



## Spring 2022 Open Enrollment Newsletter

### A quick look – from Ken Cook, MEUHP Executive Director



Dear Member,

Once again, we are marching into Open Enrollment Season! And once again, this year has been challenging on several fronts. Thank you, for your steadfast service to your district and students.

As always, MEUHP puts you and your family's needs front and center when evaluating the MEUHP program each year. One of our programs – the MEUHP Cost Saver Program – is quickly becoming very popular with many staff members. 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 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](mailto:info@meuhp.com). We strive to provide quality service and are always open to suggestions on how to improve our program.

Don't forget – you still have time to earn up to \$250 in incentives through the Motivate Me program if you haven't done so yet. On July 1, the incentives will begin again for the 2022-2023 school year.

Sincerely,

A handwritten signature in black ink that reads 'Kenneth W. Cook'. The signature is written in a cursive style.

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

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## Open Enrollment on FTJConnect

Open Enrollment is or will soon be available for your District on [ftjconnect.com](http://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 31<sup>st</sup>. As always, you can contact FTJ at 1-800-821-7303 ext. 1179 or email [info@meuhp.com](mailto:info@meuhp.com) if you have any questions.

# Cost Saver: Let Us Help Save You 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!

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 call or text 816-489-8869 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 the Cost Saver Program was implemented, members have saved over \$50,000 by using Cost Saver facilities – and have earned an additional \$20,000 in incentives! This also benefits the entire MEUHP program – with over \$275,000 in savings since July of 2020. These low cost choices have saved the MEUHP an average of \$3,000 per procedure.

What qualifies for Cost Saver? MRIs, colonoscopies, knee surgery, joint surgery, and more. See below for examples of cost savings for both the plan and the members!

### *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](http://mycigna.com) ID: meuhp**

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## **Health Savings Account Contribution Limits for 2022: \$3,650 Individual Coverage. \$7,300 Family Coverage. Age 55+ \$1,000 Catch-up**

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

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## **MotivateMe Incentives: Have You Taken Care of Yourself?**

With the **Motivate Me** program, you can earn incentives and **take care of yourself** all at the same time. It's very simple to get started in the **Motivate Me** program. All you need to do is visit [myCigna.com](http://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](http://mycigna.com).**

## **Retiree Hotline!**

**If you're a retiree on the MEUHP Plan and have questions about benefits or enrollment, please call our retiree hotline:**

**800-821-7303, ext 1179**



## **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, seniorproducts@ftj.com.**

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## **MEUHP Monthly Member Communication Contest**

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

### **MEUHP February Communication Contest” Preventive Care**

Your health care plan covers specific preventive care services. Even when you're in the best shape of your life, a serious condition with no symptoms may put your health at risk. Using these services at the right time can help you stay healthier by:

Preventing certain illnesses and health conditions from happening  
Detecting health problems at early stages, when they may be easier to treat



### **Sample member response from one winner of the February contest:**

The Preventive incentive program is one of the best things a company can do for their customers. Most people would never think about doing the things covered under MEUHP's incentive program, but when you attach a monetary component, teachers are always on board for that extra dollar. Personally, I never participated in any program like this until I became a member of MEUHP. Great Idea, Great Results, Great Program! Keep up the good work!!!