

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

[www.meuhp.com](http://www.meuhp.com)

"For School Districts, By School Districts"

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN, INC.

**MEUHP**

"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

## June, 2013 Newsletter

### President's Update

Dear MEUHP Member:

I am glad to report that our 2013-14 membership renewal is going extremely well, with over 95% of our membership renewing and employees and retirees making their new annual plan elections. Our teamwork and remarkable persistency demonstrates why the **MEUHP continues to be the largest statewide health plan for Missouri school districts** covering over 11,500 lives in 110 school districts.

Our annual meeting was held on April 23rd. Our plan underwriter and the Board of Directors fielded questions from superintendents regarding our renewal and the impact of the Affordable Care Act (ACA) as we transition in 2014 to an Administrative Services Only with Stop Loss reinsurance program (ASO/Stop Loss). Our dialogue was open and positive. It was very encouraging to have data and verbal confirmation that ... [continue reading](#)



### Check with FTJ for Health Care Reform News & Guidance

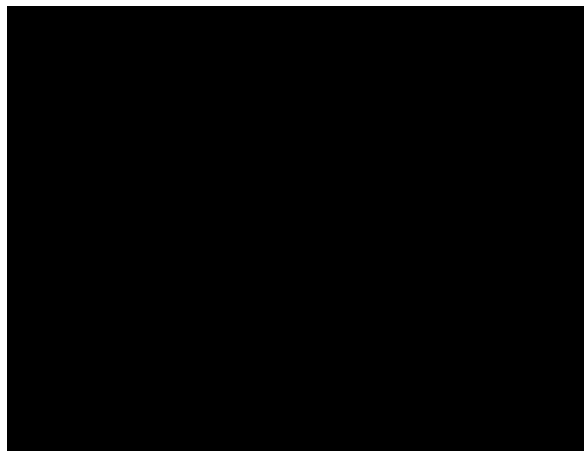
This spring, FTJ representatives travelled the state putting on group and one on one Health Care Reform Planning sessions for superintendents and payroll supervisors. Because of the many questions and planning issues intertwined with the Affordable Care Act, including pay or play mandates, community rating, minimum and affordable plan requirements....all effective in 2014, FTJ wanted to get out timely and accurate information to as many school leaders as possible.

We've also added resources, tools and checklists to our website at [www.meuhp.com](http://www.meuhp.com) to help make your job easier with the Affordable Care Act (ACA) requirements. If you are ever in doubt of any ACA issue or requirement, all you have to do is contact your FTJ representative. They are a great resource for you and your district. MEUHP members also can contact FTJ for their personal user name and password to [www.HR360.com](http://www.HR360.com), for timely ACA info and other HR tools, forms and newsletters. Simply email Missy Maxwell, at [mmaxwell@ftj.com](mailto:mmaxwell@ftj.com), for this information.

- **Are you a large employer?** Download the simple to use [calculator](#) provided by FTJ to document both full time and part time employees to determine if you are required to offer health coverage to your staff in 2014.
- **SBC Requirements** - Each employer is required to provide a Summary of Benefits and Coverage (SBC) to all employees in advance of their open enrollment. As an MEUHP member,

we've added this SBC directly on your [home page](#) for your staff.

- **Education for your Payroll Office and School Board members** - We've made the Health Care Reform video and Planning Presentation slides available on the home page at [www.meuhp.com](http://www.meuhp.com).
- **Employer Mandates** - FTJ will provide the model notices from the Department of Labor that employers can distribute to their staff to satisfy the exchange and tax credit notification required by the ACA.
- **COBRA Notices** - FTJ will update the COBRA notice to include information on the exchanges. This will be available on the website at [www.ftj.com/moed](http://www.ftj.com/moed).



As regulations, news, planning and administrative information continue to trickle out, FTJ will continue to provide information and updates to assist your district with the ACA and all your employee benefits.

## Health Insurance Exchange Model Notice Wording Released



The Department of Labor (DOL) released guidance and model notices for employers to use when informing employees of the availability of health insurance on the statewide exchange.

All employers are required to provide this notice to each current employee before October 1, 2013, and to each new employee at the time of hiring beginning October 1, 2013. For 2014, a notice will be considered provided "at the time of hiring" if it is provided within 14 days of an employee's start date.

Employers must provide the notice to each full-time and part-time employee (automatically and free of charge) regardless of plan enrollment status. Two separate notices are available:

- [Exchange Model Notice](#) for Employers **Who Offer a Health Plan** to Some or All Employees
- [Exchange Model Notice](#) for Employers **Who Do Not Offer a Health Plan**

A copy of the guidance can be accessed at [Technical Release 2013-02](#). According to the DOL, this temporary guidance will remain in effect until the issuance of regulations or other guidance. Future regulations or other guidance will provide adequate time for employers to comply with any additional or modified requirements.

## FTJ Partners with HR 360 - June Newsletter Update

As a service to **all of our MEUHP Member Schools**, FTJ has partnered with [HR360](#) to give you complimentary access to a wealth of resources on health care reform, HR policies, employee

management tools, on line library, interactive tools and timely updates. All MEUHP Payroll Supervisors should have access to our most recent [June 2013 update](#) from HR360.

If you have not yet accessed this resource and would like to do so, please contact Missy Maxwell at 800-821-7303 ext 1179 or [mmaxwell@ftj.com](mailto:mmaxwell@ftj.com) for your user name and password.

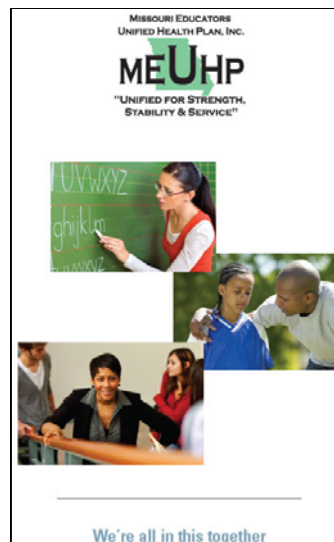
## MEUHP ASO/Stop Loss Program for 2014

Unified for Strength, Stability and Service in the New Era of Health Care Reform

As you are well aware from our July 1, 2013 renewal information and the May 17th [President's Update](#), our health plan is transitioning to an Administrative Services Only with Stop Loss reinsurance (ASO/Stop Loss) program on January 1, 2014. **We will be working together as one large unified group** of over 11,500 members and 110 school districts, helping us achieve the best economies of scale by pooling our resources for strength, stability and service. This transition will be seamless for our districts and membership, coordinated by our plan administrator, Forrest T. Jones & Company (FTJ).

A small percentage of our premiums will pay for the administrative services only (ASO) required in running our program professionally and efficiently. Another small portion of our premiums will pay for our reinsurance (Stop Loss) coverage to protect our program from individual (Specific) large claim volatility and (Aggregate) total monthly claim volatility. These program features will help us be very efficient from a fixed cost standpoint, and help us better manage our claim risks to protect our trust cash flow and reserves. This combination of efficiency and protection will allow the vast majority of our member premiums to remain in our MEUHP trust to cover future member benefits. Our ability to build and manage our reserves for our future benefit provides added incentive for all MEUHP members to work together for our unified mission.

A July 1, 2014 to June 30, 2015 membership renewal update will be provided at our fall Region meetings and in future MEUHP electronic updates. The Board of Directors meets with the MEUHP independent actuary at the summer Board meeting.



## The Role of Our MEUHP Plan Administrator

Forrest T. Jones & Company: Serving Missouri Educators Since 1953



Our large membership numbers and our organizational format allows the MEUHP to effectively pool our resources to purchase our administrative services and reinsurance (ASO/Stop Loss). Our plan administrator, Forrest T. Jones & Company (FTJ) works behind the scenes and directly with our districts to ensure our program is professionally and efficiently managed and serviced for our long-term benefit.

Sample list of FTJ services provided to MEUHP, Inc., since our inception in 2009:

- Renewal negotiations and final renewal contract for Board approval.
- Administering membership renewals and plan offerings.
- Coordinating regular Board of Directors meetings and annual member meeting.
- Coordinating Regional meetings with superintendents.
- Visiting districts to review renewal and options.
- Assist districts in selecting plan offerings and setting Board paid contributions for the medical and Health Savings Account options, if applicable.
- Preparing district templates for employee and retiree medical election forms.
- Conducting group meetings and one on one meetings as needed.
- Enrolling and billing member retirees for health, dental, vision and life coverage.
- COBRA assistance and direct billing service.
- Assisting employees and retirees with benefits, networks, pharmacy, health savings accounts, wellness and Medicare questions.
- Updating and maintaining district benefit websites and E-bill online portals.
- Processing all enrollment information and updating each district's consolidated billing.
- Conducting regional payroll supervisor meetings to review benefits, administration and compliance.
- Updating and maintaining MEUHP website, newsletter and updates.
- Coordinating and administering Wellness education and programs.
- ACA research, updates and future reporting assistance.
- ACA district level planning and communication assistance.
- Customer Service on all plans.
- And, last but not least--NEW district membership recruiting.

**Bottom Line:** FTJ's experience, people and resources are committed to our organization's transition to ASO/Stop Loss and our long-term success.

## I.R.S Releases NEW 2014 Health Savings Account Numbers

More Tax-Advantaged Reasons to Be a  
Wise Health Savings Account Connoisseur.

### 2014 Health Savings Account Index Figures

	2013	2014
<b>Minimum deductible amounts for the qualifying high deductible health plan (HDHP)</b>		
Individual coverage	\$1,250	<b>\$1,250</b>
Family coverage	\$2,500	<b>\$2,500</b>

**Maximum contribution levels**

Individual coverage	\$3,250	<b>\$3,300</b>
Family coverage	\$6,450	<b>\$6,550</b>
Catch-up contribution allowed for those 55 and over	\$1,000	<b>\$1,000</b>

**Maximums for HDHP out-of-pocket expenses**

Individual coverage	\$6,250	<b>\$6,350</b>
Family coverage	\$12,500	<b>\$12,700</b>

Download the 2014 [Health Savings Account Guide](#) for Missouri School Districts.

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