If the Live Health Online visit results in the teachers getting back to work more quickly, the kids also benefit from having fewer substitute teachers. By seeing a doctor more quickly, recovery time can mean fewer missed days.



### NEW From LiveHealth Online Psychology Benefit

If you're feeling stressed, worried, or having a tough time, you can talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology.

It's easy to use, private and in most cases, you can see a therapist within four days or less. All you have to do is sign up at [livehealthonline.com](http://livehealthonline.com) or download the app to get started. The cost is similar to what you'd pay for an office therapy visit.

Make your first appointment - when it's easy for you Use the app or go to [livehealthonline.com](http://livehealthonline.com) and log in. Select LiveHealth Online Psychology and choose the therapist you'd like to see. Or call 1-844-784-8409 from 7 a.m. to 11 p.m.



## SC / SE Region

### New Regional Director - Rob Johnson

Prior to joining Forrest T. Jones in 2015, Rob spent 15 years in the insurance and financial services industries. His extensive experience in commercial insurance provides Rob a unique understanding of the multiple issues faced by school districts. With family and friends serving in education, Rob also appreciates the intricacies of school administrators and is excited to work for those who diligently serve children. Rob received his Bachelor of Science degree from Maryville University - St. Louis.

If you are a member in the SC / SE Region and need to contact Rob, his contact information is: [rjohnson@ftj.com](mailto:rjohnson@ftj.com) or 573-832-2017.

[Click](#) here for the complete list of our statewide agent and home office staff. If you're not sure who your District's representative is, simply call Missy Maxwell at 800-821-7303, ext. 1179, or email at [mmaxwell@ftj.com](mailto:mmaxwell@ftj.com).

## Questions about Medicare?

### Ask our Senior Product Specialist!

If you are getting close to Medicare age and would like to visit about your Medicare Supplement options, please give Larry Dean a call at 800-821-7303 ext 1134 or email [ldean@ftj.com](mailto:ldean@ftj.com). Larry can help you or a family member with the myriad of questions about Medicare Supplement, Prescription Drug Plans, Long Term care and more. He's helped thousands of Missouri educators navigate the health care options available - he can help you too!



Thank you for your continued membership in the MEUHP!

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For Schools, By Schools™

[www.meuhp.com](http://www.meuhp.com)      [tquinn@meuhp.com](mailto:tquinn@meuhp.com)

Forrest T. Jones & Company, Third Party Plan Administrator of the MEUHP  
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## MEUHP 2016-2017 OPEN ENROLLMENT

This is the **one time during the year** employees may ADD or DROP coverage for themselves and dependents and make plan changes except for HIPAA Qualifying Events.

### QUALIFYING EVENTS - HIPAA Special Enrollment as explained in the MEUHP Plan Document

For HIPAA qualifying events during the year, an employee may add or drop coverage and change plans provided Forrest T. Jones & Company (FTJ) MEUHP Third-Party Plan Administrator, receives the required documentation within 30 days of the qualifying event. Example: employer paperwork showing employment termination or reduction in hours, marriage certificate, divorce decree, adoption agreement. The plan document is available at [www.meuhp.com](http://www.meuhp.com).

MEUHP Plan Changes for 2016-2017	
One New Plan Added	HSA6550
New Preventative RX Benefit (HSA Plans only)	New benefit added to all HSA Plans which pays 100%, even before deductible is satisfied, for certain drugs covered on preventative RX list.
Live Health Online / Psychology Benefit	Access to counselors / psychologists through LiveHealth Online available for all plans—see details at <a href="http://www.livehealthonline.com">www.livehealthonline.com</a> .
Improved PPO Benefits	The family out of pocket limits on the PPO 1500 and PPO 2500 have been lowered.
Non-embedded HSA plans no longer available due to ACA mandated limits. Listed plans no longer offered. (Suggested replacement plans listed in parenthesis.)	HSA3000 Non-Embedded (HSA3000 embedded available) HSA5000 Non-Embedded (Converted to embedded) HSA2000 Non-Embedded (New HSA2600 embedded available) HRA3000 Non-Embedded (Converted to HRA 3000 embedded)
Medicare Non-Creditable Plans (For retirees/dependents who are on Medicare or will be on Medicare before 7/1/16.)	2016-17 MEUHP Non-Creditable Plans HSA 4000    HSA 5000    HSA 6550



## Retiree on Medicare Additional Information Flyer

Missouri Educators Unified Health Plan (MEUHP)

July 1, 2016 – June 30, 2017 Plan Year

OPEN ENROLLMENT

### **For retired or soon to be retired MEUHP members or dependents currently enrolled in Medicare or enrolling in Medicare between July 1, 2016 – June 30, 2017.**

If the yellow highlighted heading above applies to you or your covered dependent, you need to be aware of two Medicare related issues that may impact your plan election:

- **Medicare Creditable Coverage for Prescription Benefits, and**
- **Health Savings Account (HSA) Contribution Eligibility**

Age 65 is normally the time individuals qualify for Medicare benefits. Medicare is a wonderful option, but the rules can be confusing and they vary depending on whether you are still receiving paid health benefits as a part of your employment. Forrest T. Jones and Company (FTJ) has experienced agents available to assist MEUHP members with questions and provide information if appropriate. At your request, we will provide quotes for a variety of Medicare Supplement Plans (Medigap) and Medicare Prescription Drug Plan (Part D) options. For this service, or questions about this information, please contact:

**Bruce Kallmeyer or Larry Dean at 1-800-821-7303, ext. 1644, or email [bkallmeyer@ftj.com](mailto:bkallmeyer@ftj.com).**

#### **Medicare Creditable Coverage for Prescription Benefits.**

**2016-17 MEUHP Plans that do NOT provide Medicare Creditable Coverage for Prescription Benefits:**

**HSA 4000 / HSA 5000 / HSA 6550**

IF you enroll and stay enrolled in a plan with Medicare non-creditable coverage for prescription benefits after you qualify for Medicare, you may incur a monthly premium penalty on your Medicare Part D prescription drug premium when you enroll in a Medicare Part D prescription plan in the future. *An example of this potential penalty is on the reverse side of this page.* **Therefore, if you are staying on your school district's plan after you turn age 65, we highly recommend you carefully consider any potential future Medicare Part D penalties before you select a plan that is NOT Creditable.** Note: after May 31, 2016, MEUHP Open Enrollment deadline, you will not be able to change to a different MEUHP plan option until July 1, 2017, unless you have a HIPAA qualifying event. (HIPAA—Health Insurance Portability & Accountability Act of 1996)

Effective July 1, 2016, your district may offer up to four MEUHP Health Plans for employees and retirees. Your school district will offer at least one plan (and in most cases two or three) that do provide Medicare “creditable coverage” for prescription coverage. The **Summary of Benefits and Coverage** on each plan are available from your district or at [www.ftj.com/moed](http://www.ftj.com/moed).

#### **Health Savings Account Contribution Eligibility.**

If you are currently enrolled in a High Deductible Health Plan (HDHP) qualified for a Health Savings Account (HSA), another Medicare issue you need to be aware of is the IRS rule pertaining to funding of the HSA after enrolling in Medicare. This rule and examples can be found in **IRS publication 969**. In short the rule stipulates beginning with the first month you are enrolled in Medicare, your contribution limit is zero. Therefore, you or your school district cannot continue to fund your HSA after you turn age 65, unless you make certain concessions on your Medicare eligibility. *For a brief overview see the reverse side of this page.*

**Your NEW July 1, 2016 MEUHP medical election form is enclosed. Be sure to complete, sign, date and:**

- Fax or email your form to Missy Maxwell at FTJ at 816-751-6051 or [moeducators@ftj.com](mailto:moeducators@ftj.com).
- Or, you can call Missy Maxwell at 800-821-7303, ext. 1179 to enroll by phone.

### **What's the Part D enrollment penalty for someone with non-creditable Medicare prescription coverage?**

The late enrollment penalty is an amount that's added to your Part D premium. You may owe a late enrollment penalty if at any time after your Initial Enrollment Period is over, and there's a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage.

### **How much more will I pay?**

The cost of the late enrollment penalty depends on how long you didn't have creditable prescription drug coverage. Currently, the late enrollment penalty is calculated by multiplying 1% of the "national base beneficiary premium" (\$34.10 in 2016) by the number of full, uncovered months that you were eligible but didn't join a Medicare drug plan and went without other creditable prescription drug coverage. The final amount is rounded to the nearest \$.10 and added to your monthly premium. Since the "national base beneficiary premium" may increase each year, the penalty amount may also increase each year. You may have to pay this penalty for as long as you have a Medicare drug plan. After you join a Medicare drug plan, the plan will tell you if you owe a penalty and what your premium will be.

**Example of penalty for an individual with 12 months enrolled in non-creditable Medicare prescription coverage:** 1% for each of 12 months of \$34.10 (the national base beneficiary premium for 2016) equals \$4.32. The monthly penalty is rounded to the nearest \$.10. Therefore, in this example the late enrollment penalty would be \$4.30 and the new monthly premium for this individual's Medicare drug plan would be \$38.40 per month.

(source: Medicare & You. [www.Medicare.gov](http://www.Medicare.gov))

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### **Delaying Medicare Eligibility to Continue Health Savings Account Contributions for Full-Time Employees**

If you're eligible for Medicare but have not filed an application for either Social Security retirement benefits or Medicare, you need do nothing. As long as your employer has 20 or more employees, you have the right to postpone applying for Social Security and Medicare — and therefore can continue to contribute to your HSA — until you stop working. There is no penalty for this delay, and when your employment ends you're entitled to a special enrollment period to sign up for Medicare.

If you're entitled to Medicare because you signed up for Part A at age 65 or later (perhaps not realizing that it can affect the use of your HSA) but have not yet applied for Social Security Benefits you can withdraw your application for Part A. There are no penalties or repercussions and you are free to reapply for Part A at any future date.

But if you have applied for, or are receiving, Social Security benefits—which automatically entitles you to Part A—you cannot continue to contribute to your HSA. And in these circumstances, the only way you could opt out of Part A is to pay back to the government all the money you've received in Social Security payments, plus everything Medicare has spent on your medical claims. You must repay these amounts before your application to drop out of Part A can be processed. If you take this action, you're no longer entitled to Social Security or Medicare—but you can reapply for both at any time in the future (for example, if you end or lose your HSA coverage).

What if you are covered under your spouse's health savings account at work? The IRS rule affects only employees age 65 or older who have HSAs through their employment, because they are the ones who contribute to HSAs from their before-tax earnings at work. The rule does not affect covered spouses over age 65, who can continue to use funds from the working spouse's HSA for approved medical purposes.

(source: [www.aarp.org](http://www.aarp.org))

**The information provided is not tax or legal advice. Please consult with your tax/legal advisor for your specific situation.**