

This April, 2011 issue of our MEUHP newsletter is very important for all of our administrators and benefits supervisors as it relates to our annual open enrollment, annual member meeting, and the increasing positive role Consumer Driven Health Plans are playing in driving down our trend increases. We have come along way in our two short years of existence! Let's continue our positive momentum! With 95 member school districts in our [eight statewide regions](#), the [MEUHP](#) is a Missouri non-profit corporation formed in 2009 to promote the common interests and mutual benefit of members for quality, affordable and stable long-term health insurance options. Thank you for your continued membership and your willingness to work together to support "our" mission.

Ken Cook, MEUHP President



The MEUHP is Growing Strong!

Welcome new members!

Effective July 1, 2011, New Madrid Co. R-I and Scott City R-I will be joining the MEUHP as SE Region members, adding over 400 covered lives in our program. This brings the SE Region membership total to 23 and a total of 95 member districts statewide, up from our original 78 in 2009.

Stay tuned. Our renewals with current members are going well and we expect more new members to join soon!

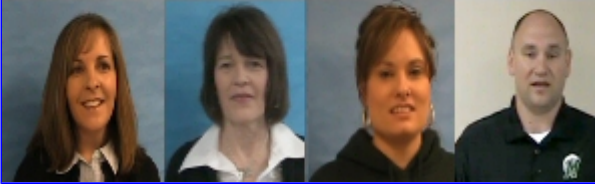


Consumer Driven Health Plans on the Rise!

Currently over 80% of all MEUHP Districts have selected one or more Consumer Driven Health Plans (Health Savings or Health Incentive Accounts) as a part of their health insurance plan offerings to their employees and retirees. With excellent member satisfaction levels and very attractive premiums, we expect enrollment numbers in these plans to rise again this year. And for good reason - Consumer Driven Health Plans have proven to work to control health care cost increases for our program, helping us stay focused on our mission and unified for strength, stability and service.

Hear more about the basics of Health Savings Accounts from the employees at the Malden School District. Initially skeptical, these members "did the math" and determined the HSA was the right choice for them last year and will definitely be enrolling again this year. Find out more by clicking the video link below, which is also posted on our [MEUHP website](#). This six minute educational video was created and produced solely by the Malden employees and does not contain specific policy benefit information. **Thank you--Malden R-I members!**

Hear from Malden School District employees about HSAs.



If your district will be offering one or more H.S.A. options this plan year, we hope you will get this link out to all of your staff and retirees. [HSA Powerpoint overview](#) - You can also distribute this quick presentation via email which gives an overview on how the HSA works, contribution and distribution rules and links to helpful publications from the IRS.

Why do Consumer Driven Plans help control costs? Although there may not be a clear cut answer to this question, based on a [recent study](#) from the Employee Benefits Research Institute, employees who tend to embrace this type of plan also exhibit positive behaviors. For example:

- They're less likely to smoke
- They're more likely to exercise
- They're more willing to participate in a health assessment, and
- They're more likely to exhibit cost-conscious behaviors, like requesting generic drugs.

The study, which analyzed the behaviors and attitudes of almost 5,000 adults ages 21 to 64 with private health insurance coverage, doesn't prove whether it's the plan design itself that shapes these behaviors or whether people who make these choices also choose these plans. Either way, once the first group of employees become converts, they can help change the minds of coworkers who may be hesitant to make the change.

Please contact your FTJ Regional Director to assist you with your employee/retiree Consumer Driven Health Plan education strategy. Be proactive. We are ALL in this together!

MEUHP Open Enrollment - July 1, 2011 Effective Date

Our annual MEUHP open enrollment is well under way! If your District has not yet completed the process, we need your assistance to help ensure a smooth and educational enrollment.

1. Make your plan selections (up to 3) and decide on your District's monthly Board paid contribution toward employee premiums and HSA contribution (if applicable) by **April 22, 2011**. Your election form is in your renewal folder delivered by your FTJ Regional Director. If you need assistance selecting the best plans for your District, please contact your FTJ Regional Director.
2. Once FTJ receives the plan selections and Board paid amount, you will receive a Benefit Election form via email to distribute to your staff. This form will show only the MEUHP plan options being offered by your District, the amount the district pays on behalf of the employee and any Board paid HSA contribution.
3. Benefit Summaries for each plan will be available on your District's website (www.ftj.com/moed) as soon as possible. Please ensure your staff is aware they can download this information and have a supply in your office for distribution.
4. Make sure your retirees and any COBRA participants are also aware of the plan changes and sent the necessary forms for completion. If you need a list, please contact FTJ.
5. If employees wish to WAIVE coverage, they still need to complete the form and check the waiver box to verify they have been given the opportunity to enroll.

6. If your District is also participating in the flexible spending plan with a 7/1 enrollment date, this year employees will make their flex plan selections on the same form as the medical. Voluntary insurance plan selections (vision, dental, cancer, accident, etc) will be handled separately.
7. Return all Benefit Election Forms to FTJ by **May 16, 2011**.
8. New MEUHP ID cards will be sent to each insured as soon as they are produced by Anthem BCBS. The sooner your Benefit Election Forms are in to FTJ, the sooner your new I.D. cards will be mailed.
9. For the annual open enrollment and throughout the year, please encourage your employees and retirees to use the resources and information on the [MEUHP website](#) and your District's home page at www.ftj.com/moed. **The more times your employees review the Board paid and Voluntary benefits and services provided by your District on your website, the more likely they are to truly appreciate their fringe benefits.**

As always, please contact FTJ at 800-821-7303 ext 1179 or your Regional Director with questions.

Annual Member Meeting April 26th, 7:30 p.m. at the Resort at Port Arrowhead

Dear MEUHP Member:

The MEUHP Board of Directors invites you to attend our annual non-profit corporation member meeting on April 26th at 7:30 p.m. at The Resort at Port Arrowhead in Lake Ozark, Missouri. The meeting will be held in the Ozark meeting room. There will also be a Board of Directors meeting immediately following.

Agenda

- Approval of Minutes
- Treasurer's Report
- New Business
- Renewal Review & Membership Update
- Reenrollment Progress for NEW July 1 Plans & I.D. Cards.
- Health Care Reform Update and Discussion
- Discussion of Tier Movement Criteria for July 1, 2012 Renewal
- Consumer Driven Health Plans and Wellness Update
- Installation of Newly Elected WC Board Member, Dr. Bill Redinger
- Adjourn
- New Board Meets to Elect Officers and Discuss Current Business

Please RSVP to kcook@malden.k12.mo.us or dhoenes@marion.k12.mo.us.

I hope you will be able to join us as we continue to build our own strong non-profit corporation for schools, by schools.

Sincerely,



Ken Cook, President

Anthem 360 has a variety of programs for your staff and retirees!

Best of all, these programs are automatically included in **all** MEUHP Plans - HSA, HIA+, PPO, HMO, POS, Anthem Essential - at no extra cost!

The 24/7 NurseLine **866-647-6117**

Provides anytime, toll-free access to nurses for answers to general health questions and guidance with health concerns. Callers can also access confidential, recorded messages about hundreds of health topics.

ConditionCare

Gain a better understanding of your health, receive help in following your doctor's care plan, and learn how to better manage your health with the guidance of a dedicated nurse team and health professionals.

Future Moms

Provides moms-to-be with telephone access to nurses to discuss pregnancy-related concerns. This program provides the education and tools to help track the pregnancy week-by-week and prepare for the baby.

MyHealth Advantage

Provides timely alerts, called MyHealth Notes, which notify you of possible gaps in medical care, medication alerts or possible ways to save money.

MyHealth Coach

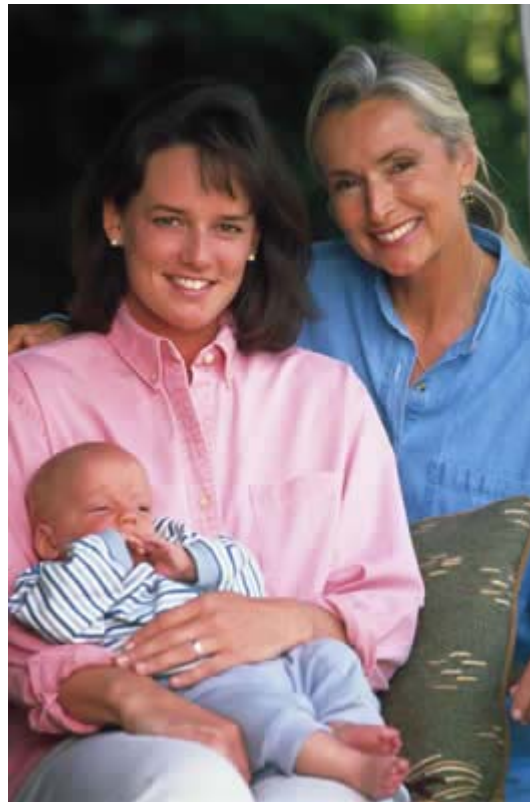
Members team with a personal nurse who is available as a health and lifestyle resource and helps navigate health plan benefits.

Healthy Lifestyles

A wellness program that helps you take steps toward improving your health in key areas, such as: losing weight, getting fit, eating healthier, managing stress and kicking cigarettes.

MyHealth Assessment

Taking the MyHealth Assessment helps you understand your current health opportunities and identify what positive changes you can make to improve your health.



If you have questions or would like additional information, please contact Missy Maxwell, Joyce MacDonald or Kay Coomer at (800) 821-7303, ext. 1179, or your FTJ Regional Director.

Early Retirement Reinsurance Program (ERRP) to end May 5



The Centers for Medicare and Medicaid Services (CMS) will stop accepting applications for its Early Retiree Reinsurance Program after May 5 due to lack of funding.

The Early Retiree Reinsurance Program (ERRP) was designed as a temporary program to help employers provide retirement coverage to early retirees. Employers who are accepted into the program may receive reinsurance reimbursement for retirees (and dependents and spouses) aged 55 and older who are not eligible for Medicare. According to CMS, the program received an overwhelming response but has to stop accepting applications in accordance with the law's guidance on availability of funding.

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