

Missouri Educators Unified Health Plan A Missouri Non-Profit Corporation www.meuhp.com For Schools, By Schools™

April 10, 2020 Member Newsletter

An Update from Ken Cook, MEUHP Executive Director



COVID-19 Coverage Update

I am pleased to report **that d**uring the April 7 meeting, the MEUHP Board of Directors approved covering members claims who test positive <u>for COVID-19</u> to be processed by Cigna with NO out-of-pocket cost for member (waiving deductible, copays and co-insurance).

This **is in addition to** MEUHP covering COVID-19 related testing and telehealth at no cost to the member. We're proud to continue to provide you

and your family with an excellent health plan – for schools, by schools. $^{\mathrm{m}}$

COVID-19 EAP Webinar on Demand

With the worldwide concern over the Coronavirus, we are all understandably anxious about our health, job and family security. That's why Cigna created an ondemand webinar, <u>Managing Anxiety: Coronavirus</u> <u>Fears & Concerns</u>.



This Webinar is designed to provide helpful guidance on practical steps we all can take to protect our

emotional health. Remember, that your membership in MEUHP includes the Cigna Employee Assistance Program at no cost to you and any family members in your home regardless of whether they are covered under our health insurance program or not. Additional resources are posted on our website at meuhp.com.

Cigna – Home Delivery Pharmacy & Accredo Pharmacy Information

If you are staying home and need a prescription maintenance medication refill, this may be a good time to review your home delivery options with <u>Cigna's Home Delivery Pharmacy</u>. To find out about receiving a 90-day supply of most prescription maintenance medications delivered to your home:

- Call 800.835.3784
- Log in to myCigna.com
- Or use the myCigna[®] mobile app.

For members with specialty medications, contact Accredo: 877-826-7657. Pharmacists are available 24/7 to answer questions about the safety of your medications, offer counseling and support, and assist with prescription orders.



Open Enrollment on FTJConnect

Open Enrollment is or will soon be available for your District on <u>ftjconnect.com</u>. Once you login, you'll be able to make your selections for the year. Remember – this is the one time during the year that you can change plans and add or drop dependents from your plans.

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Need help enrolling? Watch the video walkthrough or click through a quick overview on how to enroll

While the plan year changes on July 1, your deductible is on a calendar year. Any part of the deductible that you've met from January 1 through June 30 will apply toward the deductible for the remainder of the calendar year. For example, if you've met \$4,000 of your deductible and enroll in a \$5,000 deductible plan, you will only need to satisfy an additional \$1,000 from July 1 to December 31st. As always, you can contact FTJ at 1-800-821-7303 ext. 1179 or email info@meuhp.com if you have any questions.

April Cigna Communications Contest

The <u>April Cigna Communications Contest email</u> was emailed to all School Districts on April 1. April's topic is Cigna's <u>EAP program</u> and <u>resources</u> that have been made available to support our clients in regard to COVID-19. If you give an example how you are supporting yourself, your family, coworkers and / or friends, you can be entered to win one of 24 Amazon Gift cards (\$25 value) provided by Cigna. Member responses should be emailed to Daniel.Puckett@cigna.com by Thursday, April 30th.



Congratulations to the March Winners!

The \$25 Gift Card winners for March were announced on April 3 and gift cards were mailed to the winners. The March topic was MyCigna Health and Wellness Resources. The winners are:

Thomas Robins – Dunklin Mindy Andrews – ESSD Adam Touchette – Richland Kiera Green – Drexel Rodney Ogden – Naylor Anna Nold – Pleasant Hope Jessica Lankford – Chilhowee Makayla Sejkora – ESSD Rebecca Mason – Orrick Janna Huffman – Dexter Ellen Grantham – Pleasant Hope Cal Bergthold – Smithton Lisa Wise – Van Far Jill Emerson – Nodaway Holt Kim Nothdurft – Chaffee Erica Richardson – Cooter Co. John Dern – Junction Hill Carmen Zaloz – Clearwater Dee Gaddy – Bosworth Anneliese Tadlock – ESSD Lisa Walter – ESSD Veronica Ballard – Fulton Lindsay Palisch – Altenburg Aaron Whitmer – Clearwater

Our mission is to continually strive to provide a great long-term health benefit program, one that also invests in the health of our members and provides outstanding benefits and service.

MEUHP's UNUM Life Insurance Update

For Districts who offer the MEUHP Unum Board Paid Life and Unum Voluntary Life Plans

Board Paid / Basic Life Insurance

There is one change to the Board Paid / Basic Life plan effective 7/1/2020. The Employee Life Insurance has NO



changes to the plan. However, if you covered your spouse and / or dependent children under the Board Paid / Basic plan, the dependent coverage only will end on 7/1/2020. The dependent coverage was \$5,000 for spouse and \$2,000 for children at a \$2.00 a month premium. However, you can cover your dependents under the Voluntary Life Plan as shown below.

Voluntary Life – Guaranteed Issue for 7/1/2020

The good news is you, your spouse and dependent children are **GUARANTEED ISSUE** coverage for voluntary term life insurance with this 7/1/2020 Open Enrollment.

- Employees can purchase up to \$200,000 (not to exceed 5 times salary)
- Your spouse can purchase up to \$50,000 (not to exceed the member's coverage)
- Children can be covered up to \$10,000 for \$2.00 a month (one premium covers all children.)

To find your premium on <u>ftjconnect.com</u>, just select the coverage amount you would like from the drop-down menu and your monthly premium will display. Premiums will increase as you reach a new age bracket.

This offer is "Forever Guaranteed Issue" This means if you purchase a minimum of \$10,000 at this open enrollment, you are guaranteed the ability to purchase insurance at future open enrollments – up to the Guaranteed Issue amount – regardless of any health condition you may have or develop.

Save Money with Preferred Labs: Quest and LabCorp

Did you know you can ask your physician to have your lab work sent to one of the National Preferred Labs?

Ask them to use either Quest Diagnostics or LabCorp to save you money!



General Health Panel Average Cost:

• National lab:	<mark>\$21.85</mark>
Other outpatient lab:	¢12 50

- Other outpatient lab: \$43.59
- Outpatient hospital lab: \$193.32

Ken Cook, Executive Director | Missouri Educators Unified Health Plan | 800-821-7303 ext. 1179 | <u>www.meuhp.com</u> Forrest T. Jones & Company – MEUHP Third-Party Plan Administrator | 3130 Broadway | Kansas City, MO 64111