

**MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN**



**FOR SCHOOLS, BY SCHOOLS™**

PAYROLL SUPERVISOR MEETINGS  
SPRING/WINTER 2021

3/25/2021 update

# COVID-19 Benefits

The cost share waiver will be extended for testing and treatment:

**Diagnostic Testing - 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.

**Treatment and related visits through April 21, 2021**



## Today's headlines:

**Amid coronavirus pandemic, teachers' mental health suffers in ways they've never experienced**

**COVID's mental-health toll: how scientists are tracking a surge in depression**

**27% of teachers are considering quitting because of Covid, survey finds**

# MEUHP's Employee Assistance Program

- ▶ Let us help you during these stressful times.
- ▶ Included as an MEUHP member at NO COST
  - ▶ **Unlimited Phone Consultations**
    - ▶ (877) 622-4327
    - ▶ *Log-on to MyCigna for virtual visits*
  - ▶ **3 face-to-face counseling sessions for you and any members of your household. Household members do not have to be enrolled to use EAP**
  - ▶ Get help with a variety of issues:
    - ▶ Legal Consultations
    - ▶ Parenting & Childcare
    - ▶ Identity Theft
    - ▶ Senior Care
    - ▶ Pet Care
    - ▶ Financial Consultations

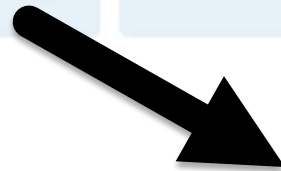


# 24/7 On Line / TeleHealth

**MDLIVE**<sup>®</sup>  
for Cigna<sup>®</sup>



Select Doctor by Type on [mycigna.com](https://mycigna.com)



## Talk to a doctor or nurse 24/7

Talk directly with a board-certified doctor or nurse via phone or video for help with minor, non-life threatening conditions at your convenience, any day of the week, 24/7, including holidays.

[View Details](#) 

## 24-7 access to cost-effective, non-urgent care

### Minor medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- › Acne
- › Allergies
- › Asthma
- › Bronchitis
- › Cold and flu
- › Constipation
- › Diarrhea
- › Earaches
- › Fever
- › Headaches
- › Infections
- › Insect bites
- › Joint aches
- › Nausea
- › Pink eye
- › Rashes
- › Respiratory infections
- › Shingles
- › Sinus infections
- › Skin infections
- › Sore throats
- › Urinary tract infections

MDLIVE providers can also conduct virtual wellness screenings.

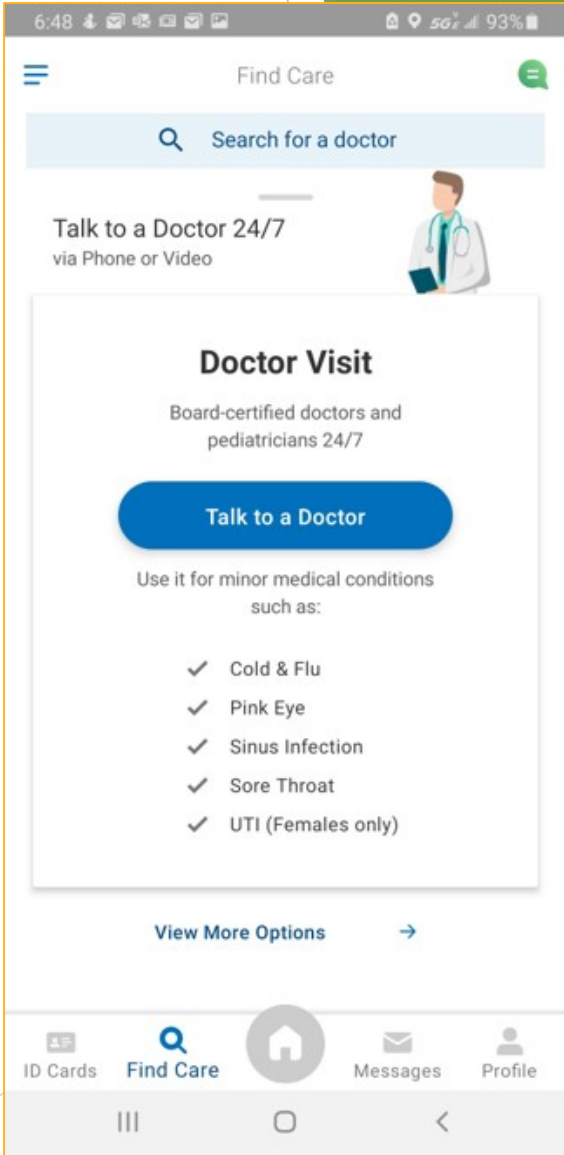
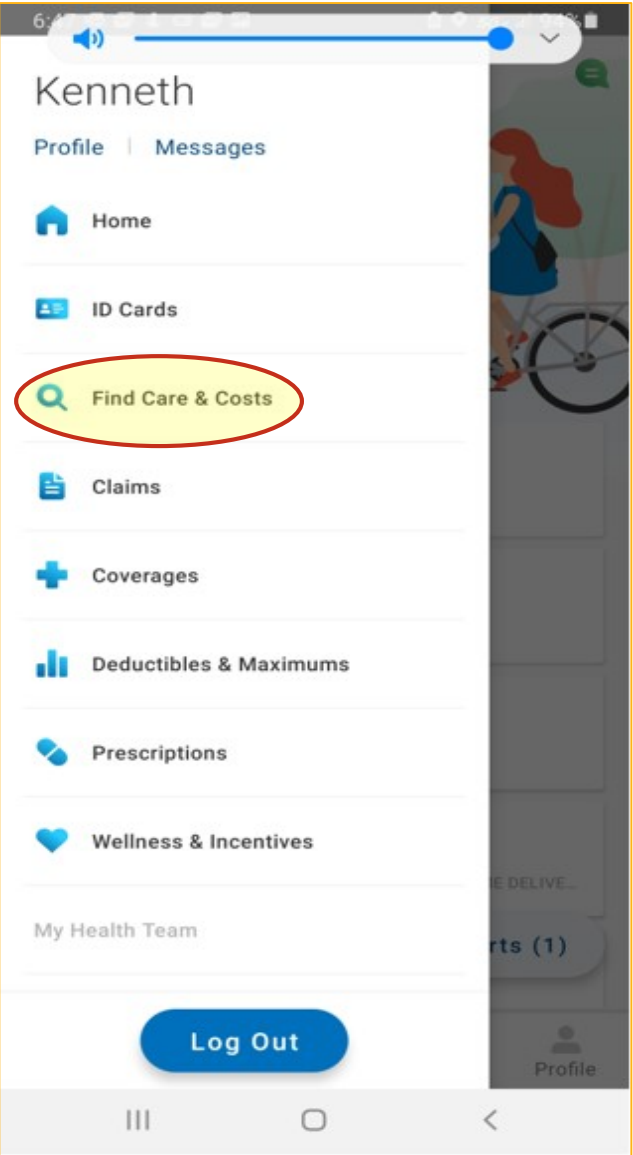
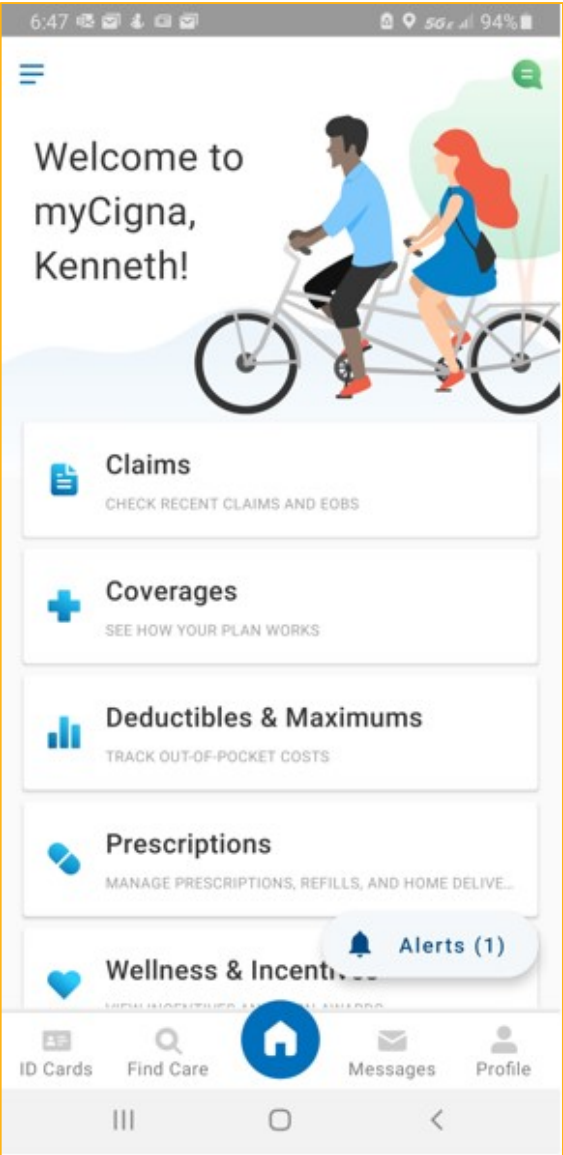
### Behavioral/Mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral conditions, such as:

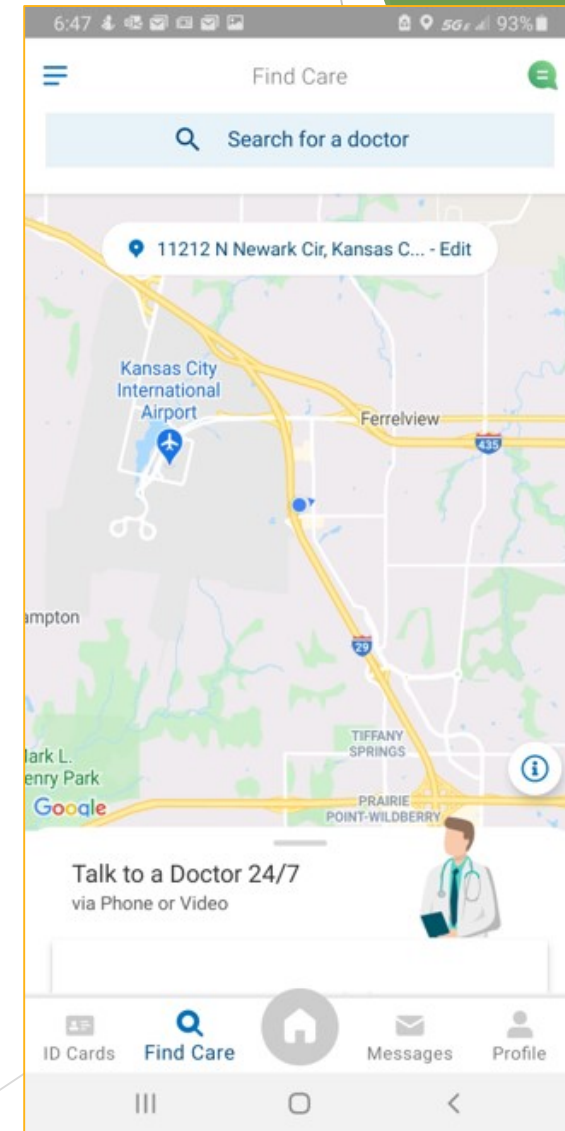
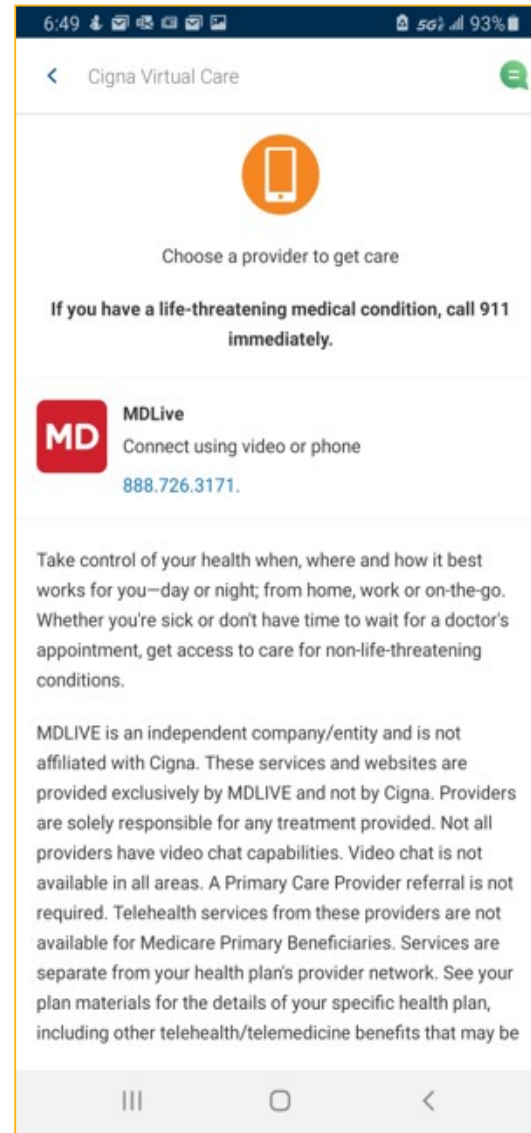
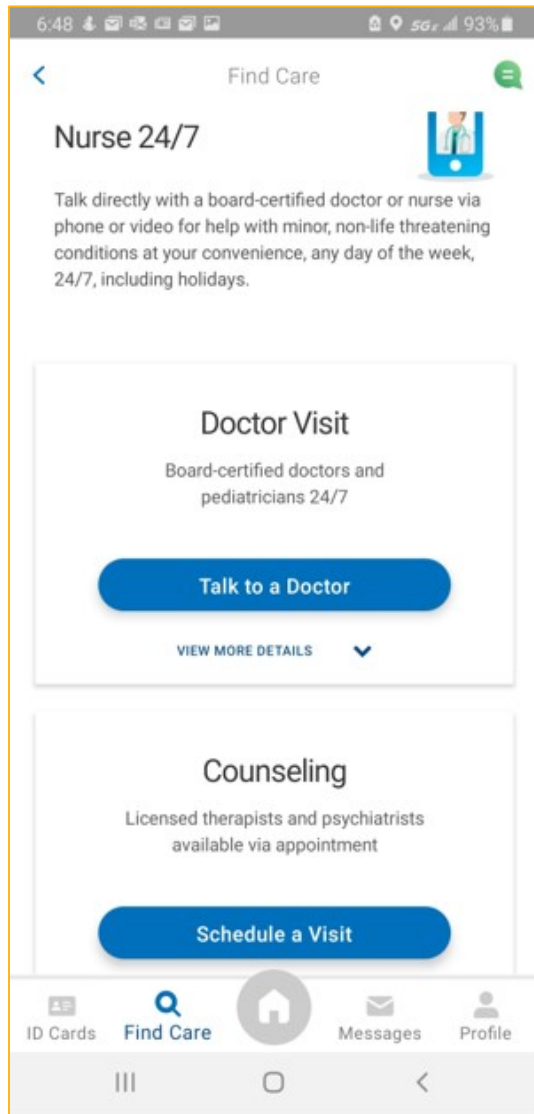
- › Addictions
- › Bipolar disorders
- › Child/Adolescent issues
- › Depression
- › Eating disorders
- › Grief/Loss
- › Life changes
- › Men's issues
- › Panic disorders
- › Parenting issues
- › Postpartum depression
- › Relationship and marriage issues
- › Stress
- › Trauma/PTSD
- › Women's issues



# How to access MDLive on your mycigna.com app



# Access nurse line, counselors and local providers with the mycigna.com app





# Virtual wellness screenings are available through MDLive



Home Find Care & Costs Claims Coverage Spending Accounts

## Talk to a Doctor or Nurse 24/7

Cigna has partnered with top telehealth providers, so you can easily connect with board-certified doctors and pediatricians 24/7.

### Doctor Visit

Connect with a doctor 24/7 for immediate care or schedule a wellness screening.

[Connect](#)

- ✓ Cold & flu
- ✓ Pink eye
- ✓ Sinus infection
- ✓ Sore Throat
- ✓ UTI (Females Only)
- ✓ Wellness Screenings

### Counseling

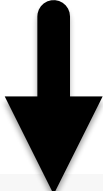
Licensed therapists and psychiatrists available via appointment.

[Connect](#)

- ✓ Anxiety
- ✓ Grief and loss
- ✓ Relationship issues
- ✓ Depression
- ✓ Medication management



# Virtual wellness screenings



Medical Visit	Wellness Visit	Therapist	Psychiatrist
Providers available 24/7 by secure video or phone for adults.	Consult with a Provider to review your lifestyle, vital signs and lab reports.	Talk therapy and strategy sessions.	Assessment and medication management.
<b>\$55</b> Per Visit Your cost	<b>\$0</b> Per Visit Your cost	<b>\$90</b> Per Session Your cost	<b>\$250</b> Per Session Your cost
<b>Use it for:</b> Allergies, Cold, Cough, Flu Exposure and Symptoms, Sore Throat, Minor Injuries, Pink Eye, Sinus Infection, Skin infections, UTI and more	<b>Use it for:</b> Advice on Diet, Exercise, Vaccines, Screening Tests, Specialists and more to help you feel better and live longer.	<b>Use it for:</b> Addictions Anxiety Bipolar Disorder Depression Grief and Loss and more...	<b>Use it for:</b> Anxiety Bipolar Disorder Depression Panic Disorders Trauma and PTSD and more...
<a href="#">Learn More →</a>	<a href="#">Learn More →</a>	<a href="#">Learn More →</a>	<a href="#">Learn More →</a>
<a href="#">See First Available</a>	<a href="#">Schedule A Visit</a>	<a href="#">Schedule A Visit</a>	<a href="#">Schedule A Visit</a>
<a href="#">Schedule A Visit</a>			

24 Hour Nurse Line - No Cost

**(800) 244-6224**

Help determine the most appropriate steps for care -  
24 hours a day / 7 days a week!



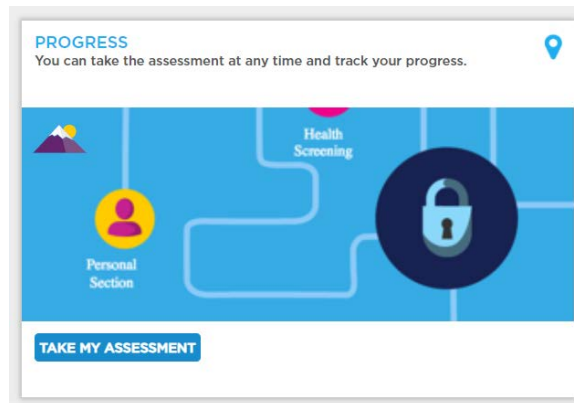
# MOTIVATE ME INCENTIVE REMINDERS!

## For Plan Year ending 6/30/2021

Gatekeeper Goal #1

**\$25**

On line Health Risk Assessment  
at [www.mycigna.com](http://www.mycigna.com)



Gatekeeper Goal #2

**\$50**

Biometric Screenings  
Either with provider OR  
on site with Quest



# Physical or OB/GYN Well woman visit



**\$75**

All MEUHP Plans cover  
preventive care /  
wellness screenings  
at 100% with in-  
network provider.

(Routine mammograms are covered by the plan but do not earn an extra incentive.)

# Coaching Program



# \$50

**(800) 244-6224**

Coaching programs are:

- No cost to the member
- Telephone calls
- Scheduled on member's timeframe.

Examples of coaching programs include stress management, exercise help, healthy eating, nutrition, eliminating tobacco.



# BMI or Weight Loss



\$50

If BMI is less than 30

*or*

If member improves weight by 10% (with Cigna coaching program), member receives \$50.

# Pregnancy Support/Guidance




**\$150**

If enrolled during 1<sup>st</sup> trimester or \$75 if enrolled during second trimester.

Easy for members to enroll by calling:  
**(800) 244-6224**

# Centers of Excellence



 **Center of Excellence**

# \$250

For members who are having:

- Orthopedic back surgery
- Orthopedic joint surgery
- Cardiac surgery or
- Childbirth care

They can earn \$250 IF they have the procedure at a Centers of Excellence designated for that procedure on [www.mycigna.com](http://www.mycigna.com).



## MEUHP Cost Saver Program

- ▶ Advocate to research costs for non-emergency procedures
- ▶ Earn incentives of \$125 - \$500 if lower cost providers are chosen
- ▶ Voluntary program with potential savings for member & plan
- ▶ Examples of procedures that have qualified are MRI, x-rays, various surgeries, and colonoscopies.

Procedure	Estimate at Non-Cost Saver facility	Cost Saver Facility final cost	
Colonoscopy	\$4,027	Plan Pd	\$1,248.64
		Member Pd	\$0
MRI	\$1,983	Member Pd	\$420.00
Diagnostic Test	\$1,923	Member Pd	\$444.98
Surgery	\$66,000 - \$83,900	Plan Pd	\$20,837.48
		Member Pd	\$3,513.94
Diagnostic Ultrasound	\$978	Member Pd	\$64.82

Contact Tracy Perkins  
at (816) 489-8869  
for more information

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN

MEUHP

FOR SCHOOLS, BY SCHOOLS™

MEUHP Cost  
Saver Program



**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

(816) 489-8869  
tperkins@ftj.com



Members who respond to the monthly emails with a “takeaway” are entered to win one of 48 \$25 gift cards/month.

## Wellness Email Campaigns



### Communications by Month:

- o August – 146
- o September - 242
- o October - 207
- o November - 336
- o December - 317
- o January - 275

Example from a recent winner:

“Wow wow wow!!!!The only way you could make this easier for us is for you to go and have the procedure done for us. I love that you are doing all the leg work and there really should be no excuse as to why someone would pay more than is necessary.”




## MEUHP District Incentive Program



### *Earn money for your District's Wellness Committee!*

- Wellness Grant - Most (but not all) MEUHP Districts have received grant money from Cigna!
- Meet 60% participation for Health Risk Assessments, screenings and education sessions
- Wellness Ambassador Training



## HSA Members - Preventive Rx Benefit

▶ NO COST to HSA members for more than 200 preventive prescriptions including generic and brand name drugs (Max Plans) or generic (Plus Plans) for:

- ▶ Asthma
- ▶ Blood Clots
- ▶ Diabetes
- ▶ Heart Health
- ▶ High Blood Pressure
- ▶ High Cholesterol
- ▶ Osteoporosis
- ▶ Stroke

▶ ***Almost 30,000 scripts dispensed in 2019  
and almost \$2,000,000 in paid benefits***

# HSA CONTRIBUTION LIMITS

	2021	2022
Individual:	\$3,600	\$3,650
Family:	\$7,200	\$7,250

Includes any employer contributions

Catch up contribution for those age 55+ \$1,000



Simplify your Benefit Administration

*One Bill. One Monthly Payment.*

# Dental Plans



- ▶ Find the right dental plans for your employees.
- ▶ FTJ offers a block dental plan to help with better benefits and steadier rates
- ▶ No rate increases for 2021 on the FTJ block dental plan



## Vision Plans

- ▶ Find the right vision plans for your employees.
- ▶ FTJ offers a block vision plan to help with better benefits and steadier rates
- ▶ No rate increases for 2021 on the FTJ block vision plan
- ▶ Multiple vision networks available to find the one that fits your employees best.



# Group Life Insurance & AD&D Plans



- ▶ Forever GI - members can always increase coverage up to GI limits as long as they have the minimum coverage.
- ▶ District paid life plans available
- ▶ Supplemental life coverages available for member, spouse and children
- ▶ Employees can keep coverage when they leave district at same low group rates

# Hospital Helper Plans



**Fidelity Security  
Life Insurance Company**

- ▶ Additional coverage to help your employees cover the cost of their portion of the High Deductible Health Plans
- ▶ Benefits paid directly to employees
- ▶ District paid plans available as well as buy-up plans

# Open Enrollment Timeline



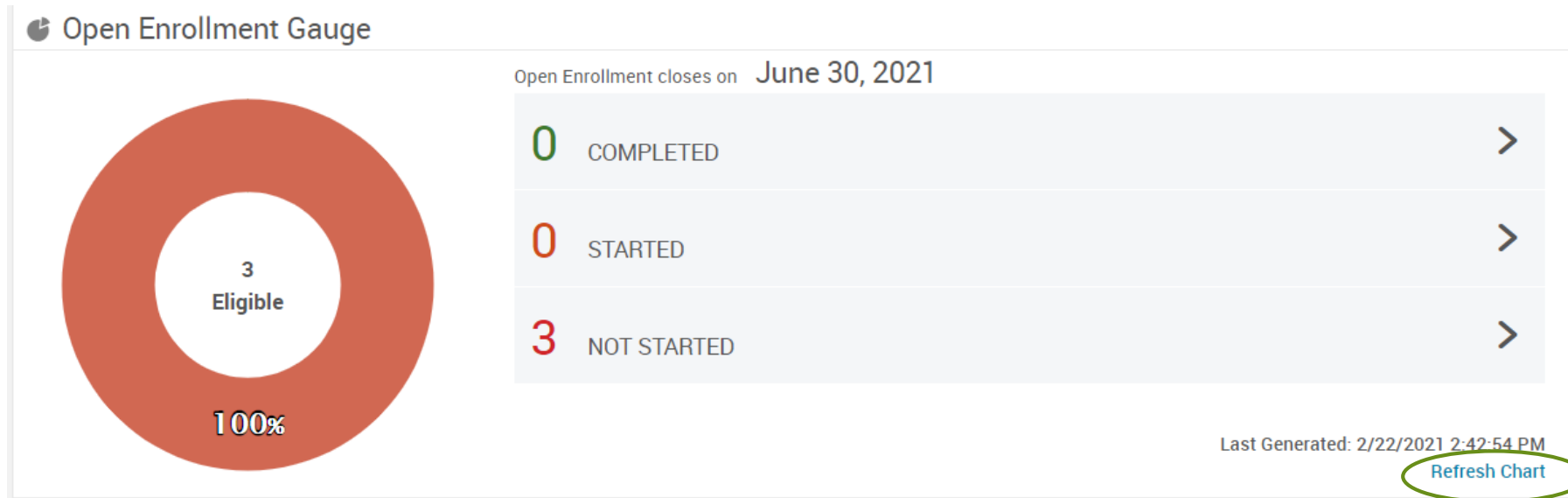
- ▶ MEUHP Regional Meetings
  - ▶ SC/SE - March 4<sup>th</sup>
  - ▶ WC - March 5<sup>th</sup>
  - ▶ CSTL / NE - March 9<sup>th</sup>
  - ▶ SW - March 10<sup>th</sup>
  - ▶ NW - March 11<sup>th</sup>
- ▶ All Renewal paperwork due by April 30<sup>th</sup>
- ▶ Open Enrollment window must be finished no later than May 21<sup>st</sup>

# Who must complete Open Enrollment?

- ▶ All active members who have benefits through the district beyond 6/30/21 will need to complete open enrollment.
- ▶ Retiree and COBRA members with active coverage beyond 6/30/21 will need to complete open enrollment.
- ▶ Any new hire between your districts open enrollment window and 7/1/21 renewal is eligible for an Open Enrollment effective 7/1.



# Open Enrollment Progress



Retiree and COBRA members will show up in the Open Enrollment Gauge above, but FTJ will contact them to process their OE.



# MEUHP At Your Service

If your staff members have questions on the MEUHP Program, contact your Regional Director:

SC/SE

Rob Johnson  
rjohnson@ftj.com  
573-832-2017

West Central

Steve Beckett  
sbeckett@ftj.com  
660-624-0446

Central /NE  
St. Louis

Drew Beaugard  
dbeaugard@ftj.com  
314-540-3739

Rod Weaver  
reweaver@ftj.com  
417-236-8045

Southwest

Harold Shoff  
hshoff@ftj.com  
417-205-5599

Northwest

Anne Slentz  
aslentz@ftj.com  
913-353-2251





# MEUHP At Your Service

## *Additional Supports*

- General Help/RD Support  
Missy Maxwell  
mmaxwell@ftj.com  
800-821-7303 ext. 1179
- Cost Saver Program  
Tracy Perkins  
tperkins@ftj.com  
816-489-8869
- Billing/Administration Requests  
FTJConnect Assistance  
  
admingroupmoed@ftj.com  
800-821-7303 ext. 1316  
  
Eric Volstromer, Team Lead  
evolstromer@ftj.com  
800-821-7303 ext. 1515



# Administration Reminders

# EFFECTIVE January 1, 2019

## NO Automatic Coverage for Newborns

- ▶ If employee wants to add baby to their plan, coverage will begin the date of birth and premium would be due for that month.
- ▶ Baby must be added to the plan within 30 days of date of birth.
- ▶ Example:  
Baby born 5/23/21 - Premium is due for month of May.



# Qualified Events are inevitable

- ▶ Qualified events must be documented in order to make mid-year changes. These should be scanned into Employee File on FTJConnect.
- ▶ Employees have 30 days from the date of the QE to make the change.
- ▶ Employees are **not** eligible to change products within MEUHP during a QE enrollment.
- ▶ Dependents going on/coming off of exchange coverage is a qualified event.



# How to change member to Retiree

- ▶ New this year, the FTJ Admin team will be processing all terminations of members who are eligible for Retirement benefits. Fill out the provided Template with your districts retirees and send to [admingroupmoed@ftj.com](mailto:admingroupmoed@ftj.com)
- ▶ The FTJConnect support team is available for questions or to help you with this process Monday - Friday from 8:30 am to 5:00 pm CST. They can be reached at 800-821-7303 ext. 1316.



# Template Sample

## FTJ Connect Retirement

EE Last Name	EE First Name	Date of Birth	Last Day Worked	Benefit Termination Date	Additional Notes
Smith	John	1/1/1960	5/21/2021	7/31/2021	Wants to keep all coverages
Jones	Sally	3/15/1965	5/21/2021	8/31/2021	Only wants to keep medical



# What benefits can retirees keep?

A retiring employee can keep medical/vision/dental/life benefits offered by the district as long as they were enrolled in those benefits at the date they retired.

The UNUM board-paid life can be kept as a retiree until age 65. For supplemental life policies, there are also portability and conversion options available. Portability keep member enrolled in same low group rates.

These forms can be found on FTJConnect. Payroll supervisors need to provide copies of portability and conversion forms at time of separation.

## Forms

[Unum Conversion Form 2017](#)  
Voluntary or Board Paid Life

[Unum Board Paid Life Portability Form 2017](#)



# Retiree Regulations/Dependent Benefits

Retirees have 1 year from retirement date to elect to join MEUHP medical plan, dental or vision plans offered by the district.

If a retiree cancels coverage for Medicare, spouse is then eligible for COBRA.

If a retiree is deceased, and spouse or children are currently covered on plan, and will be drawing member's PSRS benefits, then they are eligible to stay on plan as a retiree, not having to enroll in COBRA.



# What plans are COBRA eligible

Employees leaving your district, who are eligible can elect COBRA to continue these benefits:

- ▶ MEDICAL
- ▶ DENTAL
- ▶ VISION

Most employees are eligible to keep these benefits for 18 months, although longer options are available and are reviewed on a case-by-case basis.

# How to change member to COBRA

Pull up employee under User Admin and click on last name. Once the View/Edit screen comes up, click on Terminate Employment at the bottom left.

DISTRICT  
MANAGER

Search for User

Add User

Impersonate User

**View/Edit**

Life Events

Employee File

Family Information

Benefit Coverages

Billing History

Special Enrollment

Terminate Employment

Demographics
Employment
Compensation
Benefits

**Tammy Jacobson**

Demographic Information
Ed

First Name	Tammy
Middle Initial	
Last Name	Jacobson
Last Name Effective Date	
Suffix	
Social Security Number	025-69-8413
Date of Birth	2/14/1965
Age	52
Gender	Female

# How to change member to COBRA

Enter the termination date. Benefits will end as of midnight on the date that you enter in the second box, the termination date, not the last day worked.

The screenshot shows the 'ftj connect' interface for editing a user's employment termination information. On the left is a navigation menu with options like 'Search for User', 'Add User', and 'Impersonate User'. At the top, there are tabs for 'Demographics', 'Employment', 'Compensation', and 'Benefits'. The main content area is titled 'Tammy Jacobson > Edit Employment Termination Information'. It contains three fields: 'Termination Reason' (a dropdown menu set to 'Termination'), 'Last Day Worked' (a date field containing '05/22/2017'), and 'Termination Date' (a date field containing '08/31/2017'). At the bottom of the form are 'Save' and 'Cancel' buttons. The 'Save' button is highlighted in blue.

# How to change member to COBRA

The next screen will allow you to edit the last day of coverage dates for any benefits that may be different than the others.

### Terminate Benefits

Terminate	Benefit Plan	Last Day of Coverage
<input checked="" type="checkbox"/>	HSA 3000 Embedded Preferred Care Blue	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Health Savings Account 3000	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Anthem Dental	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	EyeMed Vision	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Unum Basic Life	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Unum Basic Dependent Life	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Unum Voluntary Employee Life	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Unum Voluntary Child Life	<input type="text" value="08/31/2017"/>
<input checked="" type="checkbox"/>	Unum Voluntary Spouse Life	<input type="text" value="08/31/2017"/>

# How to change member to COBRA

Once you have hit save, you should see the successful message in green.

The screenshot displays the user interface for editing employment termination information. On the left is a navigation menu with options: DISTRICT MANAGER, Search for User, Add User, Impersonate User, View/Edit, Life Events, Employee File, Family Information, Benefit Coverages, Billing History, Special Enrollment, and Terminate Employment. The main content area features a green success message: "Employment Termination information was saved successfully." Below this are tabs for Demographics, Employment, Compensation, and Benefits. The current view is "Edit Employment Termination Information" for Tammy Jacobson. The form includes a dropdown for Termination Reason (set to Termination), a date field for Last Day Worked (5/22/2017), and a date field for Termination Date (8/31/2017). At the bottom are Save and Cancel buttons.

DISTRICT MANAGER

Search for User

Add User

Impersonate User

View/Edit

Life Events

Employee File

Family Information

Benefit Coverages

Billing History

Special Enrollment

Terminate Employment

Employment Termination information was saved successfully.

Demographics Employment Compensation Benefits

Tammy Jacobson > Edit Employment Termination Information

Termination Reason Termination

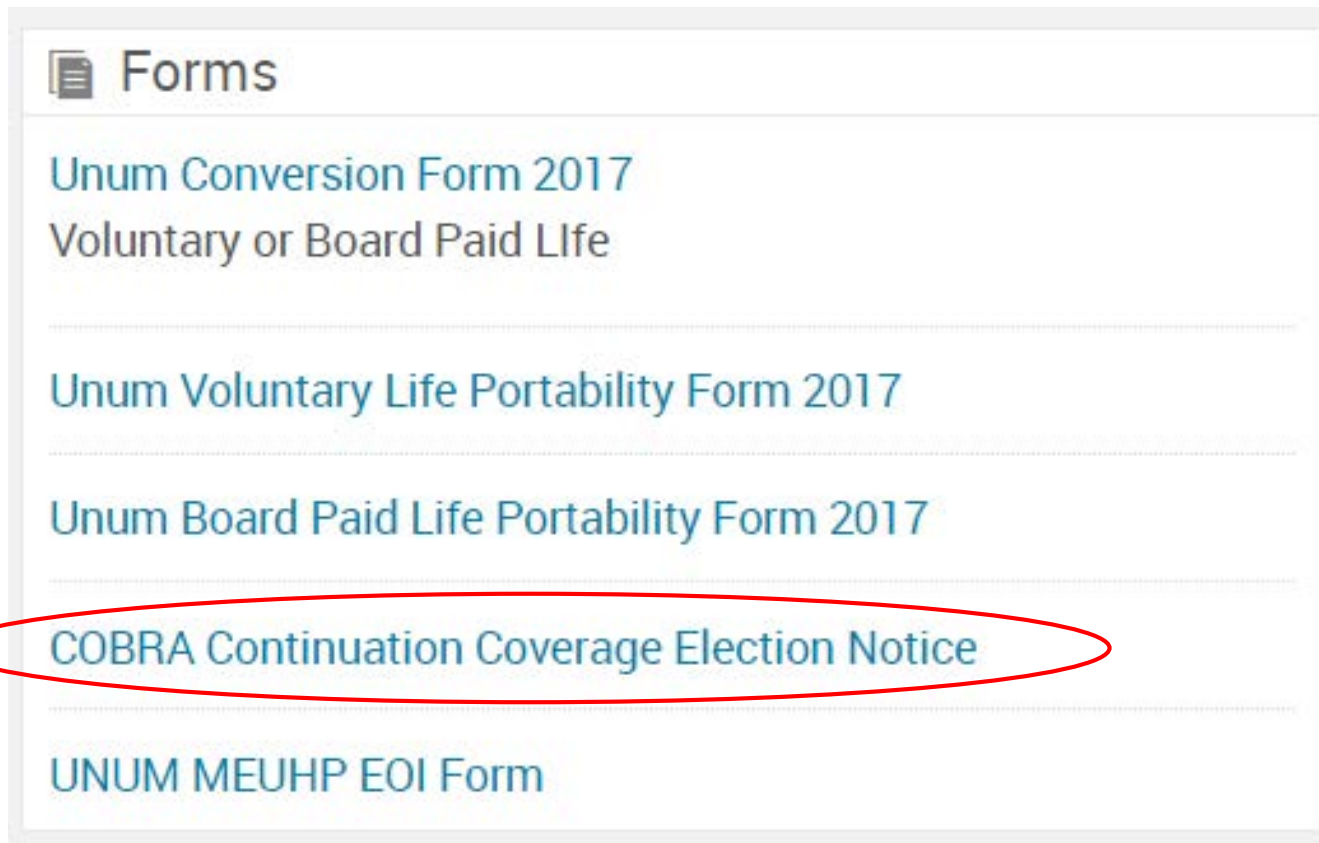
Last Day Worked 5/22/2017

Termination Date 8/31/2017

Save Cancel

# How to change member to COBRA

District completes and provides to employee Cobra form, found on FTJ Connect homepage for your convenience.



The screenshot shows a web interface with a header 'Forms' and a list of links. The link 'COBRA Continuation Coverage Election Notice' is circled in red.

Forms
<a href="#">Unum Conversion Form 2017 Voluntary or Board Paid Life</a>
<a href="#">Unum Voluntary Life Portability Form 2017</a>
<a href="#">Unum Board Paid Life Portability Form 2017</a>
<a href="#">COBRA Continuation Coverage Election Notice</a>
<a href="#">UNUM MEUHP EOI Form</a>



# How to change member to COBRA

Payroll supervisor uploads copy of form given to Employee into FTJConnect under employee's file, and click "save":

**Employee File**

AMY D KELLYTEST5

\* Title

Description

\* Document Type

\* File  cobra\_notice\_10\_2013.pdf

Employee Viewable

\* Fields are required

# How to change member to COBRA



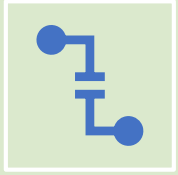
- ▶ Employee returns completed form to FTJ if they want to elect COBRA.
- ▶ FTJ Administration department will setup the employee with the COBRA election in FTJConnect once the form is received.
- ▶ If form is received back by district, payroll supervisors can upload the completed form to the Employee File in FTJConnect and/or send to [admingroupmoed@ftj.com](mailto:admingroupmoed@ftj.com) for processing.

# Retiree & COBRA Payments

- ▶ Individuals are billed on the 5<sup>th</sup> of each month for the following month
- ▶ All individual premium payments are due by the 1<sup>st</sup> of the month
- ▶ Retiree and COBRA members have a 30-day grace period if not received by the 1<sup>st</sup> of the month.
- ▶ Warning letters will be sent on the 15<sup>th</sup> of the month if not yet received.
- ▶ Members will be lapsed on the 1<sup>st</sup> of the following month and a lapse letter sent if premium still not received. Reinstatement is not typically available.
- ▶ Retirees have the option of having their premiums automatically deducted from checking or savings account on the 5<sup>th</sup> of each month.



# Terminations



Must be processed in FTJ Connect by the end of month in which benefits terminate.



Late terminations can have an effect on future costs of plans based on potential claims incurred.



Terminations can be entered in advance so long as the correct benefit termination date is entered.



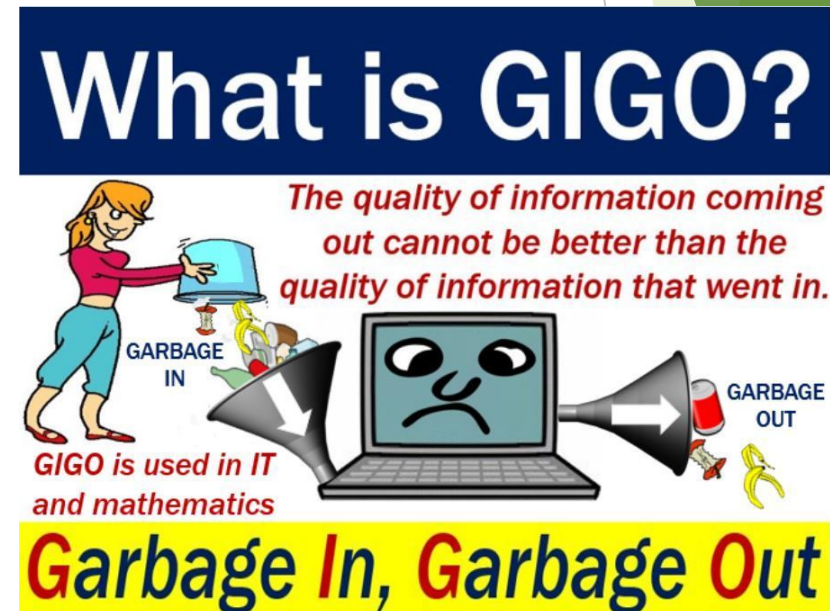
## *How can I receive a clean, accurate bill?*

- ▶ Enter your new employees as soon as possible.
- ▶ Make changes to existing employees timely.
- ▶ Make any changes you are aware of before you run your bill.
- ▶ Send backup when you aren't paying as billed for accurate reconciliation of premiums.
- ▶ Make sure all demographic information is correctly added to an employee's profile.
  - ▶ Address
  - ▶ Date of Birth
  - ▶ Social Security Number



## How important is what I put into FTJConnect?

- ▶ The information that you put into FTJConnect is what transmits to the carriers.
- ▶ Please no shortcuts like fake SSNs or other fake information
  - ▶ Social Security Numbers are required for all insureds and beneficiaries who are 12 months or older
- ▶ Follow the guides as provided for you.
  - ▶ Full instruction guides and tutorials are available on the homepage of FTJConnect
  - ▶ UserName is standard across entire plan
    - ▶ SchoolDistrictNumberFirstNameLastName





## What are alerts?

🔔 Alerts	
Address Changes	>
Address Changes (Exclude New Address Records)	>
Any Enrollment Complete	>
Enrollment Changes (EE Only)	>
Proposed Changes	>
Hide Untriggered Alerts	^
Terminated Employees	
Pending EOI	
Pending Enrollments Awaiting Approval - No EOI	
Pending Enrollments Awaiting Approval - EOI	
Pending Changes - No EOI	
Newly Added Employees	
Newly Added Dependent	
Employees Locked Out	
Employee File Documents	

A hand is shown in the upper right corner, moving a white chess piece (a king) on a chessboard. The chessboard is in the foreground, with various pieces in focus and blurred. The background is a bright, out-of-focus window with a sun flare. The overall image conveys a sense of strategic planning and decision-making.

# Small change, big benefits

Personal  
Retirement Plan

Investment portfolios customized  
to your unique goals

Educational tools and resources  
at your fingertips

Immediate access to your Online  
Retirement Plan Review™

## FTJRA is pleased to announce our partnership with PlanMember and some exciting enhancements to our retirement planning services.

- Retirement income gap analysis to keep you on track
- Personal Retirement Plan designed to construct a long-term financial strategy
- 24/7 access to an Online Retirement Plan Review™
- Online enrollment available for district 403(b)/457(b) plans
- Educational tools and resources at your fingertips
- Investment portfolios customized to your unique goals and time horizon



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# Questions



