

# Missouri Educators Unified Health Plan

## October, 2011 Newsletter



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*Please Distribute this email to All covered MEUHP staff*

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### President's Update

Dear MEUHP Member,

Your [MEUHP Board of Directors](#) met on September 30, 2011 during the MSBA/MASA conference. We reviewed our most current utilization trends; approved new educational videos on health care resources, Consumer Driven Health Plans and Health Savings Accounts; and approved a new, lower priced one child rate to be effective January 1, 2012 with a special open enrollment running through November 15, 2011. The Board also continued our 2012-13 carrier and plan option review.

As I referenced in the [September President's Update](#), the Board is taking the 3rd year review process very seriously to provide our members accountability without jeopardizing our unity, stability and momentum. With our own non-profit corporation for member governance, we have worked hard to provide a totally transparent program that operates efficiently and responsively. We have achieved this together by formulating and utilizing a sound long term strategy that works-focusing on consumerism and wellness. We have grown from 78 to 96 member districts, reduced our claims trends, all while still providing a quality product with good service. To continue our solid growth and plan stability, we must continue to work together.

If you haven't done so already, please take a few minutes to visit our website at [www.meuhp.com](http://www.meuhp.com) and view our new video, "[We are All In This Together](#)." It would be excellent to show to your Board and your staff, or to pass along to neighboring non-MEUHP member districts.

Please let me or your [MEUHP Region](#) Board member know if you have any questions, suggestions or concerns.

Thank you for your continued membership. We are looking forward to working with you and representing you in 2012 and beyond.

Sincerely,

Ken Cook  
MEUHP President

## Great News! New one child only rate.

A new **one child rate** has been approved by the MEUHP Board of Directors and will be available to members effective January 1, 2012. The **one child rate** will be **40% lower** than the current child rate.

As you may recall, we surveyed our membership to determine their level of interest in the one child rate. Many members indicated they would be very interested in adding one child to the plan if there was a reduced rate for one child.



Also keep in mind the new one child rate is eligible for your district's S125 Cafeteria Plan, to be paid for with pre-tax dollars, saving members federal and state taxes as well. For example, a member in the 15% federal and 6% state tax brackets could realize an additional 21% savings over paying their premium for an individual policy direct with an insurance company with after tax dollars. Please consult your own tax advisor for your own tax situation.

**There will be a one time special OPEN ENROLLMENT through November 15, 2011** to allow your staff members the opportunity to add their child effective January 1, 2012. To find the new ONE child rate for your District's plans, simply take 45% of the employee premium. With the new lower rate tier at **40% less than the current rating structure**, we anticipate a great deal of interest from your staff and want you to be prepared with a FLYER & GUIDELINES to distribute to ALL staff members. You can download this [FLYER](#) now. We will also send this as a separate email announcement and mail a copy to all plan retirees.

We are certainly pleased to be able to accommodate the many employees in our MEUHP plan who have expressed an interest in a one child rate. As always, please feel free to contact our plan administrator, Forrest T. Jones & Company, at 800-821-7303, ext. 1384, or [info@meuhp.com](mailto:info@meuhp.com), should you need additional assistance.

### **Walgreens Expected to Leave Express Scripts, Inc.\* Pharmacy Network Effective January 1, 2012**

As we previously communicated to you, Walgreens and Express Scripts, Inc. negotiations have reached an impasse. We realize this may impact some MEUHP members because if there is no agreement reached by December 31, 2011, they will need to choose a new network pharmacy to receive in-network pharmacy benefits and negotiated discounts.

Access to other retail pharmacies within the pharmacy provider network will be available, as the Express Scripts pharmacy network contains more than 56,000 pharmacies without Walgreens. **On**

**average, there is another network pharmacy within one-half mile of a Walgreens pharmacy, including locally owned independent pharmacies and many chain store pharmacies.**

Negotiations are necessary to help hold premium costs down. And, as with any negotiation there is the possibility of not reaching a mutually beneficial agreement.

For additional information please download the [Anthem BCBS update](#).

\*Express Scripts, Inc. is a separate company that provides pharmacy services and pharmacy benefit management services on behalf of health plan members.

### **MEUHP Online Videos - Hear first hand experiences from the MEUHP team.**

Three new MEUHP videos are now available to view at the [MEUHP website](#)

#### **1. We Are All In This Together--an 8 minute review of our program.**

Neatly compressed and tastefully presented, this video is perfect for sharing with your Board, employees and neighboring, non-MEUHP districts. The video showcases the strength of the MEUHP as we are unified in our goal in providing quality health insurance and excellent service.



**View the MEUHP Video**  
*We are all in this together!*

#### **2. MEUHP Member Services--a jam packed 4 minute overview of a few of the great features built into the MEUHP program designed to help members with their health and wellness.**

Lance Geiger, Account Manager III of Anthem Health and Wellness Solutions, speaks candidly about how the Anthem 360 programs can help your staff manage complex conditions such as diabetes, asthma and high risk pregnancies. You'll learn about the 24/7 Nurse Line, Future Moms, and Complex Care programs as well as the importance of completing an annual Health Risk Assessment.

With Lance's years of experience, his enthusiasm and insights will help all of our members understand the benefits of these free wellness resources available through the MEUHP. An excellent overview for new employees too - just add a link to this video on your District's intranet website.



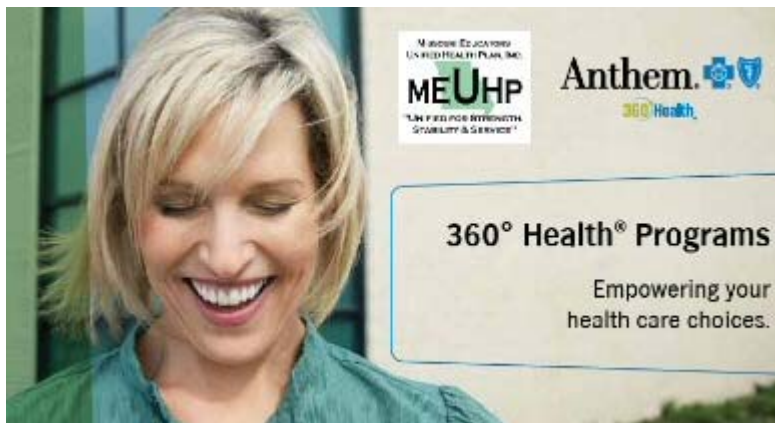
MEUHP Member Services - Anthem 360 programs available through the MEUHP.

### 3. MEUHP - Consumer Driven Health Plans & HSAs--a quick moving 5 minute overview on this timely subject.

MEUHP member districts have been on the forefront of implementing Consumer Driven Health Plans and Health Savings Accounts to help put consumers in charge of controlling health care costs. In this video you'll hear first hand the success stories from MEUHP Board Members, Superintendents and FTJ representatives who educate, encourage healthy lifestyle changes and empower your staff with smart plan choices.



MEUHP - Consumer Driven Health Plans & Health Savings Accounts



### MEUHP & Anthem - 360 Programs at a Glance

Wellness Starts with 100% [Routine Preventive Care Benefits](#) - and your free on line [Health Risk Assessment](#).

Did you know your covered employees and retirees have access to all of these Anthem 360 programs at no cost?

Here's a quick [overview](#) on topics which can help your employees make more informed health care choices with programs such as:

- 24/7 Nurse Line
- Condition Care (helps manage chronic conditions such as asthma, diabetes, COPD, etc)
- Future Moms

One phone call puts you in touch with the Nurse Line, Condition Care and Future Moms: **866-647-6117.**

These additional programs are also available **at no cost**:

- NICU (Neonatal Intensive Care Unit)
- My Health @ Anthem
- Complex Care
- My Health Advantage

Feel free to download the 360 Health Program [brochure](#) and email to your staff or post on your bulletin boards. You can also link directly to the NEW [MEUHP Member Services Video](#) which provides insight into the resources available. Great information for your new staff members too! Any questions, please give your FTJ Regional Director a call or call toll free 800-821-7303 ext 1384.

### Time Well Spent

The monthly calendar of health topics is available at [www.meuhp.com](http://www.meuhp.com). Each month provides links to educational resources and topics to help your members become educated on various health topics and learn how best to begin (or continue) with a healthier lifestyle.

October features National Breast Cancer Awareness Month

(NBCAM). The [www.nbcam.org](http://www.nbcam.org) website has a wealth of information ... from how to read a pathology report to questions and answers for the newly diagnosed. There's also a section on worksite initiatives designed to help your district to support breast cancer awareness, education and screening programs.



**October is  
National Breast Cancer  
Awareness Month**

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