



## Spring, 2019 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

As a self-funded non-profit corporation, the MEUHP is investing in our member's health and education. This focus and investment will continue for our 2019-20 plan year. It's the right thing to do and encourages and empowers our members to make strides for personal improvement and learn more about their plan benefits and resources so they can be more engaged, financially savvy healthcare consumers.

In the last plan year, we've seen a significant increase in members utilizing health screenings, annual physicals, health coaching and participating in our health incentive program. Changes for the 2019-20 plan year wellness incentives include:

- Biometric Screening "know your numbers" incentive is **staying at \$50**.
- Health Risk Assessment (HRA) will be changing from **\$50 to \$25**.
- Annual Physical or Well Women Exam incentive is increasing from **\$50 to \$75**. The Biometric Screening and HRA must first be completed (start-up goals) before this incentive is available.
- **Spouse's will now be eligible for the three incentives mentioned above** - including teacher team spouses.
- [The MotivateMe incentive flyer](#) provides complete details of the 2019-20 incentives.

Our current plans will continue for 2019-2020 with no benefit changes for in-network benefits. However, the out-of-pocket maximum for out of network claims on all plans will increase to 3x the in-network maximum (was 2x). Other benefits which remain the same:

- **Preventive Rx benefit remains on all HSA plans**, with no member copay required for over 200 generic and brand name prescriptions for many chronic conditions.
- [Employee Assistance Program](#) continues at no cost to members.
- **Online access** to doctors through [Amwell for Cigna](#) and [MDLive for Cigna](#) continue
- All calendar year 2019 member deductible and out-of-pocket expenses met through June 30, 2019 carry forward through December 31, 2019 even if you select a different plan during open enrollment for July 1, 2019

As you complete your open enrollment, please take the time to choose the plan best for you. If you have questions, contact your FTJ Regional Director or District's broker and they will be glad to assist. Thank you, for your continued membership and support of MEUHP.

Sincerely,

Tom Quinn  
Executive Director and CFO



## It's Open Enrollment Time!

Your district's open enrollment is ready and it's time to make your selections for the year. It's important that each eligible employee completes their online enrollment **even if you are waiving coverage** for the 2019-20 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, 2019.

**Your Enrollment Agreement.** Remember, once you make your new plan selections and open enrollment ends, your plans remain in place through June 30, 2020, 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?** 800 821-7303 ext.1316.

**Have Benefit or Network Provider Questions?** 800-821-7303, ext. 1179 or 1384.

**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 Facts:** 80% 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 2018-19 plan year. For some great tips on using HSA plans to your best financial advantage, you can download our [2019 HSA Primer](#).

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

The Preventive Drug Benefit which was added to MEUHP HSA plans continues with the 2019-20 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.**

The maintenance drugs covered on our 100% Preventive Drug List for HSA members may change over time. If your particular preventive drug is not on the list or goes off the list, there may be alternatives you and your doctor can discuss. If you have questions, please contact Joyce MacDonald at 800-821-7303 or 1384 or email [jmacdonald@ftj.com](mailto:jmacdonald@ftj.com) or you can call Cigna at the customer service number listed on your MEUHP Cigna ID card.



**Employee Assistance Plan (EAP) is Still Included in Your Plan!**



Great news! For the new plan year you will continue to have access to 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 provide this EAP program to you as a part of your membership.

At a glance - MEUHP 2018-2019 Plan Statistics As these numbers show, MEUHP is working hard for all of our member districts, their employees, retirees and their families

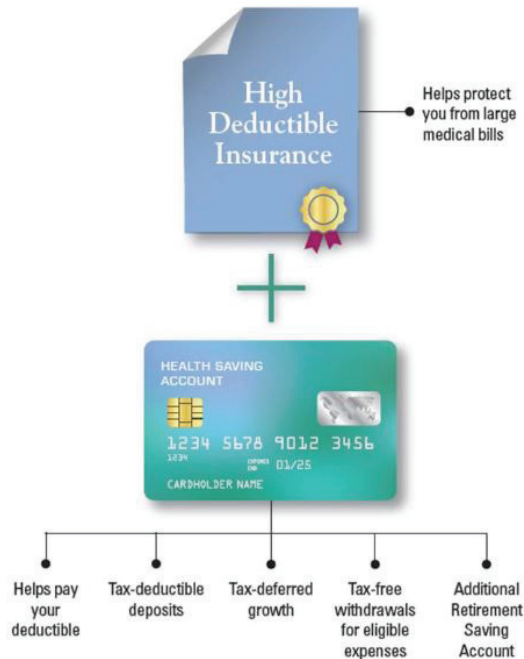
New babies .....	167
Claims paid over \$250,000 .....	25
Total Prescriptions (Rx) dispensed ...	164,880
Preventive Rx dispensed .....	29,097
Preventive Rx paid .....	\$1,847,032
(No cost to Members)	
Preventive Medical paid .....	\$700,000+
Doctors visits .....	44,500
ER visits .....	1,901
Urgent Care .....	639
Convenient care .....	243
Telehealth .....	165



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# Consumer-Driven Health Plan

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## HSA's – Triple Tax Break

- **Contributions** are **Tax-Free** (reduces taxable income)
  - 2019 max contribution: \$3,500 individual; \$7,000 family
  - \$1,000 additional catch-up for those 55+
  - Maximums include employee and employer contributions
- **Withdrawals** are **Tax-Free** for qualified medical expenses including health, dental and vision for you and family members\*
- **Earnings** are **Tax-Free**

\*For non-qualified expenses:  
withdrawals taxed at individual's  
tax rate if over 65, plus 20%  
excise tax – if under age 65.



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## About the Missouri Educators Unified Health Plan, Inc. (MEUHP)

Formed in 2009, the MEUHP is starting its second decade of service excellence to members. The MEUHP is a self-funded non-profit health program administered exclusively for Schools, by Schools™. The MEUHP partners with its member School Districts and members for the goal of improving member health and financial wellness. More than 80% of MEUHP members are enrolled in plans eligible for health savings accounts (HSA). These plans include a preventive pharmacy program providing over 200 generic and name brand prescriptions for members with chronic conditions at no cost to the member. The MEUHP is committed to changing what members expect from their health program - in a very positive way. For more information on the MEUHP, please visit our website at [www.meuhp.com](http://www.meuhp.com).

MEUHP | 800-821-7303 ext. 1179 | [info@meuhp.com](mailto:info@meuhp.com) | [www.meuhp.com](http://www.meuhp.com)