

A quick look – from Ken Cook

MEUHP Executive Director

Dear Member,



Greetings from your health insurance plan, the Missouri Educators Unified Health Plan, Inc. (MEUHP). Allow me to remind you that the MEUHP is a membership organization and your district is a member for the purpose of providing health insurance and other benefits for you. Therefore, as a member-owned organization, we are constantly striving to provide customized benefits that meets the needs of educational employees. This newsletter will cover many of those benefits, some of which you are already aware of and some will be new to you. I hope you will please take a moment and go through all of the information, and I also hope that you will put the enclosed magnet on your refrigerator so that you have easy access to the information that you need to get the most out of your health insurance program through the MEUHP.

Of course, the thing that is first and foremost on many minds is the COVID-19 situation and where we are headed. The MEUHP Board of Directors made the decision quite early to not have COVID-related testing and treatment be a financial burden on our membership, and therefore we continue to cover the cost of COVID testing and treatment, with no member out of pocket expense, through the end of 2020. We are also excited to extend to you the opportunity to do COVID testing in the comfort of your home, through the MyCigna.com website. I have personally used the testing and found it to be quite easy and efficient. While it is free to our membership and is completed at home, you still must meet the requirements to be tested. More information on this later in the newsletter.

The last thing that I want to mention is our new MEUHP Cost Saver Program. Since its inception on July 1, 2020, it has become very popular. By allowing the MEUHP Cost Saver Program to research whether a test or procedure qualifies for the program, you could earn from \$125.00 to \$500.00, and in the process save you, your district and/or the MEUHP money. Please take a moment to review the MEUHP Cost Saver information later in this newsletter.

As your executive director and the only employee of the MEUHP, along with the FTJ team, one of our main jobs is to respond to the needs of our membership. We strive to provide quality service and if we fall short and need to improve, please contact me.

Since the holiday season is rapidly approaching, I would like to extend my best wishes for a Happy Thanksgiving, a Merry Christmas and a Happy New Year!

Sincerely,

A handwritten signature in blue ink that reads "Kenneth W. Cook". The signature is written in a cursive, flowing style.

Kenneth Cook, Executive Director

Missouri Educators Unified Health Plan, Inc. (MEUHP)

kcook@meuhp.com

Wellness is Rewarded! THANK YOU to our Members!

MEUHP recently received a Cigna Well-Being Award and we would like to say **Thank You** to all of our members for the commitment you have shown to your health and well-being because without your participation in our Wellness programs we would not have received this award. With programs such as Motivate Me and the Employee Assistance Program, MEUHP is working every day to help members learn their “numbers” to improve their health and well-being.

A CULTURE OF HEALTH AND WELL-BEING STARTS WITH YOU.

Exciting news about 2020 Cigna Well-Being Award recognition.

Dear Members,

Each year, Cigna selects a group of organizations for Cigna Well-Being Award® recognition to honor the difference they are making in the health and well-being of their employees. The Well-Being Award recognizes areas such as leadership, organizational foundations, policy and environment, program implementation and participation.

This year, we are proud to announce that the Missouri Educators Unified Health Plan (MEUHP) has received a Cigna Well-Being Award for the MEUHP Wellness Program.

Congratulations and thank you for your part in building a culture of well-being, together.

Thanks again,

Daniel Puckett, CWPC
MEUHP Client Engagement Manager



Virtual Care Vendor Update



Starting January 1, 2021, **MDLIVE** will be the only virtual care vendor for Cigna customers, along with virtual care offered by in-network providers. ***Cigna's virtual care services vendor relationship with Amwell will be phased out by December 31, 2020.*** If you have not used **MDLIVE** before now would be a good time to go online and set up an account so that when you need to have a virtual visit with a provider you will only need to sign in and schedule an appointment. Go to your myCigna.com homepage to find

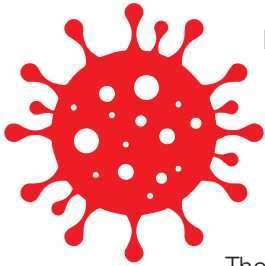
the link below to sign up with **MDLIVE**.

Virtual care visits through **MDLIVE** or your local health care provider allow you to have a safe visit in the comfort of your own home wherever you may be when you are not feeling your best.

Talk to a doctor, counselor or nurse 24/7
using your phone, tablet, or computer.

[Connect Now](#)

Update on COVID-19 Testing & Treatment



MEUHP is following Cigna's guidelines and extending COVID-19 protections for members through **December 31, 2020 for treatment** and **January 21, 2021 for testing.**

The out-of-pocket costs will be waived for FDA-approved COVID-19 testing and testing-related services including the office visit, whether in person or virtual through January 21, 2021. The out-of-pocket costs for COVID-19 treatment-related visits at all sites of care, virtual or in person, and for both in- and out-of-network providers will also continue to be waived **through December 31, 2020.**

It's important to understand diagnostic tests are covered for individuals with symptoms of a COVID-19 infection or who had exposure to someone with a suspected or confirmed COVID-19 infection, as well as for individuals before an elective hospital admission or procedure. *Non-diagnostic and antibody tests are not covered by Cigna's standard coverage but may be covered as required by state law.*

At-Home COVID-19 Test Kit

If you are concerned that you may have COVID-19 you can now get an at-home COVID-19 test kit. These at-home specimen collection kits are FDA-approved and are available through Cigna. They will be covered by Cigna (cost share waived). You will need to complete an online screening to have the kit sent to you. Click this link on your myCigna.com home page to get started.

Assess Your Coronavirus (COVID-19) Risk and Get Tested

Check your symptoms or get your COVID-19 at-home nasal swab kit

[Learn more](#)

You will also need to provide your Cigna insurance information. LabCorp will then mail your specimen kit to you. You will collect your own specimen by following the detailed instructions and return the kit to LabCorp using the prepaid mailer. Results are available 1-3 days after sample is received at lab. Must be 18 or older.

It is not too late to get a Flu Shot

Peak flu season is December through February so for everyone 6 months and older it's not too late to get a flu shot. According to the CDC it is possible have the flu, as well as other respiratory illnesses, and COVID-19 at the same time so this year it may be more important than ever to consider getting your annual flu shot.

You can get your flu shot at In-Network Pharmacies or through your doctor. Visit myCigna.com for a link to Flu Vaccine locations.

A banner advertisement for a flu shot. On the left, a blue box contains the text 'SCHEDULE YOUR FLU SHOT TODAY' in white. The background shows a diverse group of people, including a man, a woman, and two children, smiling. On the right, blue text reads 'With the spread of COVID-19, it's more important than ever to get a flu shot this year.' At the bottom right is the Cigna logo and the text '952648 09/20 © Cigna 2020'.

**SCHEDULE
YOUR FLU SHOT
TODAY**

With the spread of COVID-19,
it's more important than ever
to get a flu shot this year.

952648 09/20 © Cigna 2020

Let Us Help You Save Money and Earn an Incentive

MEUHP recognizes that the cost of health care varies based on location and provider so the **MEUHP Cost Saver Program** was created to help members save money and earn incentives in the process.

Cost Saver is a **voluntary** program that members contact when a non-emergency test or procedure is recommended by a health care provider. Cost Saver will research to find if that test or procedure is **eligible** for the program and if so,

then further research will be done to find facilities that will provide quality care and potentially save you money while also earning an incentive. Not all tests or procedure are eligible so please contact Cost Saver to find out if your test or procedure is eligible. Members are not required to use the recommendations made by Cost Saver but if used an incentive in the form of a gift card will be issued based on mileage from the members home to the qualifying facility.

Less than 50 miles: \$125
 50-150 miles: \$250
 Over 150 miles: \$500

Since July 1st when the Cost Saver Program was implemented, we have had inquires for all types of test and procedures from X-rays, MRIs, Colonoscopies and various types of surgery. These referrals when used will potentially save the member out-of-pocket costs and earn the member incentives as it did the member below.

Know BEFORE you go!



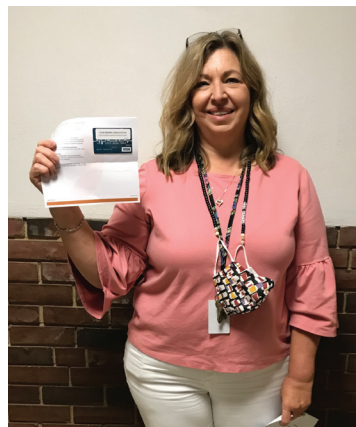
Contact Tracy Perkins or Missy Maxwell to find out if the Cost Saver Program can help you! 816-489-8869 or 800-821-7303, ext. 1179



COST SAVER SAMPLES

	Non-Cost Saver Facility	Cost Saver Facility
Procedure	\$4,776	\$1,337
<i>Cost Saver facility final cost to member \$21 plus member received \$125 Cost Saver gift card.</i>		

	Non-Cost Saver Facility	Cost Saver Facility
Imaging Test	\$770	\$87
<i>Cost Saver facility saved member \$693 of their deductible AND received \$250 Cost Saver Incentive.</i>		



THANK YOU MEUHP!!!
I strongly recommend taking the time to contact Tracy if you or your family members have any upcoming procedures to schedule. With a phone call, I was able to save money AND receive a gift card to use towards the procedure which was a nice surprise!!

– Sharri Shock


Cigna Centers of Excellence

Another Way to Save Money and Earn an Incentive!

Is there another way MEUHP members can save money and earn incentives? Yes, with the **Cigna Center of Excellence Program**. By

reviewing third party data on patient outcomes and cost, Cigna recognizes those top hospitals for the Centers of Excellence Program. Centers of Excellence hospitals rank above other In-Network hospitals for quality of care and savings for some common medical conditions and procedures and by using a Centers of Excellence facility members will potentially save money on their procedure as well as earn a \$250 reward from Cigna.

PROCEDURE	AWARD
Orthopedic Back Surgery	
Disk Surgery.....	\$250
Spinal Fusion	\$250
Orthopedic Joint Surgery	
Total Hip Replacement.....	\$250
Total Knee Replacement.....	\$250
Cardiac Surgery	
Coronary Artery Bypass Surgery ..	\$250
Cardiac Pacemaker Implant	\$250
Heart Valve Replacement.....	\$250
Elective Cardiac Surgery	
Cardiac Catheterization.....	\$250
Angioplasty with & without Stent..	\$250
Obstetrics Delivery	\$250


To find Center of Excellence hospitals, visit myCigna.com > click on Find a Doctor or Service > Find a Place > Hospital > Centers of Excellence. Look for this symbol  that notes a Centers of Excellence Hospital

NOTE: NOT ALL procedures are performed at every Centers of Excellence hospital so be sure to check if your COE hospital performs your procedure.

Do You Need a Little Extra Help with Life?

This time of year and 2020 especially many of us need a little extra help with life. Someone to listen to our concerns and help us find a way through all that is happening in our lives so if you haven't ever reached out to the **Employee Assistance Program** through Cigna, this might be the perfect time to do so. The **Employee Assistance Program** has personal advocates that are available to help with a wide range of issues and are available at **no cost to you**. You and every member of your household have 3 face-to-face counseling sessions available in your area, as well as unlimited phone counseling sessions.

There are also resources available to help you with identity theft, eldercare, parenting, pet care, legal and financial assistance. So when something comes up that you are just not sure how to handle or maybe you or a family member just need to speak with a counselor call the EAP and let them help.



We're here to listen. Contact us any day, anytime.

Call 1.877.622.4327
myCigna.com
 Employer ID: meuhp
 Initially Register or log in to myCigna.com to access EAP under "Review My Coverage"

Weaving a Path of Wellness with Rod Weaver

Here are a few notes from my work as an FTJ MEUHP Regional Director. On Friday, October 23, I went to a couple of our schools to deliver gift cards for the monthly Communication Campaign Winners. The members are always



very appreciative to receive the gift card. On Monday, October 26, I traveled to one of our great schools (Callao) for a Quest biometric health screening event. I am very proud that the MEUHP Board of directors has made it possible for some of our smallest schools, like Callao, to participate in a Quest event. Nearly everyone eligible participated! It was a fine morning. Wednesday, October 28 was dedicated to office work and scheduling. On Thursday, October 29 Drew Beaugard (MEUHP Senior Regional Director) and I had the pleasure of working with the great crew at Dunklin for their Quest event. This year, because of the number of members signed up for the event we needed to have 2 locations. Great turnout. Over the next 2 weeks we have 3 more Quest events planned.

Over the last two years we have established a schedule that allows me to spend a few hours in each of my districts each month, which makes it convenient for members to come see me with questions or thoughts that we can discuss.

Even though 2020 has been very challenging, I hope we can all find things for which we are thankful. I know I can speak for everyone with FTJ and the MEUHP that we are thankful for you!

MotivateMe Incentives: Have You Taken Care of Yourself?

Many of us would answer “no” to that question and there is always a good reason, or so we think. We don’t intentionally put our health or ourselves last, but there are many reasons that we let it slide, such as *I’ll wait until I have more time, I need to get caught up on this project*, and the list of excuses goes on. But with the **Motivate Me** program there is no need for excuses. You can earn incentives and **take care of yourself** all at the same time, and who doesn’t need a little extra cash as we are headed into the holidays!

It is very simple to get started in the **Motivate Me** program. All you need to do is visit **myCigna.com** and complete the first of two Start Up Goals which is an online Health Risk Assessment and you will earn \$25. This will take about 10 minutes of your time and will get you motivated to take that next step, which is a biometric screening with an incentive of \$50. Once you have completed both start-up goals the door will be opened to earn more incentives.

Goal Type	Description	Eligible	Frequency	Timing	Gift Card Reward
Start Up Goal Get a personalized health assessment	A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health.	Primary Insured + Covered Spouse	1X	7/1/20 6/30/21	\$25
Start Up Goal Get a personalized biometric screening	Know your numbers. Complete blood pressure, cholesterol blood sugar and body mass index (BMI) screening.	Primary Insured + Covered Spouse	1X	7/1/20 6/30/21	\$50
Complete my annual physical (preventive exam) OR routine OB/GYN exam	Annual Physical - A preventive exam that’s used to reinforce good health, address potential and chronic problems. Routine OB/GYN Exam (Well-Women visit) * Limit 1 preventive award	Primary Insured + Covered Spouse	1X	7/1/20 6/30/21	\$75
Achieve a healthy body mass index of less than 30 or improve weight	Body mass index (BMI) is a measurement of how much body fat you have in relation to the rest of your body. Achieve a BMI of less than 30. If you cannot achieve the BMI target, improve weight by 10%.	Primary Insured	1X	7/1/20 6/30/21	\$50
Talk to a coach achieve a health goal	Get fresh perspective on that frustrating fitness diet, or health goal you can’t seem to reach.	Primary Insured	1X	7/1/20 6/30/21	\$50
When you use a Center of Excellence you can get the and savings you quality expect - plus a bonus reward	Get your orthopedic back surgery, orthopedic joint surgery, cardiac surgery, or childbirth care done at a Center of Excellence facility.	Primary Insured + Covered Spouse	1X	7/1/20 6/30/21	\$250
Enroll in the 1st or 2nd trimester and complete the post-partum consultation with a maternity nurse	Get support and guidance starting in your 1st trimester and after your baby is born (\$150) OR get support and guidance starting in your 2nd trimester and after your baby is born (\$75). *Limit 1 maternity award per pregnancy. *Maternity awards are not subject to start-up goal completions.	Primary Insured + Covered Spouse	1X	7/1/20 6/30/21	\$150 or \$75

Monthly Communication from Daniel Puckett, Cigna

Daniel Puckett is a Cigna employee who works in the MEUHP office in Kansas



City to assist with member inquiries and wellness. Each month Daniel sends an email communication concerning

something that members need to know about their plan.

November's communication that was emailed out on November 2nd is **How to Read Your EOB**. If you haven't taken the time to respond to Daniel with your takeaway, please do so before November 30th for your chance to win one of 48 \$25 gift cards. Daniel's email is Daniel.Puckett@cigna.com and he would love to hear from you! Also, if you find a mistake on an EOB please let Daniel know and you may earn an incentive.



HSA Contribution Limits for 2021		
	2020	2021
HSA Contribution Limit		
Self only	\$3,550	\$3,600
Family:	\$7,100	\$7,200
HSA Catch-Up Contributions		
Age 55 or older	\$1,000	\$1,000

**No Use It or Lose it!
Take Advantage of
HSA's Triple Tax Break**

- Contributions** are **Tax-Free** (reduces taxable income)
 - **2020 max contribution \$3,550 individual; \$7,100 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 your 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.

MEUHP Field and Service Team

Working hard for members that deserve the BEST!

MEUHP is a non-profit Missouri Corporation governed by a 9 member Superintendent Board

MISSOURI EDUCATORS
UNIFIED HEALTH PLAN



FOR SCHOOLS, BY SCHOOLS™

800.821.7303, ext. 1179

info@meuhp.com

www.meuhp.com



Anne Slentz
Senior Regional Director



Marty Albertson
Assistant RD



Rod Weaver
Regional Director



Steve Beckett
Regional Director



Drew Beaugard
Senior Regional Director



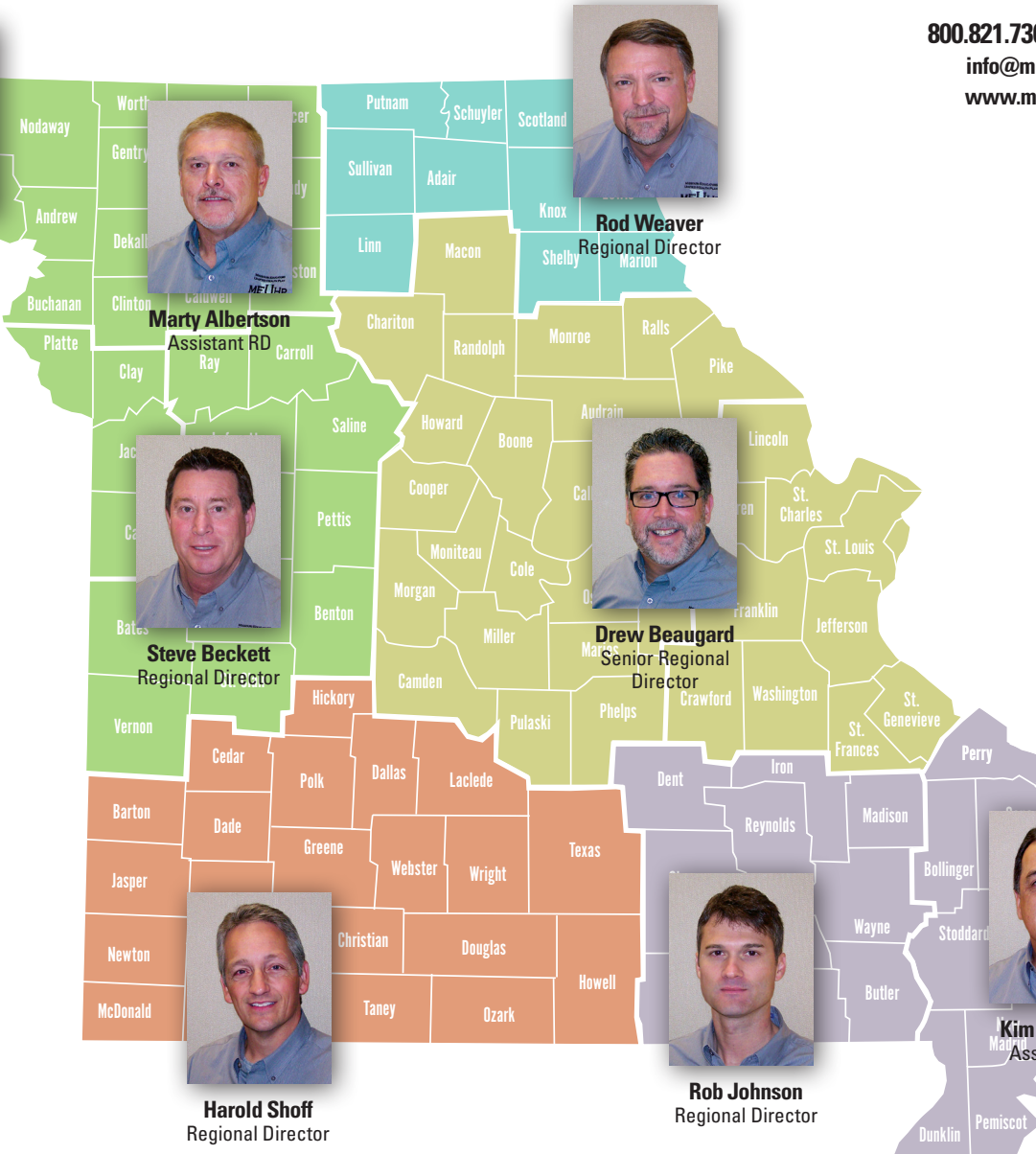
Harold Shoff
Regional Director



Rob Johnson
Regional Director



Kim Campbell
Assistant RD



Mark Iglehart
State Director



Missy Maxwell
Group Coordinator
Customer Service



Tracy Perkins
Cost Saver &
Customer Service



Bruce Kallmeyer
FTJ Senior
Products



Tim Cox
Individual
Products &
Customer Service