

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

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

For School Districts, By School Districts™



## September, 2017 Newsletter

### Executive Director's Report

Our open enrollment was a success! With the carefully coordinated rollout with new plans and carriers, we were confident that this year's open enrollment would go smoothly. In fact, the process, while fast paced, far exceeded our expectations. Seven new districts joined the program, ID cards are in the member's hands and our partnership with Cigna means the best is yet to come for the MEUHP.

I'd like to share with you an email from Rob Johnson, our Southeast/South Central Regional Director, who recently attended the Cigna Summit 2017 and expands on our new partnership with Cigna.

"I had the privilege of attending Cigna Summit 2017. There were many incredible highlights during the day that reinforced the attributes only Cigna has.

As I was learning more about the Cigna services starting July 1, I thought of two scenarios:

**Football Coaches Film (All 22):** I often watch NFL games in the All 22 format. This is allows me to see the entire field and how each action by every player has a positive or negative impact on a play and what the objectives of each team are.

**Superintendent's Sight:** This is something I imagined yesterday. What if you could hover above your schools and look down upon your facilities, which would have no roofs. This would allow you to see how every action, in every department, is having a positive or negative effect on students, staffs and your communities.

I write this to help explain what Cigna is doing. They are looking at the entire process (every action, every wellness initiative, every claim, every personal interaction as well as pharmaceutical challenges) to determine how they can truly help people remain healthy, recover from an injury or illness and/or start a journey to a healthier future. Sometimes, this isn't easy due to complicated, and in certain cases, tragic, circumstances. However, Cigna and the MEUHP are about to show you what real health solutions mean.

We are in a new era for the MEUHP, and nothing compares to what we and Cigna can do together to achieve healthcare success.

This is big picture thinking... The view from 40,000 feet..."

This perfectly summarizes the big picture goal we all have for the health of our staff, family, and retirees. From routine exams to neonatal ICU, Cigna's goal is to provide solutions for all phases of health - including mental health.

In fact, one of the important pieces in the BIG picture is the new Employee Assistance Program (EAP). The EAP program is there to help your staff members with issues that affect their everyday lives. Examples would include, stress, grief or substance abuse. But more than that, the EAP program provides resources for staff members when concerned with child care, elder care, marital counseling and legal advice. Financial counseling is also available to help with credit card debt, student loan, buying or selling a home and preparing for retirement.

What's unique about this program is that it is a household benefit - meaning anyone that lives in the MEUHP member's house would be eligible for assistance. This includes children, elder parents or relatives, - even if they are not on the MEUHP Plan.

From the first year teacher facing a stressful classroom to the veteran bus driver considering retirement options, there are a wealth of resources available. And, these **resources are confidential** ... alleviating any concern of privacy issues The EAP Hotline is available 24/7 for immediate access while face to face appointments can generally be set up in a few days.

As an administrator, you can quickly see how this benefit can help you when faced with personnel issues. Because employees have access to a resource that can remedy a potentially serious problem, not only can it help reduce absenteeism, it can help your staff lead more productive lives.

Another excellent feature is the Critical Incident Response (CIR) Program. Should the need arise for any workplace trauma situation, Cigna will bring in a team of counselors to assist staff and students at your District. Again - this is available **at no cost** to your District. The chart below gives more details on the wide variety of resources available.

We're excited about the future of the MEUHP and look forward to our new partnership with Cigna. As always, I welcome your ideas and comments on how to make the MEUHP, for schools, by schools, even better in the years to come.

**Tom Quinn**  
Executive Director and Chief Financial Officer  
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### About Tom Quinn

Tom is a former teacher, principal, superintendent and DESE Assistant Commissioner of Education. Tom began service with the MEUHP on June 1, 2014, as Executive Director & Chief Financial Officer. With an office in the MASA building in Jefferson City, Tom carefully invests and monitors member's dollars in MEUHP accounts at Central Bank in Jefferson City. Additionally, he travels across the state to serve the MEUHP Board and member superintendents, and recruits new members to help MEUHP provide great health insurance for Missouri's Public Schools, Staff & Retirees.

# MEUHP Employee Assistance Program (EAP) at NO COST to your District

## Resources available for your staff

|                                |  |  |
|--------------------------------|--|--|
| <b>Face to face counseling</b> | <ul style="list-style-type: none"><li>• Mental, emotional, psychological concerns</li><li>• Anxiety / Stress</li><li>• Marital/relationship problems</li><li>• Depression</li></ul>                                | <ul style="list-style-type: none"><li>• Substance abuse</li><li>• Eating disorders</li><li>• Domestic violence</li><li>• Family Issues</li><li>• Financial Concerns</li><li>• Workplace Issues</li></ul>   |
| <b>Resources by Phone</b>      | <ul style="list-style-type: none"><li>• Adoption</li><li>• Education</li><li>• Prenatal Care</li><li>• Child Care</li><li>• Summer Care</li><li>• Senior Care</li><li>• Special needs</li><li>• Pet care</li></ul> | <ul style="list-style-type: none"><li>• Legal - 30 minute free consultation with attorney</li><li>• Financial services -30 minute free consultation</li><li>• Identity theft resources</li><li>• Retirement Planning</li><li>• Buying / Selling Home</li></ul> |
| <b>Online Resources</b>        | <ul style="list-style-type: none"><li>• Self Assessment</li><li>• Web Seminars</li><li>• Article library</li><li>• Click to chat</li></ul>   | <ul style="list-style-type: none"><li>• Interactive tools</li><li>• Health rewards program</li></ul>   |

## Benefits for Administrators

|                                   |  |
|-----------------------------------|--|
| <b>Management Training</b>        | <ul style="list-style-type: none"><li>• Equip Administration with the tools to recognize, manage and assist employees with job performance issues</li><li>• Help administration understand the benefits of the EAP and successfully refer employees</li></ul>  |
| <b>Critical Incident Response</b> | <ul style="list-style-type: none"><li>• Process tailored to situation / District determines if critical</li><li>• Onsite response teams available 24/7</li><li>• Death/injury of employee/student</li><li>• Accidents/trauma/intruder</li><li>• Natural disasters</li><li>• Emergency/crisis intervention and counseling</li></ul> |
| <b>Budgeting</b>                  | <ul style="list-style-type: none"><li>• EAP programs at no cost to District</li><li>• May help replace workplace absenteeism; lessen substitute costs</li><li>• May help reduce employee turnover and replacement costs</li></ul>  |

## Mark your calendars

### MEUHP Regional Meetings:

**South Central / Southeast** - October 10th

**Northwest** - October 12th  
Troester Media Center / St. Joseph, MO  
following the NW MASA Meeting

**West Central** - October 25th  
Heroes Restaurant Warrensburg, MO  
following WC MASA Meeting

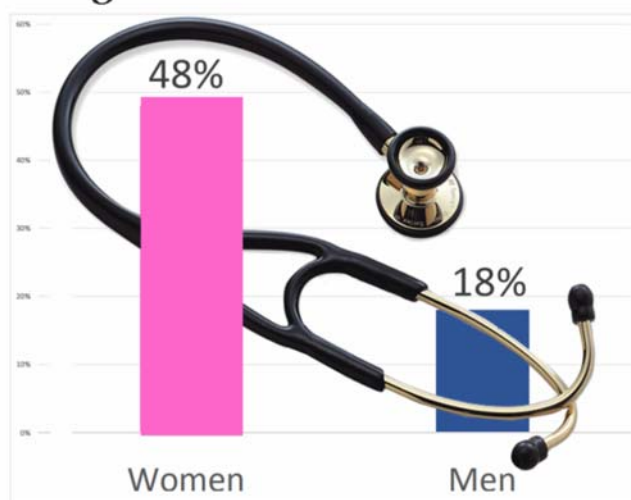
**Central/St Louis** - tbd

**Northeast** - tbd

**Southwest** - tbd



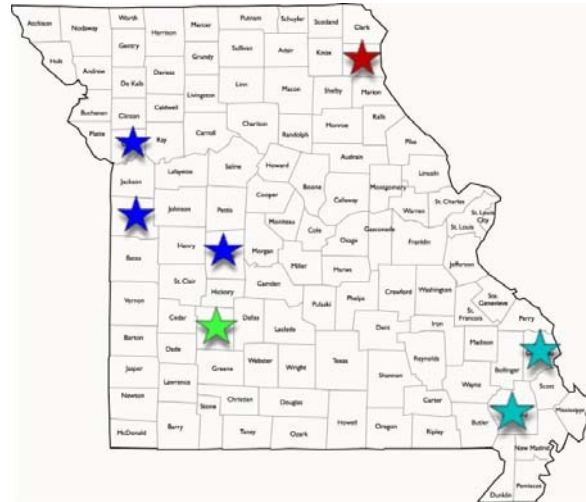
### % of MEUHP Members who get their wellness exams



Although MEUHP pays 100% for these wellness tests, about half of the women and less than 20% of men are taking advantage of this benefit. Remember, wellness visits can help detect problems while they are still small and easier to treat. And - there's an added incentive that each employee can get a \$50 visa card for getting their wellness exam provided they have completed the "starter goals".

## Welcome New MEUHP Districts!

7 School Districts joined the MEUHP on July 1, 2017



### **Northwest / West Central**

Excelsior Springs  
Sherwood Cass  
Warsaw



### **Southwest**

Pleasant Hope



### **South Central / Southeast**

Dexter  
Nell Holcomb



### **Northeast**

Lewis County

## Meet the MEUHP Special Services Team

**FTJ Benefit Administration Consultant Tracy Perkins**  
816-489-8869 [tperkins@ftj.com](mailto:tperkins@ftj.com)

Does your payroll administrator have questions on benefits, billing or enrollment? We have just the resource for you! Tracy Perkins, our FTJ Benefit Administration consultant, can come to your district to help with any payroll questions your District may have.

Tracy is well versed in school finance having spent 12 years working in the public school system with 4 of those years being a payroll/benefits administrator for about 300 employees. Tracy understands and has a working knowledge of benefits and the enrollment/billing processes from a school district's perspective. She brings that knowledge to assist district payroll and benefits personnel on the use of the FTJConnect system and coordinating it with their payroll system.



**Tracy Perkins**  
FTJ Benefit  
Administration  
Consultant

**FTJ Wellness Director Rod Weaver**  
417-236-8045 [rweaver@ftj.com](mailto:rweaver@ftj.com)

Do you have a teacher in service day planned this fall? Consider setting aside 30 to 45 minutes for a Wellness Presentation from our FTJ Wellness Director, Rod Weaver.

Rod has more than 10 years of experience in the insurance industry. Rod has helped the FTJ team initiate a wellness and plan utilization program to assist group clients in reducing claim costs in concert with improving the physical, emotional and financial lives of their employees. This program has been received extremely well by employees and administrators and helps employees better understand and utilize their health insurance and benefits, which can improve health plan utilization.



**Rod Weaver, FTJ**  
Wellness  
Director

**FTJ Senior Products Advisor Bruce Kallmeyer**  
800-821-7303, ext. 1134 [bkallmeyer@ftj.com](mailto:bkallmeyer@ftj.com)

When your staff members are getting close to turning age 65, they have many questions about Medicare, Medicare Supplements and Part D coverage. We have an excellent resource available, Bruce Kallmeyer, to help them navigate the Medicare journey.

Bruce has 23 years of experience in the insurance industry and has successfully assisted thousands of clients since he joined FTJ in the fall of 2014. Bruce also provides advice on Long Term Care, Term and Whole Life, Dental, Vision and liability insurance for seniors.

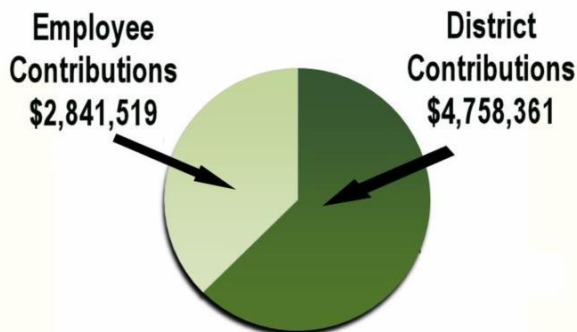


**Bruce Kallmeyer,**  
**FTJ Senior**  
**Products Advisor**

## This year's HSA Contributions over 7.5 MILLION Dollars!

This year, about 73% of all MEUHP Members enrolled in one of the HSA programs available through their district. The vast majority of districts are able to make contributions on behalf of the employees - in fact over \$4.7 million for the 2017-2018 plan year. Employees are also eligible to contribute and collectively contributed \$2.8 million.

**HSA \$7,600,000**



With last year's HSA contributions close to \$8,000,000, the MEUHP is certainly helping employees and retirees build their savings accounts.

With more funds in their HSA, the more they are able to "self insure" their deductible and out of pocket expenses. Any unused funds roll over every year. Plus, all HSA account holders enjoy the **triple tax benefit**: contributions to an HSA are not taxed, funds in an HSA grow tax-free and distributions for qualified medical expenses are not taxed.



## Motivate Me Health Wellness Incentives Over \$75,000 in gift cards have already been distributed!

With our new, improved wellness program, we're pleased to report that MEUHP members have been taking advantage of the incentives - as we had hoped they would. To date, we've already distributed over \$75,000 in incentives. The two start up goals: Health Assessment and Biometric Screenings have been heavily utilized.

This is a win/win for both MEUHP and the employee. By identifying risks while they are still small, Cigna can help prevent a small issue from becoming a large claim. More importantly, they can help with the health and well-being of the insured member.



The incentives are outlined in our employee newsletter so be sure to forward on to your staff.

## **Unum Board Paid Life & AD&D / Voluntary Supplemental Life & AD&D**

Unum is the new carrier for the MEUHP Board Paid Life and AD&D and the Supplemental Life and AD&D as of July 1, 2017. With the open enrollment, all employees have made their selections for the new plan year. Any updates (new beneficiary, adding new dependents, etc) can be made either by the employee or the payroll administrator in ftjconnect.

The actual billing, however, will be through UNUM I-Services. FTJ staff members have made calls and webinars have been completed to advise Payroll personnel to inform them of the new UNUM billing procedures.

With the change to UNUM, several questions have frequently been asked and we have outlined a few answers here:

### **Can I change beneficiaries at any time?**

Yes - to change beneficiaries, the employee would login to ftjconnect and update their profile to include the new beneficiary. They will need SS# and address to add new beneficiaries.

### **When do the rates change for the new age group on the voluntary plans?**

Rates change only once a year (each July 1) for those who are changing premiums due to reaching a new age bracket. The notification of a new age change will show on the "alerts" section of ftjconnect.

### **Do the board paid and voluntary plans reduce coverage amounts?**

Yes - both plans reduce 65% at age 70 and 50% at age 75.

### **Can an employee/spouse purchase more than the Guaranteed Issue amount on the voluntary plan?**

Yes - if an employee selects more than the Guaranteed Issue amount, an alert is shown that lets them know the additional amount is subject to insurability. The employee would select the Unum Electronic Evidence of Insurability link, select Form #1143-01 from the drop down list and complete the questions. Once FTJ is notified of the acceptance or rejection of the additional coverage, FTJ will update the insured's record in ftjconnect. An alert will notify the Payroll Administrator of the new coverage and premium or the declination.

### **Can an employee take this with coverage if they retire or leave the district?**

#### **Board Paid**

**If retiring and under age 65**, the insured can keep their Board Paid Plan to age 65 at current board paid rates and will be billed on an annual basis by Unum.

**If retiring and age 65 or over OR leaving employment**, the insured can port their coverage as long as they are not disabled or have a material effect on their life expectancy (cancer, terminal illness). Rates for the Board Paid plan will be calculated on either the age banded rates of the voluntary life rates in force or the age banded pooled rates at Unum (if no voluntary life is available at the District). Complete details are on the attached **Board Paid Portability form.**

#### **Voluntary**

**If retiring or leaving employment**, the insured can port their Voluntary coverage *with no limitations on sickness or injury*. How to port the coverage is on the attached **Voluntary Portability form.** Rates for the voluntary will be at the same rates the insured is currently paying subject to increases at a new age bracket. There is no age restriction on the portability.

### **Can I convert this policy if I retire or leave?**

**Board Paid / Voluntary** - The insured can convert their policy when the group life insurance terminates due to retirement or leaving employment. Conversion options include converting to an individual Whole Life Policy or purchasing a single premium convertible one-year term life policy. Either is available without providing evidence of insurability. Details for the conversion option - including premiums - are on the **Notification of Conversion Privilege** Form.

**How long do I have to decide if I want to port or convert?**

The insured has 31 days to port or convert their policy. The employer distributes the portability and conversion form to each terminating or retiring employee. The employer completes the top portion and the employee completes the remainder. Once complete, they mail the form with the first premium payment (made payable to Unum) to:

Unum  
Portability and Conversion Unit  
2211 Congress Street  
Portland, ME 04122

Thank you for your continued membership in the MEUHP!

Missouri Educators Unified Health Plan, Inc.  
For Schools, By Schools™  
[www.meuhp.com](http://www.meuhp.com)      [tquinn@meuhp.com](mailto:tquinn@meuhp.com)

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800-821-7303, ext. 1179      [info@ftj.com](mailto:info@ftj.com)

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