



"Unified for Strength, Stability & Service"

Ken Cook, President • Dianna Hoenes, Vice President • Dr. Jeff Lindsey, Treasurer • Chris Felmler, Secretary

December, 2011

President's Update

As we look back over the last few years, it's refreshing to see how much we have accomplished since we incorporated the MEUHP in 2009. Our growth is in large part due to our members continuing to support our unified efforts on a long-term plan. The transparency and unity provided through the MEUHP format has helped increase interest in our program. Our peer to peer discussions continue to help us build the most crucial ingredient for success--Trust.

I am pleased, and I hope you are as well with our trends, service, coverage and our positive outlook for the future. But, we will not be resting on our laurels either.

MEUHP Program Review

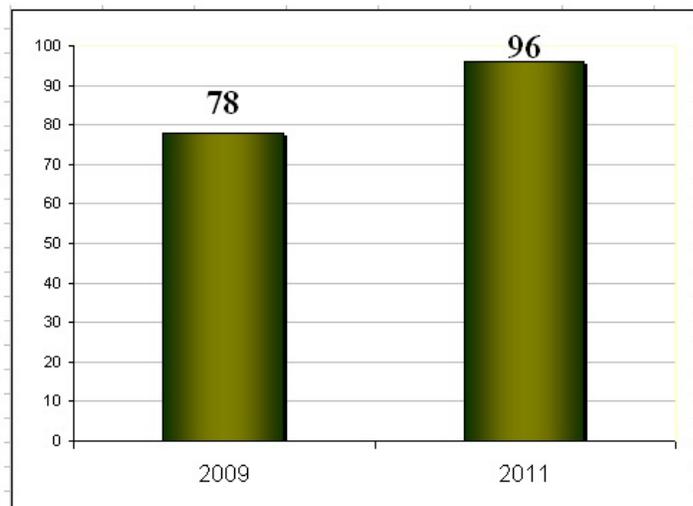
As we have communicated with you this fall, under this year's review process the Board is developing an RFP, which will not only solicit bids from qualified vendors, but will fulfill the state requirement for school districts to seek bids for health insurance every three years.

We have worked closely with our plan administrator, Forrest T. Jones & Company, to research and interview qualified vendors and to finalize the RFP. After we carefully review responses and proposals, we will communicate with you again and then receive your input and vote at our regional meetings. Keep in mind that because of our 9200 covered lives and efficiencies of large numbers, our unique statewide and regional structure - and the fact that we are not an exclusive provider of health insurance to all schools, our review process will be highly detailed and made with the utmost diligence. Rest assured, there will not be change for change sake. But, the Board feels strongly that our RFP and the communication and unity we have through this process will improve our renewal position and help us stay focused on our long-term goals:

1. To promote transparent, fair and stable health insurance rates for our members while maintaining quality health benefits and services.
2. To offer our members a variety of traditional and consumer driven health insurance benefit options.
3. To increase our membership to help spread risk and increase our economies of scale.

Your MEUHP Regional Board member and FTJ representative will continue to keep you updated.

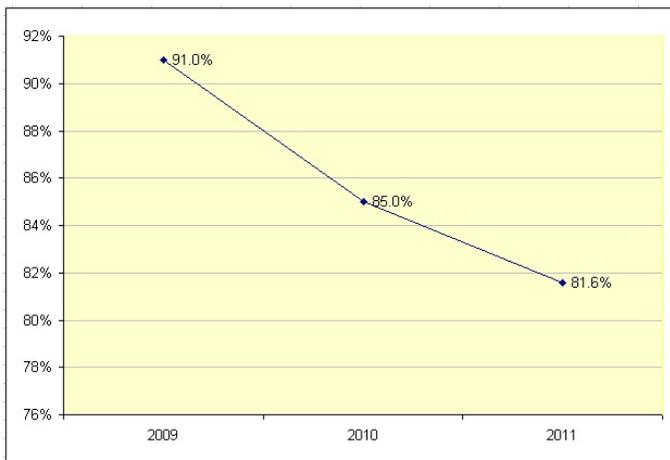
Growth in MEUHP Districts



Forrest T. Jones & Company, Inc., Plan Administrator

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MEUHP Loss Ratio 2009-2011



MEUHP: Continued Success in Controlling Claims

MEUHP member districts have been on the forefront of implementing Consumer Driven Health Plans (CDHP). Approximately 40% of our 9200+ membership have enrolled in one of the CDHP Plans. The implementation, education and adoption of these plans is a significant factor in helping to improve the loss ratio for the MEUHP.

Engaged consumers are generally more aware of their medical costs and many times can take proactive steps to help control "their" costs, thus helping control "our" costs. Keep up the great work!

As the trends continue upward for growth and downward for claims utilization, the MEUHP is well positioned for strong growth in

2012. Our mission - for schools, by schools, unified for strength, stability and service - remains as strong today as it did when we formed the MEUHP in 2009. Yet, we are continuing to research ways to help keep our long-term costs affordable and continued stable for this renewal and beyond, without slashing benefits or compromising service. Here are a few examples:

- Heavy personalized education emphasis on Consumer Driven Plans and Health Savings Accounts. **Be sure to check out our short overview videos in our video library at www.meuhp.com.**
- Encouraging our members to take advantage of our wellness resources, including the Nurseline, Condition Care programs and online health risk assessment tools.
- By offering 16 statewide plans, each member school can choose the right three plans to offer to their employees and retirees, while also planning ahead for future years.
- Offering a "ONE-CHILD" premium rate that makes it more affordable for single child parents.

If you have questions, comments or ideas to help your Board better guide and grow our program, please feel free to contact me, or your regional MEUHP Board member.

John Jungmann, SW (Monett)

Stan Stratton, STL (Dunklin)

Dianna Hoenes, NE (Marion County R-II)

Bill Redinger, WC (Lone Jack)

Lane Novinger, NW (Buchanan Co. R-IV)

Jeff Lindsey, SC (Van Buren)

Chris Felmler, C (Van Far)

Ken Cook, SE (Malden)

We thank you for your continued membership and support of the MEUHP.

Best wishes for a great 2012.

Sincerely,

Ken Cook,
MEUHP President