

www.meuhp.com

Fall, 2017 Newsletter

Please forward this email newsletter to your staff. We will mail a copy to your retirees.

MEUHP Executive Director's Report

Our spring open enrollment was a success! With the carefully coordinated roll-out with new plans and carriers all enrolled on FTJConnect, we were confident that this year's open enrollment would go smoothly. In fact, the process, while fast paced, far exceeded our expectations. New ID cards were in members hands sooner than any prior year. Customer service has been outstanding. The new wellness gift card incentive program has been extremely well received by members. **And, seven new districts joined the program!** With our new partnership with Cigna, the best is yet to come for the MEUHP.



Here are a few facts you might find interesting from our membership utilization data from July, 2016 through June, 2017:

- 415 members (3.2% of total membership) had paid claims in excess of \$25,000, totaling 58.5% of total claims
- 10 members had pharmacy claims in excess of \$100,000
- Members had over 700 avoidable ER visits
- 48.7% of female members completed their annual preventive health screenings
- 18.5% of male members completed their annual preventive health screenings.

One reason health insurance, healthcare and prescriptions are so controversial in the USA is that almost everyone has a different opinion on "their" personal health priorities. Low cost for the consumer is a universal preference, as is quality care, access to good hospitals, specialists and of course--lifesaving treatments. Our data indicates that 20% of our members incur 80% of our overall plan claim costs. Wow, that is enough to make you wonder what the 80% must think? Well, if they are like me, they simply want to ensure their plan is accountable and sustainable, so if complex care or expensive medicine is needed, it will be available to them or their loved ones.

We're excited about the MEUHP - Cigna partnership and appreciate your participation in the program. In this newsletter, you'll read about some of the great features and incentives that come with your MEUHP membership. As always, if you have questions or concerns, reach out to your Regional Director or you can contact me at 800-821-7303 ext 1179.

Tom Quinn
Executive Director

Prior Carrier Deductible & Coinsurance Credit & Network Provider Update

MEUHP plan deductibles and coinsurance maximums start over each January 1. For members who were covered by an MEUHP plan from 1-1-17 through 6-30-17, any deductible and coinsurance amounts met during that period are posted to your Cigna claims account on mycigna.com, and new claims incurred between July 1 and December 31 should be processed with the full credits applied. If you feel this has not been the case, please contact Joyce MacDonald at FTJ, 800-821-7303, ext. 1384, or jmacdonald@ftj.com, and she will gladly assist you. Please Note: One more claim deductible and coinsurance update file from the prior claims administrator (with claims processed through August) will be posted in mid October for members who may still have some prior credit history.



Network Providers

Several providers have been added to the Cigna network for MEUHP members over the past few months. Check mycigna.com for any providers you may need to utilize for services. If you use a provider that is not a network provider with Cigna and would like to nominate them, please contact Joyce MacDonald at 800-821-7303, ext. 1384, or jmacdonald@ftj.com. We will be glad to contact the provider on your behalf.

If you incurred a claim between July 1, 2017 to the present with a provider out of network and you have your explanation of benefit (EOB) from Cigna, please contact Joyce MacDonald at 800-821-7303, ext. 1384, or jmacdonald@ftj.com, to see if your claim(s), may be eligible for reprocessing and adjustment to in-network status. (note: not all providers qualify to be in-network providers)

[Go mobile with the myCigna app!](#)

Many MEUHP members are raving about the incredible user friendly mycigna.com website and the myCigna Mobile App for your smart phone--where you have 24/7 access to your health plan information.

The myCigna Mobile App is all about helping you stay organized and in control of your health - anytime, anywhere - so you can get more out of life.

- Manage and track claims
- View or email ID card information
- Find doctors
- Compare cost and quality ratings
- Review your coverage
- Track your account balances and deductibles
- Refill your Cigna Home Delivery Pharmacy prescriptions online and view order history
- Compare prescription drug prices at thousands of pharmacies
- Track progress toward your MotivateMe incentive goals



MEUHP [Employee Assistance Program](#) (EAP) now available for you and your family.



Call 1.877.622.4327 Or log in to CignaBehavioral.com
Have your employer ID handy: **meuhp**

This program is available to all MEUHP members and any members living in the household (even if they are not insured on the plan). The EAP program is at NO CHARGE and completely confidential. Below is an overview of the valuable benefits of this program.

Face to face counseling You and any family members in your household can get up to 3 face to face counseling sessions	<ul style="list-style-type: none">• Mental, emotional, psychological concerns• Anxiety / Stress• Marital/relationship problems• Depression	<ul style="list-style-type: none">• Substance abuse• Eating disorders• Domestic violence• Family Issues• Financial Concerns• Workplace Issues
Resources by Phone	<ul style="list-style-type: none">• Adoption• Education• Prenatal Care• Child Care• Summer Care• Senior Care• Special needs• Pet care	<ul style="list-style-type: none">• Legal - 30 minute free consultation with attorney• Financial services -30 minute free consultation• Identity theft resources• Retirement Planning• Buying / Selling Home
Online Resources	<ul style="list-style-type: none">• Self Assessment• Web Seminars• Article library• Click to chat	<ul style="list-style-type: none">• Interactive tools• Healthy Activities

5 reasons why you should get your physical exam.

Wellness exams are covered at 100% by the MEUHP Plan. Even so, only half of women and less than 20% of men are getting their annual checkups. Check out [the list](#) of all the wellness exams covered under your plan.

These 5 reasons may help you decide to take advantage of getting your physical exam:

1. Prevent health problems.

This should be the most important reason. Annual physicals allow your doctor to review any changes that have occurred over the last year and encourage healthy choices and lifestyle. Also, your physician can help you identify risk factors that could lead to future health problems and offer expert advice on how to manage them.

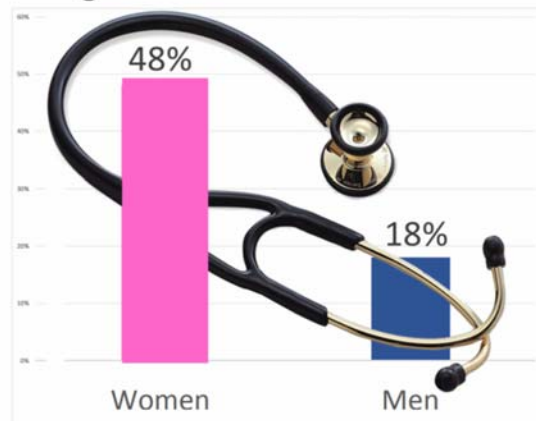
2. Strengthen relationship between you and your doctor. People who get along with their doctors are more likely to go see them, be honest with them and listen to their advice.

3. Establish baselines. Getting a routine physical will help establish a baseline that will aid you and your doctor in making future healthcare decisions.

4. Save Money. If a doctor can detect a problem before it gets serious, you'll save a lot of money on medical bills down the road.

5. Review and renew medication prescriptions. Reviewing your medications with your physician, including over-the-counter-medications, will ensure you are treating your medical problems the best way available and will help prevent possible side effects of medications and possible medication interactions.

% of MEUHP Members who get their wellness exams



The right care. At the right time. In the right setting.



approval. Then your appointment will be scheduled.

This is what the MEUHP and Cigna want for you. That's why Cigna follows a process called precertification which means getting approval from the health plan before getting care. If the precertification request meets the criteria, your doctor will get

Your plan may require this for services like routine hospital stays or outpatient procedures. This [radiology precertification](#) flyer explains the process. The chart below outlines the expected timing for approvals.

Radiology Service Type	Expected precertification turn around time
Routine	2 business days
Urgent	Same day
Inpatient / Emergency Room	Immediate services are performed. No precertification is required

Several types of facilities offer radiology services - like outpatient centers and hospitals. Costs for radiology services can vary greatly based on where you get the service. For example, an independent radiology center can cost much less than a hospital outpatient radiology department.

Since Cigna wants to make sure you're getting the best price AND quality care, they will look at other in-network radiology centers and hospitals and compare costs with the facility your doctor requested. If lower cost options are available, they will call to discuss your options.

The more you know, the better your choices!

Preventive Rx Benefit Continues for All HSA Members!



The [Preventive Drug Benefit](#) which was added to MEUHP HSA plans last year continues with the 2017-2018 plan year. With the Preventive Rx benefit, MEUHP members on HSA plans have access to many maintenance medications for asthma, blood clots, diabetes, high blood pressure, high cholesterol, osteoporosis and strokes at a 100% benefit, with no deductibles or copayments.

Effective immediately, One Touch Test Strips have been added to the preventive Rx drug list, retroactive to July 1, 2017.

The maintenance drugs covered on our 100% Preventive Drug List for HSA members may change over time. If your particular preventive drug is not on the list or goes off the list, there may be alternatives you and your doctor can discuss. If you have questions, please contact Joyce MacDonald at 800-821-7303 or 1384 or email jmacdonald@ftj.com or you can call Cigna at the customer service number listed on your MEUHP Cigna ID card.

"Motivate Me" Healthy Wellness Incentives

Over \$75,000 in gift cards have already been distributed!

MEUHP is dedicated to helping our members take care of their health. That's why we've strengthened our wellness program for the 2017-2018 plan year. And MEUHP Members have been quick to take advantage! To date, we've already distributed over \$75,000 in incentives. As a reminder, the incentives are shown below and reset each July 1. **Start Up Goals** are required to be completed to qualify for the other incentives.

Get a personalized biometric screening. "Start Up Goal"	<u>Know your numbers.</u> Complete blood pressure, cholesterol, blood sugar and body mass index (BMI) screening with your doctor or in-network lab.	\$50
Get a personalized health assessment "Start Up Goal"	A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health.	\$50
Complete my annual physical (preventive exam)	A preventive exam that's used to reinforce good health, address potential and chronic problems. Qualified <u>Annual Preventive Exams</u> are covered by your plan at 100%.	\$50
Talk to a coach and achieve a goal to overcome a chronic health problem	Work one-on-one with a health coach on a long-term health problem such as congestive heart failure, depression, diabetes, low back pain, etc.	\$200
Talk to a coach to improve a lifestyle habit	Tired of one-size-fits-all "healthy lifestyle" activities? Work one-on-one with a health coach to set and achieve realistic goals.	\$200
Speak with a coach starting in your 1st trimester and after your baby is born	<u>Healthy Babies:</u> Get support and guidance during your 1st trimester and after your baby is born.	\$150
Speak with a coach starting in your 2nd trimester and after your baby is born	Get support and guidance during your 2nd trimester and after your baby is born	\$75

Once you meet the qualifying criteria, you'll receive your incentive directly from Cigna in the form of a VISA Gift Card. *Incentives are not available for dependents.* You'll find details on how to access the gift cards once you create your account ("mycigna") at the Cigna website.

Thank you, for your continued membership with MEUHP.