

Welcome back! This was one fast summer.

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

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

For School Districts, By School Districts™



## September, 2016 Employee Newsletter

***Please forward this newsletter to your staff.***

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### Educating the educators: taking the time to explain how HSAs work.

Dr. Matt Teeter knows all too well the complexity that choosing a health care plan can bring. Early on in his career, he enlisted the advice of a trusted Superintendent on whether or not he should choose an HSA Plan.

The time spent learning about health savings accounts was definitely time well spent. Without the knowledge of how HSA plans work, he could easily have missed an opportunity to start a health savings account with tax free dollars for his family.

When he became Superintendent of Smithton School District for the 2015-2016 school year, he noticed that only a small percentage of the staff was taking advantage of the HSA options the district offered. More importantly, employees were forgoing the District's monthly tax-free contributions into the health savings accounts. He felt education for his staff was crucial and set aside a teacher work day to have small group settings to explain the plan options and answer employee's questions.

"My job is to get educated so I can educate our staff and be that leader so that they can be in a better position for them and their family in regards to their finances."

The result? During open enrollment, the percentage of employees who selected an HSA plan went from 37% to 73%! With the District's contributions into the HSA accounts, these employees are now on their way to funding their deductibles, out of pockets and more.

Dr. Teeter knows the advantages an HSA brings to his family and offers his advice "An HSA is the right direction to go because at the end of the day you have control over that money and not only that at the end of your career, that can become a retirement piece as well."



[Dr. Matt Teeter of Smithton R-VI School District](#)

## How much is in your Health Savings Account?



Our MEUHP Plan has long promoted the value and tax savings you can gain with HSA plans. If you're one of the over 70% of members who has selected an HSA Plan, we encourage you to keep track of how much is in your account and make sure you're funding the plan as much as you can.

Why is saving for health expenses so important? As you may guess, health care will likely be an employee's biggest expense in retirement. According to [HealthView Services](#) a 65-year-old, healthy couple can expect to spend \$266,600 over the course of their retirement on Medicare premiums alone.

This does not include out-of-pocket

expenses or long term care costs. You can read the [entire study here](#).

For 2017, the maximum annual contribution to a Health Savings Account is \$3,400 for individuals and \$6,750 for families. There is also a \$1,000 catch up contribution for members age 55 and over.

We encourage all MEUHP members on HSA Plans to continue to fund their accounts as much as possible up to the annual maximum limit. It's never too early (or too late) to add tax-free dollars to your Health Savings Account.

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## Testing out the "Price a Medication" tool.

Anthem's website has many robust tools that can help consumers get educated on a variety of health topics and save money on health care procedures. Recently, we took the RX "Price a Medication tool" for a test drive.

Here are the steps. When you logon to your account, select the Pharmacy tab. In the section called Pharmacy Benefits, select the "Price a Medication" tool.

## Pharmacy Overview

### Search Your Drug List

Easily search up-to-date coverage information in your drug list, including – details about brands and generics, dosage/strength options, and information about prior authorization of your drug.

To find out more about the drugs covered by your plan, click on the [Search Your Drug List / Drug Lists](#) link below. To view all of Anthem's drug lists, click here: [Anthem Drug Lists](#)

### Got the Anthem Mobile App yet?

Price drugs, find a participating pharmacy, order your medication - all on the go!  
[Learn how](#)

| Pharmacy Self Service   | Pharmacy Benefits  | Other Pharmacy Resources  |
|---|--|---|
| <a href="#">Place an Order</a><br><a href="#">Order a Refill</a><br><a href="#">Renew a Prescription</a><br><a href="#">Start a New Prescription</a><br><a href="#">Switch to Mail Delivery</a><br><br><a href="#">Check Status</a><br><a href="#">Check Order Status</a> | <a href="#">Benefit Highlights</a><br><span style="border: 2px solid red; border-radius: 50%; padding: 2px;">Price a Medication</span><br><a href="#">Locate a Pharmacy</a><br><a href="#">Claims &amp; Balances</a><br><a href="#">Additional Pharmacy Services</a> | <a href="#">Drug Lists</a><br><a href="#">Request Prior Authorization or Coverage Determination</a><br><a href="#">Drug Alerts</a><br><a href="#">Drug Interaction Information</a><br><br><b>Specialty Drugs</b><br><a href="#">Specialty Drug List</a><br><a href="#">Specialty Pharmacy Resources</a> |

Then enter the name of the Prescription your are taking, the form and the strength. In this test, we used Lipitor, used to treat high cholesterol, You can see that the tool tells us that this is a Brand Name Drug and there are generic equivalents available.

## Drug strength

Select the drug name below to choose the drug strength and form you want to price.

| Name  | Form   | Strength | Brand/Generic/OTC | Generic Equivalent Available  |
|---|--------|----------|-------------------|--|
| <input checked="" type="radio"/> Lipitor 10 Mg Tablet | Tablet | 10 mg    | Brand             | Yes  |
| <input type="radio"/> Lipitor 20 Mg Tablet            | Tablet | 20 mg    | Brand             | Yes  |
| <input type="radio"/> Lipitor 40 Mg Tablet            | Tablet | 40 mg    | Brand             | Yes  |
| <input type="radio"/> Lipitor 80 Mg Tablet            | Tablet | 80 mg    | Brand             | Yes  |

Continue
[Or search for another drug](#)

We decided to see what the cost would be for a 90-day supply through the mail-order option. The "Price a Medication" tool gave us both the brand name AND the generic pricing.

**You searched for:**

**Lipitor 10 Mg Tablet**  
 10 Mg Tablet, Brand  
 Pfizer Us Pharm  
[View drug information](#) | [Recalculate](#)

[View other drug options](#)

| Pharmacy / day's supply                                      | Is this drug covered?   | Qty | You pay  |
|--|---|-----|--|
| <a href="#">Select other participating retail pharmacies</a> |   |     |  |
| Home delivery pharmacy<br>90-day supply                      | <input checked="" type="checkbox"/> <b>YES</b><br><a href="#">View coverage notes</a> | 90  | <b>\$624.74</b><br><a href="#">Plan pays: \$0.00</a> |

★ Generic equivalent available:

**atorvastatin 10 mg tablet**  
 10 Mg Tablet, Generic  
 Apotex Corp  
[View drug information](#) | [Recalculate](#)

[View other drug options](#)

| Pharmacy / day's supply                                      | Is this drug covered?   | Qty | You pay   |
|--|---|-----|---|
| <a href="#">Select other participating retail pharmacies</a> |   |     |   |
| Home delivery pharmacy<br>90-day supply                      | <input checked="" type="checkbox"/> <b>YES</b><br><a href="#">View coverage notes</a> | 90  | <b>\$32.19</b><br><a href="#">Plan pays: \$0.00</a> |

**Brand name**

**Generic**

The difference was dramatic. \$624 for the Brand Name Lipitor ... \$32 for the generic version. For a member who is on an HSA plan, that \$592 savings is significant.

If you're on prescriptions, you may want to test out this tool for yourself. You can also compare prices among different pharmacies to see if your pharmacy is higher or lower than neighboring stores. Logon to your account at [www.anthem.com](http://www.anthem.com) and give it a try.

## MEUHP Members saving thousands with the new Preventive RX benefit.

If you're one of the thousands of members on preventive medication, you may have been surprised when you went to the pharmacy recently. The MEUHP voted to add the Preventive RX benefit at no cost effective July 1, 2016 for those with ongoing maintenance medications for asthma, blood clots, diabetes, high blood pressure, high cholesterol, osteoporosis and strokes.

Some of these medications can be quite costly and MEUHP Members have already realized the benefit this benefit brings.

The response to this new benefit has been terrific. "I've stopped taking my medication because it was so expensive" said one MEUHP Member "but now I can start it back up again".

That's exactly why MEUHP felt it important to add this benefit. By keeping people on their medications, it will help keep them healthy - and potentially reduce future health problems and even more expensive treatments down the road.



A quick look at some of the RX prices from [www.goodrx.com](http://www.goodrx.com) will show you how beneficial this benefit is. One Advair inhaler for asthma treatment can cost around \$350. Nimodipine, used to treat high blood pressure, runs around \$800 for 120 capsules. Premarin, used to treat osteoporosis, can cost around \$150 for a 30 tablets. Janumet, used to treat diabetes, can cost around \$380 for 60 tablets. These are just a few examples of the over 100 drugs that are now covered at 100%.

All of the drugs on the Preventive RX Drug list are on the National Drug list. As the formularies do change from time to time, we'll update you as soon as we know there has been a change.

Members can also access this information from their account at [www.anthem.com](http://www.anthem.com).

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## September Fruits & Veggies - More Matters Month

Eating fruits and vegetables has many health benefits. People who eat a healthy, balanced diet with plenty of fruits and vegetables can help lower their risk for heart disease, type 2 diabetes, and some types of cancer. Eating healthy can also help prevent obesity and high blood pressure.

However, many people don't eat enough fruits and vegetables.

\* Fewer than 1 in 4 adults eat the recommended amount of fruits every day.

\* Fewer than 1 in 7 adults eat the recommended amount of vegetables every day.

So, any good news? Schools, health professionals, local businesses, and families can work together to encourage people to eat more fruits and vegetables.



Make a difference: Spread the word about tips for healthy eating and encourage communities, organizations, families, and individuals to get involved.

Fruits and vegetables are extremely important parts of a healthy diet. Generally low in calorie, these foods also supply many vitamins, minerals and phytonutrients that help you stay in good health and avoid potentially serious, chronic diseases. The Harvard School of Public Health reports that most Americans consume well below the recommended number of fruit and vegetable servings in a typical day.

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## Points reset on July 1, 2016.

If you're one of the members who has worked on getting points to gain gift cards (HSA / HRA members), you'll notice that your points reset on July 1, 2016. That means, you can now start building for points for the 2016-2017 plan year.

Remember, the gift cards are based on earning points and cards are awarded at different point levels.

3,000 points: \$50  
5,000 points: \$50  
10,000 points: \$50

Here are a few ways you can earn points ... logon to Anthem.com for complete information.

| Activity                                  | Points              |
|---|---------------------|
| Complete your Well-Being Assessment       | 2,500 annually      |
| Set up your well-being plan               | 500 annually        |
| Track your weight                         | \$500 every 90 days |
| Earn points when you track your weight 10 |                     |

times every 90 days.

Smoking cessation, food, exercise, servings and steps.

1,000 every 90 days

Advance a focus area

1,000 every 90 days

Make a journal entry

10 a day

Create an inspiration

250 every 90 days

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