

MISSOURI EDUCATORS
UNIFIED HEALTH PLAN

MEUHP

FOR SCHOOLS, BY SCHOOLS™



2022 - 2023

Membership Review

(Information Current as of July 2022)



Forrest T. Jones
& Company®

For more information contact Ken Cook, Executive Director
at 573.276.8717 or kcook@meuhp.com

Missouri's Premier Health Program

Created By Schools, For Schools

MEUHP is Missouri's largest statewide self-funded health plan for school districts. Formed in 2009 as a non-profit organization, MEUHP provides school districts with greater transparency and control over the health plan they offer to their employees. Today, MEUHP serves 96 districts throughout Missouri.

- ✓ *School District Controlled*
- ✓ *Superintendent Driven*
- ✓ *Employee Focused*

Established to Maintain Quality and Control Costs

MEUHP is owned and controlled by its member school districts, which direct the activities of the program through a board of directors they elect. Day-to-day operations are managed by an executive director, hired by the MEUHP board, and assisted by the plan's broker/administrator, Forrest T. Jones & Company of Kansas City.

MEUHP Leadership

Executive Director
Ken Cook



President
John French
Lewis Co C-1



Vice President
Jaret Tomlinson
Excelsior Springs



Treasurer
Terry Mayfield
Drexel R-IV



Secretary
Danny Johnson
King City R-1



The MEUHP Difference

The MEUHP was built from the ground up to be different—to give school districts unprecedented control over one of their largest annual expenditures. Here are a few of unique qualities that set our program apart.



Transparency

Each district receives detailed reports on its plan utilization and cost as well as full financial reporting and disclosure on MEUHP as a whole.

Strength

96 participating districts and more than 7,500 lives covered as of July 1, 2022

Stability

Established in 2009 and led by 9 elected superintendents and full-time executive director; step rating structure for sustainable and fair district rates.

Service

Emphasis on member education to improve health outcomes and streamlined administration for districts

Flexibility

10 HSA and PPO health plan options, each with its own cost structure; life and ancillary health coverages available on a voluntary basis

Wellness

Wellness incentive program rewards employees' healthy lifestyle choices; Employee Assistance Plan included in all health plans.

Value

Cost Saver Program, Centers of Excellence and TeleHealth technologies help employees access top-quality care at the lowest cost

Flexible Plans That Put Your District in Control

MEUHP's health plans give school employees the freedom to select from ten different benefit options to craft a healthcare program that best serves their needs.

5 PPO Options

Individual calendar-year deductibles ranging from \$500 to \$5,000

Office visit copays from \$20 to \$50

Rx copays starting at \$10

5 Health Savings Account Options

Individual calendar-year deductibles ranging from \$3,000 to \$7,000

Preventive Rx includes medications in 8 therapeutic classes covered at no cost to members who select a Health Savings Account plan

All Plans Include:

- Behavioral health coverage through Employee Assistance Program and health plan benefits.
- Wellness incentives and integrated programs for improving member health.
- Special "one-child" rate category can provide significant savings on premiums to small families.
- Large nationwide, statewide and local provider networks, with access to top-tier medical providers, including Barnes Jewish Hospital, the University of Missouri Hospital, the University of Kansas Medical Center and Mercy Health System.
- MEUHP's Cost Saver Program offers personalized assistance to help find top quality and cost-conscious medical care.
- One easy-to-use cloud-based enrollment and administration system, with no-pressure personal assistance from caring and experienced professionals.
- Employee educational information, including videos, digital tools, in-person and online advisors.

Quality Non-Medical Plans

Arranged and offered by Forrest T. Jones & Company

These supplemental insurance plans, which can be board-paid or voluntary, provide additional security for the employees and families of MEUHP member school districts.

Life Insurance

Life insurance and accidental death benefits are underwritten by Unum Life Insurance Company of America. The employer-paid plan is competitively priced and offers flexible benefit options to fit your District's needs. The voluntary plan for employees and their families through Unum Life features generous guaranteed-issue face amounts—up to 5 times an employee's salary to a maximum of \$200,000 with no health questions (spouses up to \$50,000 and children up to \$10,000).

Dental Insurance

Board-paid and voluntary dental insurance plans from several top-rated carriers can be customized to meet the needs of your employees and their family members.

Vision Insurance

Board-paid and voluntary vision plans help defray the cost of eye exams, lenses & frames, contacts — even LASIK surgery.

Hospital Indemnity Insurance

Hospital Helper indemnity plans complement high-deductible health plans and PPO plans alike. This supplemental insurance coverage helps pay out-of-pocket expenses when an employee or family member is hospitalized.

Details on available plans can be found in the Appendices.



Cigna Strong for Your School District

Cigna is a global health services company, delivering excellent provider discounts and offering ultra-competitive administrative service fees. MEUHP leverages the strengths of Cigna for the benefit of our members.



Cigna's customized services and programs for MEUHP are designed explicitly to enhance:

- *Whole-Person Wellness, with a focus on preventative health benefits and employee education.*
- *Streamlined benefits administration through easy-to-use tools and communication.*
- *Cost containment strategies without sacrificing value.*

CIGNA BY THE NUMBERS

13th

largest public company in the U.S.
(Forbes, 2020)

180 million

customer and patient relationships in more than 30 countries and jurisdictions.

IN 2020

rated highest by employers for driving healthcare quality. *(The Leapfrog Group)*

Outstanding Rx Benefits

Cigna delivers world-class prescription benefits, with flexibility to get prescriptions locally or through a convenient mail-order program. Depending on the plan chosen, more than 160 preventive medications for common conditions are available at no charge!



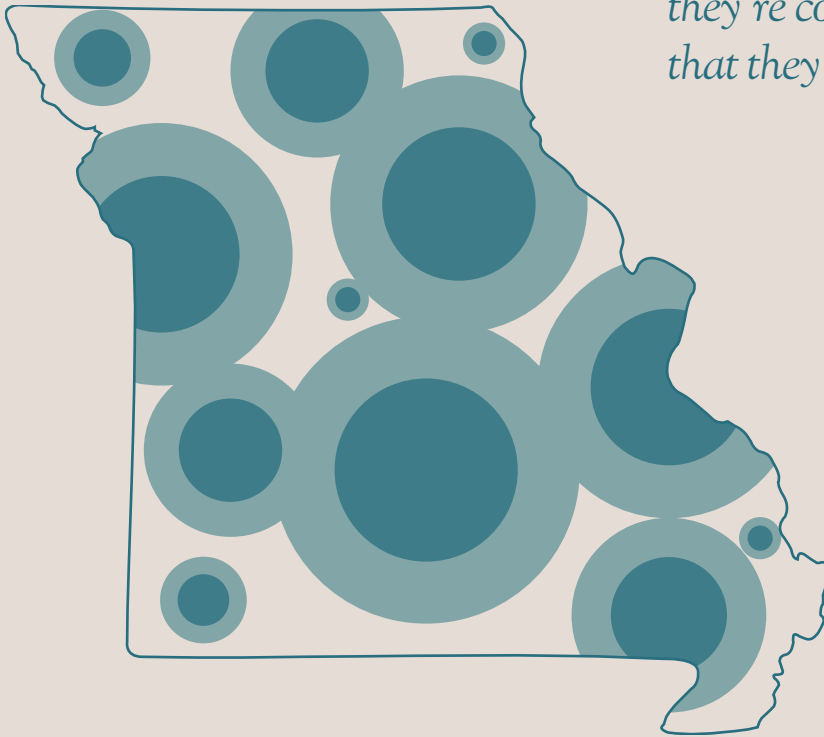
Our Promise: Choice and Coverage

As a self-funded and member-driven plan, MEUHP partners with Cigna to provide the best coverage from a large network of providers—the local and national providers you know and trust.

“We’ve yet to find any [employee] who hasn’t been able to get to a place where they’re covered and get to the doctors that they want to see.”

Travis Dittmore

Superintendent,
Buchanan County R-IV School District



“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

Transparency in Everything

MEUHP was formed in 2009 to provide fair and transparent pricing to districts for their employee group health plans. As part of that commitment, member districts receive comprehensive reports, along with recommendations for controlling costs. This level of transparency is unprecedented in the Missouri school district market.

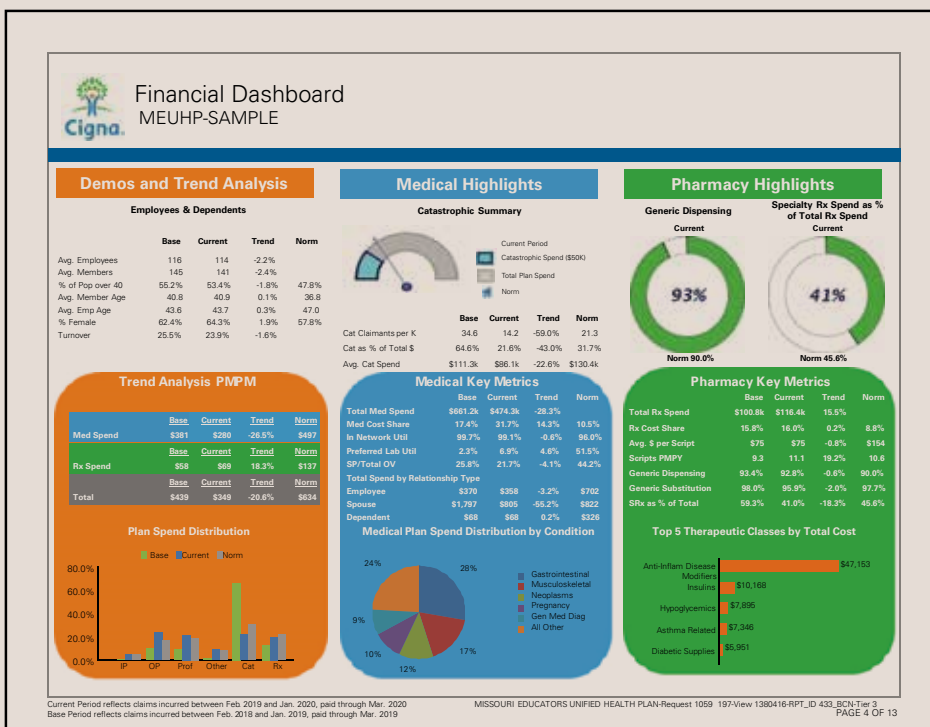


“MEUHP provides the data our districts need to understand our healthcare costs, how we can control those costs, and the strategies to make a difference. With this understanding, it’s clear to me that cost shouldn’t be the only deciding factor when choosing a healthcare program ... it’s overall value.”

Dr. Kevin Goddard
Superintendent
Rich Hill R-IV



Utilization reports are presented on a quarterly basis to districts with more than 51 covered employees.



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

Excellence in Service

From the moment you join the MEUHP program, you'll have a dedicated team 100% committed to your district. Seamless service and no-hassle implementation come together immediately to save you time so you can focus on the bigger picture.

Your Plan Administrator Forrest T. Jones & Company



MEUHP programs are administered by Forrest T. Jones & Company (FTJ), a Kansas City, Missouri-based insurance broker/administrator serving Missouri educators and school districts since 1953. Service is at the cornerstone of the MEUHP program, and FTJ carries out that commitment every day with every interaction.

As part of the program, you can count on comprehensive assistance when it comes to enrollment, billing, payroll efficiencies and more. You'll also enjoy a range of ready resources to make your team's job even easier, including FTJConnect, an easy-to-use online platform for group benefits enrollment and administration.

Unparalleled Commitment To Your District.

You'll get personal, prompt service from your dedicated field and service team and our professional Missouri home office staff.



“No matter what the question, change, or problem that needs to be addressed, I can always count on the MEUHP team at FTJ to get it taken care of in a fast and extremely professional manner. I feel at ease knowing all of our school district’s insurance needs are met.”



Dr. Scott Archibald

Retired Superintendent
Orrick R-XI School District

OUR COMMITMENT: EXPERIENCE, EMPATHY, EFFICIENCY

Focused on Wellness. Investing in your Future.

Cigna's proactive focus on whole person health and wellness supports the well-being of your district's employees and their families—and helps control total plan spend at the same time.

Customized Well-Being Strategies Lead to Lower Costs

Our innovative approach on helping schools create healthy cultures benefits everyone. A healthier staff is a more productive staff. Educators who exemplify good health and good choices are positive influences on students.

This attention to prevention also minimizes larger, long-term risks to the plan. So, you can work toward more affordable, predictable and simple healthcare solutions.



Wellness Benefits Your Team



Well-Being Tools

Your employees have access to a range of resources, including a no cost *employee assistance program* (EAP), wellness coaching, lifestyle management programs, as well as maternity and chronic condition support.



Technology for Health Management

Employees have direct access myCigna.com, as well as the myCigna app, which deliver a variety of personal health management resources and a complete overview of their coverage and claims. Virtual telehealth apps are also available for those covered by the plan.



Live Nurse Resource Line

Your employees can talk directly to a nurse, 24/7, to determine their next best steps for health issues.

About the Program

We personalize a wellness plan for your district and provide strategies to motivate healthy habits.

Preventative Healthcare

By encouraging your team to be proactive about health, your district helps keep catastrophic costs down and your staff healthier. Preventative medical visits and biometric screenings from in-network providers are covered by the Cigna plans at 100%.

MotivateMe Cash Incentives

Employees are motivated and rewarded to stay on top of their health by taking specific, proven steps that help your entire team.

Team Building

Group activities not only increase morale and team cohesion, but also set a great example of wellness for your entire community.

Each member, per plan
year, can easily earn up to

\$250



2020 Cigna Well-Being Award

MEUHP was honored with the Cigna Well-Being Award®, which recognizes excellence in improving the health and well-being of employees.

“With the rewards and incentives built into the MEUHP program, we have been very successful in creating a culture that is focused on wellness and healthy habits for our employees. I would highly recommend the MEUHP for any district looking for help with their employee benefits.”



Dr. Ty Crain

Superintendent
Fulton 58 School District

Reasonable Pricing. Exceptional Value.

MEUHP leads the way in delivering top-quality healthcare solutions for Missouri educators.

✔ Service

Competent, dedicated teams are in place to serve your district's needs, from onboarding to day-to-day administration.

✔ Transparency

There are no surprises when it comes to this plan. You'll have access to all costs that impact pricing, participate in pricing decisions, and understand how your district's utilization of plan benefits affects pricing.

✔ Control

Proven programs put you in the driver's seat to keep your employees healthy and costs controlled.

As a superintendent, I am always looking for ways to improve staff climate. Over the years our staff has always voiced that health insurance is the most important part of their salary package. In making the change to MEUHP there were several factors that played a role in the move:



- ✔ *Better price for actual benefits on each plan*
- ✔ *Great wellness incentives that everyone is excited about*
- ✔ *The preventive generics drug list for those that participate in the HSA plan*
- ✔ *Great customer service*
- ✔ *The sense that MEUHP is working for the insured as opposed to the insurers*
- ✔ *The online enrollment which was very user friendly*

Dr. Shelly Fransen, Retired Superintendent

Shell Knob School District #78

MEUHP: Delivering Best in Class Service

Meet Your MEUHP Field and Service Team

800.821.7303 ext 1179 | info@meuhp.com

NW & KC Regions



Senior Regional Director
Anne Slentz

WC Region



Regional Director
Tracy Perkins

NW, KC & WC Regions



Assistant RD
Marty Albertson

C & STL Regions



Senior Regional Director
Drew Beaugard

C & NE Regions



Regional Director
Rod Weaver

SW Region



Regional Director
Harold Shoff

SC & SE Regions

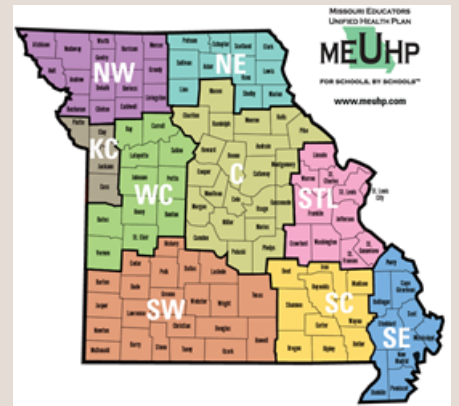


Senior Regional Director
Rob Johnson

SC & SE Regions



Assistant RD
Kim Campbell



State Director
Mark Iglehart



**Group Coordinator FTJ
Customer Service**
Missy Maxwell



Senior Products
Bruce Kallmeyer



**Individual Products
& Customer Service**
Tim Cox

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The MEUHP is a non-profit corporation which was formed by school districts, for school districts. Our aim is to give Missouri School Districts—large and small—the opportunity to band together on a statewide basis to offer our employees, families and retirees quality health insurance.

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