



Spring 2021 Open Enrollment Newsletter

A quick look – from Ken Cook, MEUHP Executive Director



Dear Member,

It's hard to believe it's MEUHP open enrollment season again! What a year it's been. Thank you, for your steadfast service to your district and students. With your health in mind, this past year your MEUHP plan has put you first – as our Board of Directors of nine superintendents has consistently voted to provide members with 100% coverage for COVID-19 testing and related care. Read the testimonial from one of our members, Tracy Botsch, in this newsletter to see how important this was to her. The 100% COVID-19 benefits are scheduled to end on April 21, unless the Federal emergency is extended. We will communicate to your district closer to this date.

Please let us know if we can be of assistance with your open enrollment, coverage or claim questions throughout the year. Your FTJ representatives are always ready to help and can be reached at 800-821-7303, ext. 1179 or info@meuhp.com. We strive to provide quality service and are always open to suggestions on how to improve our program.

We also want to remind you about our MEUHP Cost Saver Program kicked off last July and has quickly become very popular with over 200 member requests. By allowing the MEUHP Cost Saver Program to research whether an expensive test or procedure qualifies for the program, you could earn from \$125 to \$500, 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.

With the end of the current school year rapidly approaching, I encourage you to take time for “you.” Relax and recharge and be ready to come back for the 21-22 school year as healthy and prepared as possible. This could also include using our EAP program for any difficult issues going on in your life or family member issues. We've had some very positive feedback from members who have used the EAP.

Sincerely,

A handwritten signature in black ink that reads 'Kenneth W. Cook'. The signature is written in a cursive style with a loop at the end of the last name.

Kenneth Cook, Executive Director
Missouri Educators Unified Health Plan, Inc. (MEUHP)
kcook@meuhp.com

Expanded COVID-19 Benefits Extended Through April 21, 2021

Approved by the MEUHP Board of Directors, the cost share waiver will be extended for COVID-19 testing and treatment through April 21, 2021. Non-diagnostic and antibody tests are not covered. 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.

Open Enrollment on FTJConnect

Open Enrollment is or will soon be available for your District on ftjconnect.com. 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**. Need help enrolling? Click on the enrollment video tutorial in your district's MEUHP open enrollment portal on FTJConnect.

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 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.

Cost Saver: Let Us Help You Save Money and Earn an Incentive

The MEUHP Cost Savers!



Tracy Perkins



Missy Maxwell

Know BEFORE you go!

Call or text 816-489-8869 and see if we can save you money on your non-emergency surgery or procedures!



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

Cost Saver is a **voluntary** program you can use when your provider recommends an expensive non-emergency test or procedure. To find out if your test or procedure is eligible, just contact Cost Saver before you schedule. If your test or procedure is eligible for the program, they will research to find facilities that provide quality care and potentially save you money. PLUS – if you select one of the providers on this list, you can earn an incentive based on the mileage from your home to the qualifying provider.

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 you out-of-pocket costs and earn incentives as it did the members below.

A few examples of Cost-Saver Savings

Procedure	Estimate at Non-Cost Saver facility	Cost Saver Facility final cost
Colonoscopy	\$4,027	Plan Pd \$1,248
		Member Pd \$0
MRI	\$1,983	Member Pd \$420
Surgery	\$66,000 - \$83,900	Plan Pd \$20,837
		Member Pd \$3,514

Employee Assistance Program: Do You Need a Little Extra Help with Life?

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.

24/7: Call 877-622-4327 or at mycigna.com ID: meuhp

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HSA Contribution Limits for 2021:

\$3,600 Individual Coverage. \$7,200 Family Coverage. Age 55+ \$1,000 Catch-up

Consult your own tax advice. <https://www.irs.gov/publications/p969>

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. 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! It’s 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. **For more information, check out the [MotivateMe flyer](#) or go to mycigna.com.**



FACT: Medicare covers over 44 million Americans!

Are you or a loved one approaching age 65 and eligible for Medicare? For no-obligation Medicare supplement, Part D Prescription and Medicare Advantage plan and pricing options, contact FTJ's Senior Products Specialist: **Bruce Kallmeyer, MBA, 800-821-7303, ext. 1164, bkallmeyer@ftj.com.**

"This Saved My Life."

High school counselor Tracy Botsch was looking forward to visiting her family in Slidell, Louisiana. But by the time she arrived, she already felt a little under the weather. It seemed like a cold at first. Within a day or two, her fever spiked, and she could barely breathe. A test confirmed it—she had COVID. She was in a fight for her life, but thankfully received quality care at a hospital near her hometown and made a full recovery.

"I was so grateful to be alive, but then worry set in about the costs and her care being out of network. The hospital charges were more than \$40,000!" she said. "I'm a teacher!"

She soon learned, however, that her MEUHP plan would cover the care at 100%, part of MEUHP's commitment to treating COVID.

"What a sigh of relief. ... an absolute blessing," she concluded.



Tracy Botsch
High School Counselor
Southland C-9 School District

MEUHP Monthly Member Communication Contest

Enter for Your Chance to Win One of 48 \$25 Gift Cards Each Month

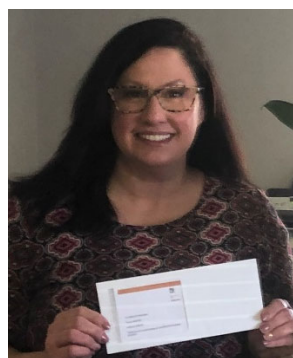
MEUHP April Communication Contest: Cigna Care Designation Methodology

MEUHP April communication, ([Cigna Care Designation Methodology – link to flyer](#)).

When you choose a Cigna Care Designation (CCD) provider, you can feel confident you've made a quality selection. That's because each one has a proven history of achieving quality outcomes, while also being cost effective. Review the information on the link above and email your response with your "important takeaway" to (Daniel.Puckett@cigna.com) **no later than Friday, April 30th**. If you respond with your short summary takeaway, you will be entered to win one of 48 \$25 Amazon Gift cards provided by Cigna.

Sample member response from one winner of the February contest "Know Before you Go":

"Great chart....very well put together information. It spells out exactly where you should go for different conditions. I appreciate the many options we are given. I recently used the telehealth option for a sinus infection, it worked out so well!! Very easy, convenient...I didn't even have to leave work. Loved it!"



MEUHP: Delivering Best in Class Service!

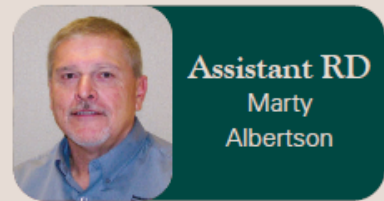
Meet Your MEUHP Field and Service Team

800-821-7303, ext. 1179 - info@meuhp.com

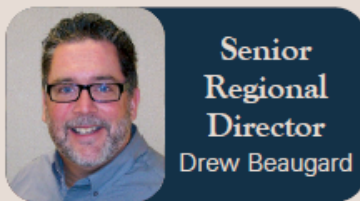
Northwest Region



West Central Region



Central - STL Regions



Northeast Region



Southwest Region



Southeast - South Central Regions



State Director
Mark Iglehart



**Group Coordinator
Customer Service**
Missy Maxwell



**Cost Saver &
Customer Service**
Tracy Perkins



FTJ Senior Products
Bruce Kallmeyer



**Individual Products
& Customer Service**
Tim Cox