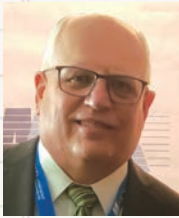


## Financial Report and Executive Director Update

### MEUHP Executive Director

*Greetings from myself and the MEUHP Board of Directors,*



*As I listen to my former colleagues discuss the beginning of the 2021-22 school year, three main themes are obvious; COVID-19, ESSER and staff shortages. While I had my share of issues, most notably funding being withheld due to lack of state revenue early in my career, I do not remember being faced with so many issues at one time. We know you have a lot on your plates, so we will continue to do our best to run your health program in a prudent and responsive way.*

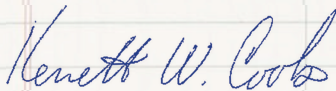
*The MEUHP continues to be on firm financial footing. End of September cash balances were \$5,764,563 with an additional earned 3Q pharmacy rebate of approximately \$500,000 for a total of \$6,264,563. I will discuss what our required reserves and target reserves are at the upcoming November Region meetings. I will also update you on our past two Board meetings and our plans for the July 1, 2022 renewal. The Region meetings will be held at six locations around the state from November 9 to November 19. Your FTJ Regional Director will be sending out your Region invite in the next few weeks.*

*I certainly hope that you plan to attend.*

*You might wonder about what your executive director does to earn his pay. Although it's hard to list all duties, my main day to day and week to week duties and activities are to monitor, and in some cases, assist members with claims, approve cost-saver rewards, manage our payments and bank accounts, work with Cigna and FTJ weekly, schedule and coordinate meetings, promote the MEUHP to new districts, and communicate with the Board and you on a regular basis. It seems each week I work on something new that helps make our program more responsive to members than any other health benefit program in the state for educators. For the 12 years of our program's existence, this is always what we had in mind – a program that was unique, fiscally responsible, and responsive to the healthcare needs of educators in Missouri.*

*If I can answer your questions, listen to your concerns, or just visit in general, you can reach me anytime at [kcook@meuhp.com](mailto:kcook@meuhp.com) or 573-276-8717. It's a rewarding yet challenging position and one that I take seriously on your behalf. Thank you, for your support of the MEUHP – For Schools, By Schools.*

Ken Cook



Executive Director

[kcook@meuhp.com](mailto:kcook@meuhp.com)

# Our Focus on Wellness

## Back-To-School Efforts for Members

The 2021 successful start of a new school year and the fall semester brings new hope for a better time than what we experienced one year ago. While the COVID-19 issues haven't gone away, Missouri educators are doing an outstanding job of serving their students and communities. We know schools will be stronger to face whatever the future brings, because of the great people dedicated to educating children.

To support your efforts, you deserve organizations who are able and willing to work hard on your behalf. And, when it

comes to health insurance, the MEUHP and Forrest T. Jones & Company stand alone with best-in-class wellness benefits and service. In August we mailed an 8-page newsletter containing important program features to all members. We also created a membership review document with highlights and resources for you and



for prospective members. You can access these documents and more in the Resource Library at [www.meuhp.com](http://www.meuhp.com). For **Schools, By Schools™** is more than a slogan. It's a way of life for the staff who serve MEUHP members.

Starting in early August, FTJ's MEUHP representatives attended many district staff education and wellness meetings to explain benefits, talk about the importance of a healthy lifestyle, answer questions and assist with new hire enrollments. Additionally, FTJ's representatives have helped our districts with the Superintendent Survey, District Wellness Grants and the District Wellness Incentive process. 75 superintendents to date have completed their wellness survey and submitted their grant application, which are the first two steps in satisfying our District



Wellness Program requirements for the 2021-22 plan year. During our last plan year, collectively our districts and members earned over \$430,000 in wellness incentives.

As simple as it may sound, the focus of the MEUHP program continues to be on helping members understand their benefits, how to maximize benefits, and ways to improve their personal health. We are committed to benefits education to those who are educating our state's students! As you will see from the other articles in this newsletter, there are many opportunities for members to personally benefit by using their MEUHP benefits. The Cigna Employee Assistance Program is included at no cost to members, offering important counseling and resource services that seem to be needed now more than ever. Members on health savings account based plans have access to a wide range of free medications for prevention of many health related diseases. Additionally, the MEUHP offers unparalleled opportunities to save money on many healthcare procedures and receive great customer service through the Cost Saver Program.

The bottom line is the MEUHP offers not only great healthcare protections, but also many great programs designed to help provide real solutions for our member's health care needs. And we believe that is what a great healthcare program is all about – the members.

Be sure to contact your FTJ Regional Director for more information and resources to assist with your district and staff's employee benefit and wellness needs.

# Update on MEUHP Wellness Programs

The MEUHP monthly wellness communications contests are very popular. Each month over 200 members respond to our email on a health benefit topic and names are drawn from those responding for 48 \$25 gift cards. This month's email on how to read your Explanation of Benefits (EOB) was sent to superintendents on October 4th. Please make sure you are forwarding these emails to your staff, so they have a chance to participate. Added to this year's challenges is a chance to win one of two Peloton bikes.



## 2020-21 Plan Year MEUHP Wellness Statistics:

- >50% of members completed one or more individual incentives
- Member Incentives: \$390,725 (biometrics, physicals, maternity, weight loss, coaching)
- 2474 Member Responses to the Monthly Communications Contests
- 64 Onsite District Biometric Wellness Events
- District Incentives: \$ 58,370 41 Districts
- District Wellness Grants: \$ 22,050 71 Districts

## Quotes from the 2021-22 Wellness Survey

### What Our Superintendents Say...

*The MEUHP wellness program has motivated people to attend biometric screenings, visit with a Health Coach, and has motivated many employees to improve their overall health.*

*The wellness incentives empower our staff to take charge of their own health. We had nearly 100% of our staff participate in the Staff Wellness Clinic Day.*

*We have been able to implement special programs over the past couple years through the wellness grants.*

*It has encouraged better and healthier wellbeing for our staff.*

### What Staff Members are Saying...

*I found the August Communication very interesting and beneficial. I feel I am not alone when I say I am very particular on what provider I use at my age.*

*Thank you, once again, for providing us with such valuable information. I am SO VERY PLEASED with the user-friendly information we get from CIGNA!!*

# Cost Saver Savings and Member Satisfaction – A Winning Combination!

We have had over 70 inquiries about the Cost Saver program since July 1, 2021. During the last plan year, of the over 200 inquiries, 115 were approved to receive a Cost Saver. It's a total voluntary process! So far, of those approved, approximately 50% used our recommendation and received an incentive. To date, over \$12,000 in incentives have been earned by members and the members and MEUHP have realized well over \$100,000 in cost savings. Through the process, members are also learning more about their benefits and that



Tracy Perkins or Missy Maxwell and let them know what test or procedure has been ordered by your doctor. They will find out if it qualifies for Cost Saver

going to be approximately \$2300. Member did not schedule but instead reached out to Cost Saver. After some research Cost Saver recommended a facility that member used for scan. Cost of the scan at Cost Saver recommended facility was \$250 and member earned a \$250 incentive from Cost Saver.

The bottom line is that the MEUHP wants members to know that it is okay to ask providers for cost estimates to use their dollars wisely as this member did. We may be able to help you save and earn an incentive so please call and

**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**



MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN



FOR SCHOOLS, BY SCHOOLS™

### **"Cost Saver is a Godsend!"**

*I needed an endoscopy and (the local provider) was going to charge me \$2,000 up front! I just cried and went home because I didn't have the money. With Cost Saver, I was able to secure the same test for only \$695 out of pocket!"*

**Member, Clearwater R-I School District**

MEUHP is administered by Forrest T. Jones & Company 

and if it does, they will get the recommended facility information back to you so you can then decide if you would like to make an appointment with the recommended facility. We are attaching a flyer you can forward to

healthcare providers and locations can have a major impact on quality and cost of care.

We need your help to continue to reinforce this great program with your staff members. The Cost Saver Program is quite simple to use, and it never hurts to ask if a procedure or test will qualify. All a member must do is reach out by phone or email to

your staff.

Here is a good example of how the Cost Saver Program works: Member reached out to Cost Saver because their doctor had recommended a chest CT scan. Member's doctor recommended a local facility that called to schedule the scan. Member inquired with the local facility about the cost of the scan and found it was

**An ounce of prevention is worth a pound of cure. Ben Franklin**

# MEUHP Wellness Onsite Biometric Screenings

## Helping Members Know Their Numbers & Improve Their Health

64 MEUHP Districts held onsite biometric screening events last year, with 60 Districts using Quest Diagnostics, MEUHP's endorsed onsite biometric screening provider. The one question we hear most often about wellness programs is: "So what is the ROI of the program?" Well, we can say it's clearly POSITIVE. Not only are members getting great information about their personal health and their health insurance benefits, but some are also finding out they have some major health issues that they are directed to see their primary care physician about, or in some cases to seek immediate care for a life-threatening condition. Health improvement. Less worry. And, yes extending lives of some members. We believe the ROI of a focus on wellness is priceless and that is why we focus on wellness and "health" benefits for members and not only on the price of coverage. MEUHP is focused on members and that's why we are not the same as every other health plan for educators.



**Cigna.**

MEUHP insureds can easily earn up to **\$250** per plan year in wellness incentives offered through the Cigna network.

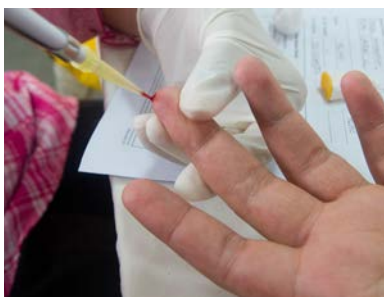
MEUHP is administered by Forrest T. Jones & Company **ftj**



More than **90¢** of every premium dollar paid by the districts is spent on benefits and wellness services for members.

MEUHP is administered by Forrest T. Jones & Company **ftj**

### Facts about Quest Biometric Screenings



Biometric screenings are a series of health tests, provided conveniently at the workplace, designed to offer insight into your employees' health status. A quick, relatively painless finger-stick blood draw allows for instant results and identification of

risks that will help employees take action to improve their health, and help you reduce overall medical costs. With biometric screenings provided by Quest Diagnostics® and data integration with your Cigna plan, it can be easy and affordable to bring onsite biometric screenings to your work site. To learn more, contact your FTJ Regional Director.

***Did you know only about 1 in 4 adults (24%) with hypertension have their condition under control and hypertension puts you at risk for heart disease and stroke, leading causes of death in the U.S.***

<https://www.cdc.gov/bloodpressure/facts.htm>

# MEUHP Technology and Resources Make Life Better and Easier for Members

## Automated benefit file feeds.

In addition to the user friendly, state of the art online enrollment and benefit system, FTJConnect, the MEUHP now offers member districts access to monthly benefit file feeds into their payroll system that will streamline employee benefit changes in the school district's enrollment system (limited to certain school payroll vendors at this time). Contact your FTJ Regional Director for additional information.



## Video presentations and other resources

FTJ has developed online resources for enrollment assistance for employees and a presentation for wellness benefits available to members. Plan resources and other educational information are also available at [www.meuhp.com](http://www.meuhp.com) on the resource library tab.

## FTJConnect Payroll Integration with SUI or SisFin



Think of the time school benefits administrators can save – and errors you can avoid- by importing your benefit deductions directly from your benefit enrollment software into your payroll system. No more tedious entering of deductions and double-checking systems. While the payroll integration is a game changer year-round, it's particularly advantageous during the summer with new hires and the annual open enrollment.

If your payroll software is one of the two leading systems in Missouri, SUI or SisFin, you'll definitely want to visit with the FTJConnect team to learn more about this new service available through FTJ, MEUHP's third-party administrator. We plan on having informational meetings

on this new service in December. If you have questions before that time, please contact your FTJ Regional Director or Eric Volstromer in FTJ's home office at [evolstromer@ftj.com](mailto:evolstromer@ftj.com).

*Thank you, for your support of the MEUHP and your work for public education!*

# 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

**Rod Weaver**  
Regional Director

**Marty Albertson**  
Assistant RD

**Anne Slentz**  
Senior Regional Director

**Tracy Perkins**  
Regional Director & Cost Saver

**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



**Bruce Kallmeyer**  
FTJ Senior Products



**Tim Cox**  
Individual Products & Customer Service