



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

## Spring, 2018 Open Enrollment Newsletter

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

### MEUHP Executive Director's Report

MEUHP's Board of Directors met on January 24 and again on February 26, 2018 with our independent actuary and third-party plan administrator to approve July 1, 2018 to June 30, 2019 plans and rates. We appreciate the time and experience provided by our nine superintendents who serve on your Board and their contributions for the benefit of our 118 School Districts and 13,500 members.



As we announced in early March to your School District's Superintendent and Payroll Supervisor, for the first time in 4 years, the MEUHP will have an increase in plan premiums more in line with national trends. This year's increase is driven mainly by higher than average claims costs and higher than anticipated transition expenses in moving from our prior claims administrator July 1, 2017. This comes after 4 years of better than average years and last year's 0% increase.

Rest assured, the MEUHP is being proactive to help you and all members live healthier, more active lives. We want to provide you with some resources so you can focus on your own personal wellness and financial health, while making informed healthcare decisions. You can do this by:

- participating in your District's MEUHP wellness program
- enrolling in the Motivate Me Wellness Incentive program
- getting your [Annual Preventive Exams](#) with your primary care doctor
- accessing the resources on MyCigna.com
- utilizing your EAP when you are under stress -- and household members are included
- reviewing benefit plan educational information on FTJConnect, and
- visiting with your District's MEUHP representative if you have questions.

We all have a vested interest in the long-term success of the MEUHP - For Schools, By Schools.

Thank you, for your continued membership.

Tom Quinn  
Executive Director & CFO  
[tquinn@meuhp.com](mailto:tquinn@meuhp.com) 800-821-7303, ext. 1179

## MEUHP Open Enrollment FACTS to KNOW

### Deductible and Coinsurance Credit for 2018

As you may know, the deductible and coinsurance for the MEUHP program starts over January 1. However, the plan renews on July 1.

**But what if I change from one plan to another?** Or if I stay in the same plan? Do I start over with a new deductible and out-of-pocket maximum on July 1?

The answer is no. Any part of the deductible and/or coinsurance that you have satisfied since January 1, 2018 WILL BE CREDITED to your new plan selection in July 1, 2018.

*EXAMPLE (Using in network deductible and out of pocket limits):*

Jane is now enrolled in HSA 6550 and has met \$2,700 of her \$6,550 deductible. **During open enrollment, Jane chooses the HSA 2700**, with a \$2,700 annual deductible and \$5,000 calendar year out-of-pocket maximum.

Since Jane has already met her \$2,700 deductible, she will only have to pay 20% of her covered expenses up to an additional \$2,300 out-of-pocket expense for the remainder of the year.



### Your Open Enrollment Agreement

All employees & retirees will use FTJConnect for completing your Open Enrollment elections.

**The Summary of Benefits and Coverage (SBC) and Summary Plan Description (SPD)** on each plan offered by your School District are available from your payroll supervisor, or on FTJConnect.

Once you make your new plan selections, **your plans remain in place through June 30, 2019**, unless you or a family member have a qualifying event. Examples of qualifying events include marriage, birth of a child, or change in spouse's employment.

***Need Assistance with FTJConnect?*** Representatives are available Monday - Friday from 7:00 am to 5:30 pm at 800-821-7303, ext.1316.

***Have questions about plans or benefits?***

Call or email Missy Maxwell at 800-821-7303, ext.1179, [mmaxwell@ftj.com](mailto:mmaxwell@ftj.com), or contact your District's MEUHP agent, or your District's payroll supervisor.

### Preventive Rx Benefit Continues for All HSA Members!

With MEUHP's Preventive Rx benefit, **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. As our prescription formularies change each year, these maintenance drugs are also updated. The [July 1, 2018 Preventive Rx List](#) is also available on FTJConnect.

## Triple Tax Breaks for Qualified Health Savings Accounts (HSA)



Not only do HSA Qualified High Deductible Health Plans have lower premiums than most traditional PPO plans, they provide the opportunity to contribute to your own personal health savings account with full tax benefits. [IRS Publication 969](#) has additional information.

- Contributions are tax deductible (2018 max contribution: \$3,450 individual; \$6,850 family)
- Tax Free withdrawals\* - for qualified medical expenses including health, dental and vision for you and dependents. Dependents do not have to be on your MEUHP plan
- Investment earnings are Tax Deferred

**\*For NON qualified withdrawals prior to age 65, taxes due plus 20% excise tax.**

[Click here for the 2018 HSA Primer](#) or download at [FTJConnect.com](#).

### For Members Enrolled in Medicare (age 65 or over, or disability based enrolled)

#### Medicare Creditable Prescription Coverage

All MEUHP Plans DO Provide Medicare Creditable Coverage for *Prescription Benefits*. For additional information go to [www.medicare.gov](http://www.medicare.gov)

#### Medicare & Health Savings Account Contribution Eligibility

If you are on or eligible for Medicare and currently enrolled in a High Deductible Health Plan (HDHP) qualified for a Health Savings Account (HSA), you need to be aware of the IRS rule pertaining to funding of the HSA after enrolling in Medicare.

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. This rule and examples can be [found in IRS publication 969](#)

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

### QUICK FACT:

**\$8,106,878** -- Projected Plan Year Contributions to MEUHP Employee HSA Accounts  
(\*based on 7-1-17 enrollment data)

MEUHP [Employee Assistance Program](#) (EAP) now available for you and your family.



Call 1.877.622.4327 Or log in to [CignaBehavioral.com](https://CignaBehavioral.com)  
Have your employer ID handy: **meuhp**

This program is available to all MEUHP members and any members living in the household (even if they are not insured on the plan). The EAP program is at NO CHARGE and completely confidential. Below is an overview of the valuable benefits of this program.

#### Face to face counseling

You and any family members in your household can get up to 3 face to face counseling sessions

- Mental, emotional, psychological concerns
- Anxiety / Stress
- Marital/relationship problems
- Depression
- Substance abuse
- Eating disorders
- Domestic violence
- Family Issues
- Financial Concerns
- Workplace Issues

#### Resources by Phone

- Adoption
- Education
- Prenatal Care
- Child Care
- Summer Care
- Senior Care
- Special needs
- Pet care
- Legal - 30 minute free consultation with attorney
- Financial services -30 minute free consultation
- Identity theft resources
- Retirement Planning
- Buying / Selling Home

#### Online Resources

- Self Assessment
- Web Seminars
- Article library
- Click to chat
- Interactive tools
- Healthy Activities

## MEUHP continues TeleHealth with MDLive for Cigna and amwell for Cigna

Here's a fast and easy way to see a doctor with two options in your MEUHP Plan. You can video chat with a Board Certified physician for only a \$30 copay if you're on the PPO Plan or a \$40 charge if you are on the HSA Plan.

Both are available 24 hours a day / 7 days a week. And it's convenient. You can visit with a doctor from the comfort of your own home. It doesn't cost anything to sign up for the plan - you are only charged if you visit with a doctor.

### [MDLIVE for Cigna](#)

### [amwell for Cigna](#)

## [Go mobile with the myCigna app!](#)

Many MEUHP members are raving about the incredible user friendly mycigna.com website and the myCigna Mobile App for your smart phone--where you have 24/7 access to your health plan information. The myCigna Mobile App is all about helping you stay organized and in control of your health - anytime, anywhere - so you can get more out of life.



- Manage and track claims
- View or email ID card information
- Find doctors
- Compare cost and quality ratings
- Review your coverage
- Track your account balances and deductibles
- Refill your Cigna Home Delivery Pharmacy prescriptions online and view order history
- Compare prescription drug prices at thousands of pharmacies
- Track progress toward your MotivateMe incentive goals

### **"Motivate Me" Healthy Wellness Incentives**

**Over \$400,000 in gift cards have already been distributed!**

### **Did you get your gift card?**

MEUHP is dedicated to helping our members take care of their health. That's why we're continuing our wellness program for the 2018-2019 plan year. And MEUHP Members have been quick to take advantage! To date, we've already distributed over \$400,000 in incentives. As a reminder, the incentives are shown below and reset each July 1. **Start Up Goals** are required to be completed to qualify for the other incentives. Except for healthy babies program, gift card incentives are for the primary covered member only. But, all members can utilize the programs to improve their health.

<b>Get a personalized biometric screening.</b> <b>"Start Up Goal"</b>	<u><a href="#">Know your numbers.</a></u> Complete blood pressure, cholesterol, blood sugar and body mass index (BMI) screening with your doctor or in-network lab.	<b>\$50</b>
<b>Get a personalized health assessment</b> <b>"Start Up Goal"</b>	A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health.	<b>\$50</b>
<b>Complete my annual physical (preventive exam)</b>	A preventive exam that's used to reinforce good health, address potential and chronic problems. Qualified <u><a href="#">Annual Preventive Exams</a></u> are covered by your plan at 100%.	<b>\$50</b>



<b>Talk to a coach and achieve a goal to overcome a chronic health problem</b>	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.	<b>\$200</b>
<b>Talk to a coach to improve a lifestyle habit</b>	Tired of one-size-fits-all "healthy lifestyle" activities? Work one-on-one with a health coach to set and achieve realistic goals.  Three programs available:  1, Healthy steps for weight loss  2. Stress Management  3. Quit Smoking	<b>\$200</b>
<b>Speak with a coach starting in your 1st trimester and after your baby is born</b>	<b>Healthy Babies:</b> Get support and guidance during your 1st trimester and after your baby is born.	<b>\$150</b>
<b>Speak with a coach starting in your 2nd trimester and after your baby is born</b>	Get support and guidance during your 2nd trimester and after your baby is born	<b>\$75</b>

Once you meet the qualifying criteria, you'll receive your incentive directly from Cigna in the form of a VISA Gift Card. If you've completed the program but have not yet received your gift card, look for the "Redeem My Rewards" link in your my cigna account.



- INCENTIVE AWARDS
- APPS & ACTIVITIES
- HEALTH ENCYCLOPEDIA
- HEALTH DASHBOARD
- + PROGRAMS & RESOURCES

Home » Incentive Awards

## Incentive Awards

Total Dollars for Debit Cards:	EARNED	REDEEMED	REMAINING	<a href="#">Redeem your dollars</a>
	\$100	\$50	\$50	

[Show details](#)

PROGRAM PERIOD: Current

If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same reward by different means. For more info, contact us at 800-244-6224.

- OVERVIEW
- GOALS

### Earn \$550 toward your 2018 awards

Your MotivateMe® program is designed using specific goals that reward you for healthy actions you take.

<p><b>My Maximum</b></p> <p>Motivate/Me Core Goals</p> <p><b>\$550</b></p> <p>Debit Card</p> <p><a href="#">View all goals</a></p>	<p><b>My Awards Earned</b></p> <p>Motivate/Me Core Goals</p> <p><b>\$100</b></p> <p>Debit Card</p> <p>\$0 <span style="float: right;">\$550</span></p> <p>Earnings as of 03/20/2018</p>
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