

# 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"

## December , 2014 Newsletter

### Executive Director's Report

Last week I received a text from an educator friend that read, "Heard Millie Beane died. She was a treasure." A flood of memories raced through my mind as I reflected back on the time I was her elementary principal from 1976-1984. Of all the teachers I have worked with in my career, Millie was in the top 1%. Millie was a kindergarten teacher. I often spoke about Millie as being an artist in the classroom. She was the Picasso of teaching. On those tough days I would go to her classroom and be enamored by her natural talent.

How does this relate to health insurance? Not much at first glance. But, a lot when we think that MEUHP has as its sole mission to serve all of the Millie Beanes working in and retired from our schools. No other health consortium, or commercial insurance plan in the state has this focus, which is why we say the MEUHP is "for schools, by schools."

The regional meetings, that were just completed, focused on the present but more importantly on the future of MEUHP and how we will be positioned to take care of all our Millie Beanes. Specifically, the movement to five tiers and a pooling point for all claims that districts experience to \$5,000 received favorable comments from our member districts in attendance.

**We are pleased to report the addition of 5 new member Districts effective January 1:** Bunceton, Chilhowee, Pettis R-V, North Nodaway and Otterville.

We feel many more districts will be looking at membership with us as our rate stability continues by design, and many other districts experience much higher than average increases. Our program has plenty of flexibility and has a track record of being able to effectively bring on board individual districts and entire consortiums as a whole, should that be their desire.

The LiveHealthOnLine program, or as I called it the Video Doc, was one of the highlights of the Regional meetings. You received information about this in a separate email sent out by FTJ. This is another way to provide good medical care while limiting claim experience. While fixed costs are important in a self-funded program, the critical factor in reducing escalating costs are claims.

The positive impact the Health Savings Account plans have on MEUHP's bottom line was illustrated at the regional meetings. Also known as Consumer Driven Plans, they provide a structure whereby our members become more aware of and tuned into a shopping mentality for lower health care costs without compromising quality of care.

Due to the MEUHP Board of Directors foresight and advanced planning to transition into "our" self-funded health insurance program, our reserves are holding up quite well. In keeping with our motto of complete transparency, figures were provided at the regional meetings to show how we are tracking. More detailed information will be provided at our Open Forum/Workshop on January 28<sup>th</sup> at the Lodge of the Four Seasons. If at all possible please plan to attend and stay over for the MUSIC meeting the following day. You recently received information about this event in the mail.

Millie passed away at the age of 97. I recently attended her memorial service in Centralia, MO. I provided a short eulogy with a multitude of positive remarks on her career and the positive impact she had on students. Working together we can make sure all of our Millie Beanes have the security of the health insurance they need so that they can focus on what is most important---teaching.

Please remember I am always available for any comment, questions or concerns at 573-881-3825 or [tquinn@meuhp.com](mailto:tquinn@meuhp.com)

Tom Quinn  
MEUHP Executive Director



## MEUHP Adds 5 New Districts January 1, 2015

We elc me fi e ne Di ic Mi i Ed ca Unified Heal h Plan  
b inging he aln mbe fDi ic 118 ih e 11,500 li e c e ed!  
**Our goal is 200 Districts by 2016.**

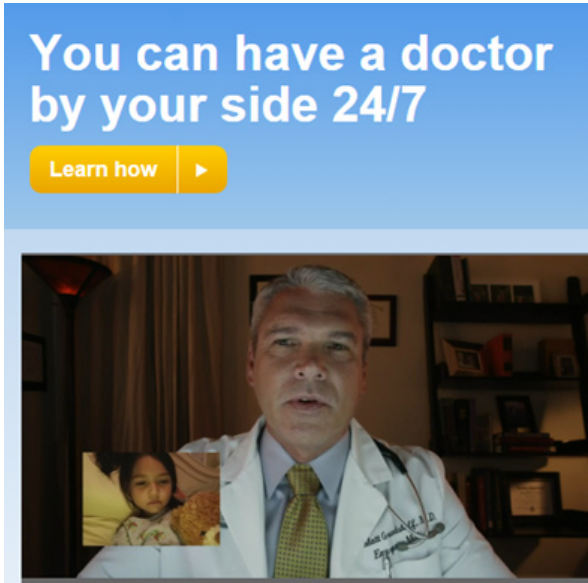
- B nce n Cen al Regi n
- O e ille Cen al Regi n
- Chilh ee WC Regi n
- Pe i R-V WC Regi n
- N h N da a NW Regi n

**Unified We Stand** for Long-Term Stable Health Benefits!



## Introducing Live Health Online -

# ee a d c 24/7 i h n ai ing!



## Now available to ALL MEUHP members and their families.

With LiveHealth Online, all members can talk a doctor conveniently and securely from anywhere, anytime. You can see a doctor 24 hours a day, 7 days a week.

Doctors can answer your questions, make a diagnosis and even prescribe basic medications.

Not only can LiveHealth Online help you get the care you need, it can help you save money. One of the ways LiveHealth Online does this is by offering a \$49 copay.

Compared to the typical cost of an Emergency Room visit of \$1,270, a Doctor's Office visit of

\$126. (For members in a PPO or HMO, the copay is \$49 in-network and \$126 out-of-network.)

Emergency Room	Urgent Care	MD Office	Retail Clinic	LiveHealth Online
\$1,270	\$149	\$126	\$73	\$49

**new LiveHealth ONLINE**

\*National average allowed amounts; 2012 claims data based on Local Group and Ind, Non Refunding Members only, for LHO fully treatable diagnosis codes in WLP's 14 Blue states.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Please make sure you are eligible for this benefit. Before you use LiveHealth Online, please read the information in the member handbook.

- [Live Health Online Informational flyer](#)
- [How to access on your mobile app](#)
- [How to access via your computer](#)

# 2015 IRS limits

## HSA Plan Deductibles, Out of Pocket and Contribution Limits.

2015	Minimum Non-Embedded Deductible	Minimum Embedded Deductible	Maximum Out-of-Pocket	Contribution Limit	55+ Catch up Contribution
Single	\$1,300	\$2,600	\$6,450	\$3,350	\$1,000
Family	\$2,600	\$5,200	\$12,900	\$6,650	\$1,000

### Flexible Spending Plans

Unreimbursed Medical - \$2,550 in 2015 (an increase of \$50 from 2014)

Dependent Care FSA' (no change from 2014)

**\$5,000 for qualifying individuals and those who are married and file a joint return**

**\$2,500 for those who are married and file separate returns.**

Beginning in 2014 and continuing in 2015, the U.S. Treasury Department and the IRS allowed the longstanding "de minimis" rule, allowing employees to receive a maximum of \$500 in non-reimbursed health FSA funds for the following categories of expenses: dental, vision, and a half-monthly expense allowance for FSA funds. FSA cannot have a category and a category of expenses, and employees are obligated to file the expense report.

## HC Reform Update

FTJ in conjunction with the MEUHP & American Fidelity Assurance will be holding monthly HC Reform/Benefit Planning Lunch-and-Learn Seminars in late January and early February. The agenda for these seminars will be mailed soon. The seminars will be highly beneficial and free of charge for all enrolled clients. We hope you can attend.

The Affordable Care Act (ACA) is changing and evolving, and will have a profound impact on the health care industry. FTJ has conducted many seminars, provided advice and non-technical information to administrators and all employees in MEUHP membership. Our goal is to help you understand the changes and their impact on your plan and the marketplace. We welcome your questions. A feedback form is available at [me.h.c.m](#), under the Health Care Reform tab. And, for more information, contact FTJ Regional Director for assistance.

### SAMPLING OF ACA QUESTIONS & ANSWERS

**Does my MEUHP health plan provide Minimum Essential Coverage (MEC)?**

**YES. All MEUHP plans meet MEC.**

**Does MEUHP provide Summary of Benefits and Coverage (SBCs)?**

YES. We ide c ie f he SBC ia he eb i e a [www.ftj.com/moed](http://www.ftj.com/moed). Em l ee ma acce and in c ie f he SBC a an ime.

**What is the required notice that we must furnish to our employees as a part of the Affordable Care Act?**

The [Employer-Provided Notice Regarding Exchange Marketplaces](#) i e i ed begi en each ne em l ee a he ime f hi ing ( i hin 14 da f he em l ee' a da e). An inf ma i nal email a di ib ed la ea and ill be di ib ed again bef e he ne ch l ea .

**Does our MEUHP Plan meet the waiting period limitation required by the Affordable Care Act?**

Ye - While each indi id al di ic e hei n ai ng ei d, n di ic ma ha ea ai ng ei d ha e ceed 90 da f ne em l ee en ll in he Di ic' lan.

**Does our MEUHP Plan allow for dependents to remain on the plan until age 26?**

Ye - de enden a e eligible c n in e hei lan n il he end f he calenda ea in hich he n age 26. The MEUHP al ha a ecial "**one child**" premium f membe h nl need in e ne de enden child.

**Does our MEUHP Plan include the required preventive care services and additional coverage of preventive services for women?**

Ye - he [preventive care services](#) lined a e all c e ed b he MEUHP Plan a e i ed b he ACA.

**Does our MEUHP School District have to administer separate withholdings or pay any Affordable Care Act taxes/fees--directly to the Federal government?**

NO. MEUHP emi m incl de all e i ed ACA a e /fee . Addi nall , he MEUHP make he a men he Fede al g e nmen n behalf f membe di ic . Kee in mind h gh ha a a elf-f nded lan, **MEUHP avoids over 2.5% of total health premiums in ACA taxes/fees** ha in ance ca ie m a f ll in ed lan he make and admini e. Di ic ill ha e addi nal Fede al e ing e i emen (F m 6055/6056) in **2016** incl de da a f 2015--ba ed n he c en la . M e inf ma i n ill be ided n hi ic a c ming L nch-and-Lea n Semina a nd he a e.

**Can an employee use a Section 125 Cafeteria Plan to purchase an Individual Market Plan outside or inside of the ACA Exchange with Pre-Tax employee contributions?**

Sh an e: NO. Thi ac i n l dal make an ide lan an "em l e" g heal h lan, bjec all ACA make ef m and em l e Plan c m liance. If di ic i all ing hi i n, lea e c n ac FTJ Regi nal Di ec f he l ng an e .

D e Bea ga d: 314-540-3739 [dbeaga@d.f.j.c.m](mailto:dbeaga@d.f.j.c.m)  
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## ***An Open invitation...***

### ***January 28th MEUHP Lunch Workshop and Open Forum!***

An in i a i n a mailed all Mi i P blic Sch l Di ic in i ing hem he MEUHP L nch W k h and O en F m. We h e can j in -and lea e be e in ie neighb ing di ic a end. De ail a e bel :

**When:** Jan a 28, 2015, N n 3:00 .m.

**Where:** L dge f he F Sea n \* Lake O a k, MO

Tom Quinn, MEUHP Executive Director and Mike Crooks, MEUHP Independent Actuary will present.

## "A Positive Look at the Present and Future for MEUHP"



This presentation will include an update on the financial health of the MEUHP, and end in Health Care Reform. A national e-mail idea called Affordable Care Act specifically for Michigan is scheduled. **This will also include an open question and answer forum.**

MEUHP Board of Directors will meet immediately following this session. You are welcome to attend. If you can join us, please RSVP to [info@meuhp.com](mailto:info@meuhp.com) or call Tom Quinn at 573-881-3825.

*\*Contact the Lodge of the Four Seasons for the special rate on Wednesday night of \$89.00*

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**Thank you, for your business and continued trust.**

**We look forward to serving you in 2015.**

**Happy Holidays and Best Wishes for a Healthy New Year!**

Since then, Joyce, Mike & Anne and the entire FTJ--MEUHP Team.



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Third Party Plan Administrator for the MEUHP  
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[Forward email](#)



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