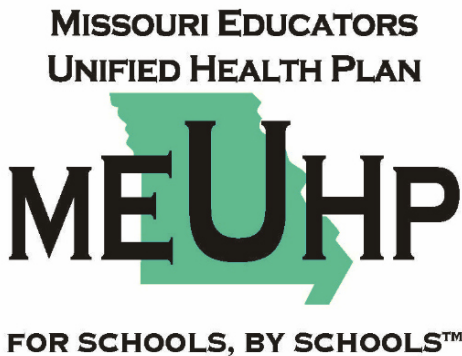


Open Enrollment Coming Soon!



www.meuhp.com

July 1, 2017 Open Enrollment Newsletter

Please forward this email newsletter to your staff. We will mail a copy to your retirees.

MEUHP Executive Director's Report

As we announced in early February to your School District's Superintendent and Payroll Supervisor, we have great news about this year's MEUHP renewal. MEUHP's Board approved statewide plan increase is 0%* for July 1, 2017. Additionally, active and retired members will benefit with a new Employee Assistance Plan, new wellness program and greatly improved wellness incentives. The 100% preventive prescription program will also continue for members with Health Savings Account (HSA) plans.

We are excited about the future for [MEUHP members](#). As a self-funded program, in better than average years, like this year, "your" healthy reserves can provide added rate stability and enhanced benefits. This is why we all have a vested stake in the long-term success of MEUHP-because it's "your" health plan.

Thank you, for your continued support and membership. If you have any questions, please feel free to contact me at 573-881-3825, or tquinn@meuhp.com.

Sincerely,

Tom Quinn
Executive Director & CFO

*Districts who had a change in rate tiers will not have a 0% increase. The HMO plan also had a 5% rate increase and PPO plans had a 4% rate decrease.

It's Almost Open Enrollment Time!



Springtime means open enrollment is coming soon! Shortly, you'll be able to make your plan selections through [FTJ Connect Online](#).

Employees: As in the past your School District's payroll benefits administrator will notify you when your open enrollment begins, your logon information and any pertinent instructions. You will select your health plan, and depending on the plans offered by your District, you may also enroll for your health savings account contributions, Life, Dental and Vision plans. It's important that each eligible

employee completes their online enrollment even if you are waiving coverage.

2017-18 Plan Year. Your MEUHP plan year runs from July 1 through June 30 for your health plan selection and rates. Wellness incentives also start over each July 1. But, your health plan deductibles and out-of-pocket limits start over each January 1. Keep in mind that with your MEUHP open enrollment your deductible and out-of-pocket limits carry forward—even if you select a new plan. **For example:** you are currently enrolled in HSA4000, but decide to enroll in HSA5000 effective July 1. Any deductible and out-of-pocket you meet on HSA4000 from January 1 through June 30 will transfer to the new HSA5000 plan effective July 1, 2017.

Your Enrollment Agreement. Remember, once you make your new plan selections and open enrollment ends, your plans remain in place through June 30, 2018, unless you or a family member have a qualifying event such as marriage, birth of a child, change in employment and other changes allowed under the Health Insurance Portability and Accountability Act of 1996.

Need Assistance with FTJConnect? Our dedicated FTJConnect representatives are available to assist you Monday-Friday from 7:00 am to 5:30 pm at **800 821-7303 ext.1316**.

Have Benefit or Network Provider Questions? Contact [FTJ's MEUHP Staff](#) at 800-821-7303, ext. 1179 or 1384.

Quick Facts: [73% of MEUHP members](#) currently utilize plans eligible for Health Savings Account (HSA) contributions and collectively these members are projected to receive \$8 million into their HSA accounts for the 2016-17 plan year. For some great tips on using HSA plans to your best financial advantage, and additional information on the MEUHP, please watch our short [HSA video](#). You can also download our [2017 HSA Primer](#).

Retirees and COBRA Members - FTJConnect is also for You!

We are pleased to be able to offer online enrollment through FTJConnect to all retiree and COBRA members this spring. As long as you have access to the internet, you can complete your open enrollment without having to complete and return a paper form. We will mail your username and first time password for FTJConnect after we receive your District's renewal. This usually occurs between April 1 and April 30. After you have your username and password, you will be able to enroll online at www.FTJConnect.com. Before you enroll you will also be able to view and download information about the available plan options.

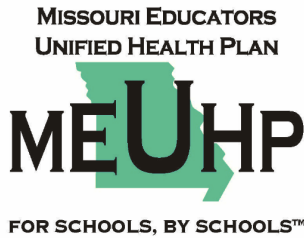
Our dedicated FTJConnect representatives are available to assist you Monday-Friday from 7:00 am to 5:30 pm at 800 821-7303 ext.1316. **If you don't have access to a computer with an internet connection, you can call us and we will gladly assist you with your enrollment.**

If you have benefit or network provider questions, please contact Missy Maxwell or Joyce MacDonald at 800-821-7303, ext. 1179 or 1384; and email at mmaxwell@ftj.com or jmacdonald@ftj.com.

For **Medicare supplement and Part D prescription plan questions**, please contact Bruce Kallmeyer at 800-821-7303, ext. 1644 or bkallmeyer@ftj.com.

Try it. You'll like it! Employees with MEUHP School Districts have been using FTJConnect for the last three years and have been very happy with the convenience and security of the system as compared to completing paper forms. Plus, you can always access FTJConnect throughout the year if you need to review or update your information.

MEUHP Selects Cigna as Claims Administrator Effective July 1



Good News for MEUHP Members! After a lengthy evaluation process this past fall of several top rated carriers, the MEUHP Board voted unanimously to transition to Cigna as claims administrator on July 1, 2017. With this change, there are significant financial and strategic advantages to the MEUHP - and to all members on the plan.

Lower fixed costs - Our claims administration and large claim reinsurance fees MEUHP will pay to Cigna will be significantly less for our program than in prior years.

Lower prescription costs - Cigna owns their own Pharmacy Benefit Manager (PBM) and the integrated medical - pharmacy benefit will help lower pharmacy administrative fees and drug costs. Over the past 12 months, approximately 25% of all MEUHP claims have been for prescription related items.

Great Provider Network Access - Regionally and nationwide, Cigna's medical provider network includes over 99% of providers currently used by MEUHP members.

Industry leader in controlling medical cost trend and quality measures. Cigna takes a personalized approach to each member to help prevent small health problems from becoming large ones. In addition, there will be new wellness programs and incentives to encourage members to become better informed about their health. Be sure to look for the wellness incentive flyer and details posted on FTJConnect when you start your open enrollment.

Outstanding Value Added Benefits - As a member of the MEUHP, **beginning July 1**, you will have access to an [Employee Assistance Program](#), greatly improved wellness incentives and Cigna's One Guide concierge customer service.

FTJ will continue as our Third Party Administrator with Open Enrollment conducted online on FTJConnect. Best of all, you'll receive the same great customer service from FTJ you've come to expect.

We are all excited about our new partnership with Cigna: For School, By Schools™.

You Have Questions? We Have Answers.

With the transition to Cigna on July 1 as MEUHP's claims administrator, we know you may have questions. Months of planning and dedicated resources at FTJ and Cigna will help ensure the transition is smooth for all members. We'll have communication materials in conjunction with your District's Open Enrollment along with dedicated representatives and services to help you choose a plan, and minimize any disruptions with any ongoing medical care or prescription benefits.

We've also created a [Frequently Asked Questions](#) (FAQ) document with over 30 questions members may have such as:

- When will I get a new ID Card?
- Is my provider in the Cigna network?
- Will I get deductible and coinsurance credit for expenses I've paid prior to July 1?

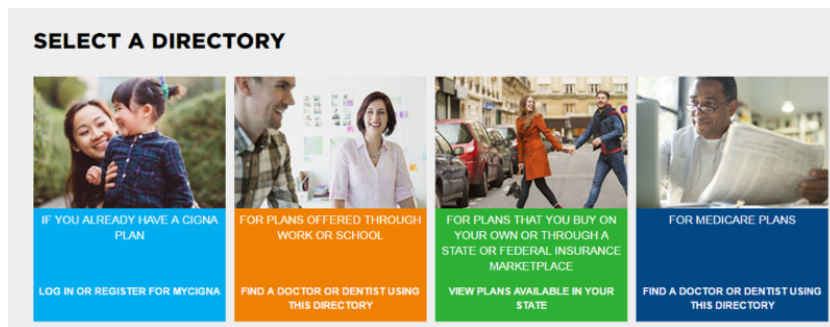


- Will my preventive RX benefits on my HSA plan still be paid at 100%?
- Will I still be able to keep my children on the plan to age 26?
- What labs are in network in the Cigna network?

Please take a minute to download the [FAQ document](#) and review the questions and answers. Once you logon to FTJConnect, you will be able to download Cigna program flyers and review them at your convenience. Don't see your question on the list or information you need? Give us a call at 800-821-7303 ext. 1179 or ext. 1384 and we'll be glad to assist you!

How to Find a MEUHP In-Network Providers Effective July 1

MEUHP members will have access to the Cigna provider network, which for MEUHP is "[Open Access Plus](#)" or "[OAP](#)". To locate a provider on the Cigna network, go to www.cigna.com and select "find a doctor" at the top right. Next, select the box which says "FOR PLANS OFFERED THROUGH WORK OR SCHOOL". Note: In the SW Region, effective July 1 MEUHP will also have network contract with Cox Health, www.coxhealthnetwork.com.*



Next, select the appropriate link depending on whether you're looking for doctor or hospital, etc. Then add your City or Zip code information and choose the link which says "Select a Plan."

A new screen will pop up which shows a variety of networks. For **ALL MEUHP Plans**, select the **first** button under OAP - **Open Access Plus**.

If you have questions on how to access the provider directory, questions about your provider or need a [provider nomination form](#), please contact [FTJ's MEUHP Staff](#) at 800-821-7303, ext. 1179, or ext 1384.

*Cigna's network in southwest Missouri includes Mercy Health in Springfield and Joplin.

Preventive Rx Benefit Continues for All HSA Members!



The **Preventive Rx** benefit which was added to MEUHP HSA plans last year will continue with the 2017-2018 plan year. With the Preventive Rx benefit, MEUHP members on HSA plans have access to many maintenance medications for asthma, blood clots, diabetes, high blood pressure, high cholesterol, osteoporosis and strokes at a 100% benefit, with no deductibles or copayments.

All of the drugs on the Preventive Rx Drug list are on the National Drug list. As our prescription formularies change each year, these maintenance drugs are also updated. When your open enrollment starts and you logon to FTJConnect, you will be able to download Cigna's Preventive Rx list. If your particular preventive drug is not on the list, there may be alternatives you and your doctor can discuss. If you have questions, please contact Missy Maxwell or Joyce MacDonald at 800-821-7303, ext. 1179 or 1384; and email at mmaxwell@ftj.com or jmacdonald@ftj.com. After July 1 you can call Cigna at the customer service number listed on your MEUHP Cigna ID card.

New MEUHP - Cigna ID Cards Will Be Coming in the Mail!

With the transition to Cigna, all MEUHP Members are scheduled to receive a new ID card in the mail prior to the July 1 effective date. Your new ID card will be used for **both your medical and pharmacy expenses**. When you have an appointment with a medical provider or need a prescription after July 1, please be sure to provide your new ID card to ensure they have your current information.



A NEW Employee Assistance Plan (EAP) is Included in Your MEUHP Benefits Beginning July 1!

Great news! On July 1, you'll have access to a great new benefit, the Cigna **Employee Assistance Plan** (EAP). As an MEUHP Member, you can take advantage of a wide range of services offered at no cost to you!

- **3 face-to-face counseling sessions** with a licensed counselor in your area.
- **Legal assistance:** 30-minute consultation with an attorney face-to-face or by phone. (Employment-related legal issues are not covered.)
- **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.
- **Plus, a number of additional services.**



MEUHP is continually striving to bring you the "best in class" in health benefits. We're excited to bring this new EAP program to you as a part of your membership.

Here's to a
Healthy YOU
 MEUHP - It's YOUR plan!

" Motivate Me" Healthy Wellness Incentives Set to Start July 1!

MEUHP is dedicated to helping our members take care of their health. With that in mind, in addition to our new Employee Assistance Plan, there will be new wellness programs and incentives for all employees and retirees, administered by Cigna. The complete Motivate Me program flyer will be available when you logon to FTJConnect. The financial incentives will reset each July 1. Below is a brief summary of the qualification requirements and incentives. **Start Up Goals** are required to be completed to qualify for the other incentives.

Get a personalized biometric screening. "Start Up Goal"	<u>Know your numbers.</u> Complete blood pressure, cholesterol, blood sugar and body mass index (BMI) screening with your doctor or in-network lab.	\$50
Get a personalized health assessment "Start Up Goal"	A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health.	\$50
Complete my annual physical (preventive exam)	A preventive exam that's used to reinforce good health, address potential and chronic problems. Qualified <u>Annual Preventive Exams</u> are covered by your plan at 100%.	\$50
Talk to a coach and achieve a goal to overcome a chronic health problem	Work one-on-one with a health coach on a long-term health problem such as congestive heart failure, depression, diabetes, low back pain, etc.	\$200
Talk to a coach to improve a lifestyle habit	Tired of one-size-fits-all "healthy lifestyle" activities? Work one-on-one with a health coach to set and achieve realistic goals.	\$200
Speak with a coach starting in your 1st trimester and after your baby is born	<u>Healthy Babies:</u> Get support and guidance during your 1st trimester and after your baby is born.	\$150
Speak with a coach starting in your 2nd trimester and after your baby is born	Get support and guidance during your 2nd trimester and after your baby is born	\$75

Once you meet the qualifying criteria, you'll receive your incentive directly from Cigna in the form of a VISA Gift Card. *Incentives are not available for dependents.* You'll find details on how to access the gift cards once you create your account ("mycigna") at the Cigna website. **We're excited about these new incentives that reward you for the healthy actions you take.**

Thank you, for your continued membership with MEUHP. Have a great spring!

MEUHP | 800-821-7303 ext. 1179 | info@meuhp.com | www.meuhp.com

Missouri Educators Unified Health Plan, 3130 Broadway, Kansas City, MO 64111

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