

# 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"

April, 2014 Newsletter

## It's Open Enrollment Time!



This spring is open enrollment time for your MEUHP Health plan through your School District. This year, we are offering 15 plan options including many consumer driven health plan options (HSAs and HRAs), PPOs, and HMO and POS plans where available.

The MEUHP Board worked extremely hard to offer the best plans available for our Districts while keeping the needed increase in premium as low as possible.

There were a [few benefit changes](#) for the 2014-2015 plan year. Some of the changes were the decision of the board while some were as the result of the Affordable Care Act.

Highlights include: the Tier 2 & 3 RX deductible increased to **\$200 per** calendar year on the PPO Plans. (This is an additional \$100 per calendar year). In addition, the coinsurance out of pocket increased by \$1,000 per individual; \$2,000 for families for **most** plans. The deductibles did not change.

On the HSA and HRA plans, the Network and Non Network deductibles will be separate and do not accumulate toward each other. Last year, these were combined deductibles.

Your District will make the selections for your school and distribute your election forms to you. Please be sure to get those back to your Payroll Supervisor as quickly as possible. If you do have questions, be sure to give us a call at 800-821-7303 ext 1179 or send an email to [moeducators@ftj.com](mailto:moeducators@ftj.com).

## MEUHP LUMENOS INCENTIVE / GIFT CARD Program for HSA / HRA members.



As of the first of the year, the Gift Card Program has transitioned from Anthem to the MEUHP.

Please [review the Incentive Flyer](#) which outlines the program incentives for your staff members or retirees who are enrolled in an HSA or HRA plan. This overview gives details on who is eligible, how to participate and gift card/ incentive values. Please note that for many of the programs, members must have an eligible condition to participate. They can determine if they are eligible by calling the Member Services

number on the back of their ID card.

**HSA Members:** FTJ will be receiving a file from Anthem each quarter with information on who has completed the program, the date completed and the value of the card. We will then secure VISA gift cards and mail them directly to the employee's home. We hope to have the first set of gift cards in the mail by the end of April.

**HRA Members:** Anthem will continue to make the incentive deposits into their account upon completion of an eligible program. The MEUHP will be responsible for reimbursing Anthem for these deposits.

## Are you eligible for Medicare and staying on the School District's plan?

The Medicare Modernization Act (MMA) requires companies whose policies include prescription drug coverage to notify Medicare eligible policyholders whether their prescription drug coverage is creditable, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

If the coverage is non-creditable, that means when you convert to Medicare as your primary provider, your Medicare Part D Prescription plan will incur a penalty equal to 1% per month times the average Part D premium (currently \$38.00 as of 2014) for each month you did not have creditable coverage.

The ONLY plans that are NON CREDITABLE are the HSA39 and HSA11.  
**All other MEUHP Plans are CREDITABLE.**

Have questions? Please call Larry Dean, our resident Medicare Supplement advisor and he can help: 1-800-821-7303 ext 1134 or email [ldean@ftj.com](mailto:ldean@ftj.com)

## Preventive Care to Stop Smoking?

Under Health Care Reform, you can get certain FDA-approved prescription drugs and many over the counter products to help you quit smoking. Best of all, it won't cost you anything extra!

Find out how you can get your stop smoking prescription drugs and over the counter products covered under the Prevent Care benefit - [download the flyer](#) with complete details.

Once you quit, better health begins - in minutes. Be a quitter - you'll feel better!



### **Anthem's Cost Compare - Over 490 conditions to compare.**

Just how many conditions can you compare with the Anthem Cost Compare tool?

We ran a quick report and there are over 490 conditions available! From Allergy shots to X-rays, you can check the prices and quality of many different procedures in your area.

Many members have been able to see substantial savings with this tool. You can access the care compare tool from your account at [www.anthem.com](http://www.anthem.com)

### **[View the Demo on the Care Comparison tool](#)**

### **Can't find your ID card? It's on your phone!**

Now for iPhones and Android, download the Anthem Mobile App to easily access your ID card on the go.



*Easy access to providers,  
your ID card and more.*

**Get the  
Anthem  
mobile  
app!**



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