



Missouri Educators Unified Health Plan A Missouri Non-Profit Corporation

www.meuhp.com
For Schools, By Schools

November 2018 Member Newsletter

We hope you are enjoying the great fall weather and staying as healthy as possible. With this update, we wanted to share a few ideas to assist you in utilizing your MEUHP health benefits.

- **NEW 2019 IRS Health Savings Account (HSA) Maximums** – Now is a great time to think about starting or increasing your HSA contributions for 2019. Take advantage of the increased annual maximums of \$3,500 for individual and \$7,000 for family coverage AND the triple tax-breaks of HSA's:
 1. tax-deductible contributions / or pre-tax if made through payroll deduction
 2. withdrawals for qualified expenses (for self and dependents) are tax-free
 3. savings grows tax-free.

With the triple tax breaks, you can more efficiently save to build your own personal healthcare expense nest egg. For more information, check out the [2019 HSA Employee Primer](#) and [IRS publications 969](#) and [502](#) to assist you with your planning.

- **Why is Cigna Calling Me?**



MEUHP offers you Cigna health coaching programs to help you get healthy and live well. To get to know you, Cigna will call to talk about ways you can work together to help manage your health. When Cigna calls, they want to start a conversation, so they can learn what's important to you. Whether it's managing a chronic condition, making healthy choices, or filling a prescription, they are here to help! But they can't help if you don't pick up the call. You can call Cigna 24/7 at 800-244-6224.

- **Employee Assistance Program (EAP)**



At no cost to you, Cigna's [EAP personal advocates](#) will work with you and your household family members to help resolve issues you may be facing and connect you with the right mental health professionals.

Take advantage of a wide range of services, including three face to face counseling sessions.

- **Online Doctors** - You can visit with doctors on line at [mdliveforcigna](#) and [amwellforcigna](#) for \$49 or Less. For many everyday health concerns, using this option can be both convenient and cost effective!
- **MyCigna** - [Register](#) or [logon](#) so you can manage and track claims, find providers, track and redeem wellness incentives, view your id card and compare costs for procedures and Rx.
- **Forrest T. Jones & Company (FTJ)** – FTJ serves as MEUHP's third-party plan administrator. For MEUHP enrollment, benefit and claims customer service, call FTJ at 800-821-703 ext. 1179 or email info@meuhp.com. FTJ has 65 years of experience serving Missouri educators. Since the inception of the Missouri Educators Unified Health Plan (MEUHP), FTJ has assisted its Board of Directors to successfully manage the plan in an ever-changing health care environment.

As the largest statewide health plan for Missouri educators, our program has grown from 78 Districts to 118 School Districts covering over 13,000 employees, retirees spouses and children. As always if you have any questions, concerns or ideas, please let us know. We are here to serve you!

Tom Quinn

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