



Missouri Educators Unified Health Plan
A Missouri Non-Profit Corporation

www.meuhp.com
For Schools, By Schools

August 2018 Member Newsletter

Executive Director's Report

In this **Back to School newsletter** we will provide you with information and links to assist you with your MEUHP benefits.

Wellness & Savings—a winning combination! Our wellness efforts last year paid off! At the individual level, over \$500,000 in wellness incentives were earned by employees and retirees who completed any number of wellness programs - including health risk assessments, biometric screenings, preventive exams, health coaching and more.

Please review the 2018-19 **MotivateMe flyer** and please use the program to stay motivated for your better health—while earning rewards at the same time! **(click this Back to School Newsletter link for the full edition) ?**

We also were excited to see 25 MEUHP School Districts earn over \$50,000 in incentive dollars from Cigna for their **MEUHP District Wellness Program**. These are significant dollars that go back to the district to help fund their district level wellness initiatives. We hope your District participates for the 2018-19 plan year!

Our focus on mental health continues through our **Employee Assistance Program**, which is available at no cost to covered members and all household members for up to 3 face to face visits per year. Or, assistance is available by phone or online 24/7. Additionally, our preventive prescription benefits continue with the **Preventive maintenance medication** program for all HSA plan members. Over 200 eligible prescriptions available at NO cost to the member, including OneTouch diabetes test strips and **glucose meter**.

Members of the MEUHP have special access to **Cigna One Guide® service**, which is Cigna's next generation service experience, offering the convenience of an app with the personal touch of live service to help you engage in your health and get the most value from your plan. The solution enables members to engage either via telephone with a personal guide or through the Click to Chat capabilities on the **myCigna mobile app**.

Members have access to **on line doctors for only \$42** - easy 24/7 access when you're sick and need assistance for colds, flu, rashes, sore throat - and more.

Thank you, for your continued membership. As the **MEUHP** starts its 10th year of service to members, we are proud to continue to provide an incredible program to our 117 Missouri School Districts and their over 12,500 employees, dependents and retirees.

Tom Quinn
Executive Director and CFO
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We are pleased to announce 5 new districts are joining the MEUHP so far in 2018. They are:

- Gasconade R-I - C/StL
- Gilliam C-4 - West Central
- Higbee R-VIII - C/StL
- Keytesville R-III - C/StL
- Warren Co. R-III - C/StL

Almost \$50,000 has been paid out to date in the MEUHP District Incentive Wellness program!

This has been a huge success due to the excellent leadership in our MEUHP Districts. The incentive money is \$20 per insured employee and retiree provided the district meets four specific criteria. These include a superintendent survey, wellness presentation and meeting participation requirements for screenings and Health Risk Assessments.



The Excelsior Springs School District Wellness committee accepts a \$6,740 check from Cigna for their wellness efforts.

MEUHP District Wellness Program

Creating a culture of well-being is more than providing programs that promote health. It's a commitment to improving health, and a plan to make it a way of life. To support this, the MEUHP developed the District Incentive Plan to support, recognize and reward districts who embrace a culture of well-being. Districts are eligible to earn \$20 per employee wellness fund for use of wellness related expenses, upon completion of checklist below.

1. Superintendent Survey Completion
 - Purpose: Identify level of leadership support for MEUHP employee wellness initiatives within each district and opportunities for additional support and resources
2. Mandatory All Employee/Staff Education Session
 - Purpose: Ensure employees are aware of wellness program tools, resources, and incentives
3. Wellness Ambassador Assigned
 - Purpose: Serve as point of contact for MEUHP wellness initiatives, promoting program at local district, providing feedback to MEUHP and serving as local contact for communication distribution
4. Participation Requirements
 - 35% employee completion of health assessment and biometric screening
 - Purpose: Identify health risks among the MEUHP population to guide wellness initiatives and connect individuals to programs and services tailored their unique risks and health needs



Free Meter Program!

“More than a third of U.S. adults have prediabetes, and the majority don’t know it. Now, more than ever, we must step up our efforts to reduce the burden of this serious disease.” CDC Director Brenda Fitzgerald, MD.

The MEUHP is committed to helping employees learn their risks and more importantly, manage their condition for those who are diabetic. With the program available through the MEUHP, any insured member on an HSA plan can get OneTouch test strips and meter AT NO COST! There are also a variety of diabetic drugs covered at no cost for HSA members. Do you have prediabetes? Here's a quick:

[PREDIABETES RISK TEST](#)

HSAs - Savings for Health Expenses and RETIREMENT!



The MEUHP now has over 80% participation in HSA Plans - clearly the leader in this category for Missouri public school districts. And, again this year - **over \$8 million is going into staff members' HSA accounts**. We hope more members will continue to save and accumulate their own tax-free savings in their personal HSA account to help with their health care costs - now and in the future.

The key to feeling great about your HSA plan is to make sure you have money in your personal HSA bank account to help cover regular or unexpected expenses. If you're not already, you should consider contributing a portion of your paycheck (pre-tax) to go directly into your HSA bank account. It's your money. There is No use it or lose and with maximum annual contribution limits up to \$3,450 for individual coverage and \$6,900 for those with family coverage, this is an excellent way to plan for eligible health expenses and can be a nice way to start saving for your retirement goals. To learn more about some of the advantages of funding your HSA, you can review the **HSA Primer**, or call 800-821-7303, ext. 1179 for assistance.

When Should You Consider Investing Your HSA Balances?

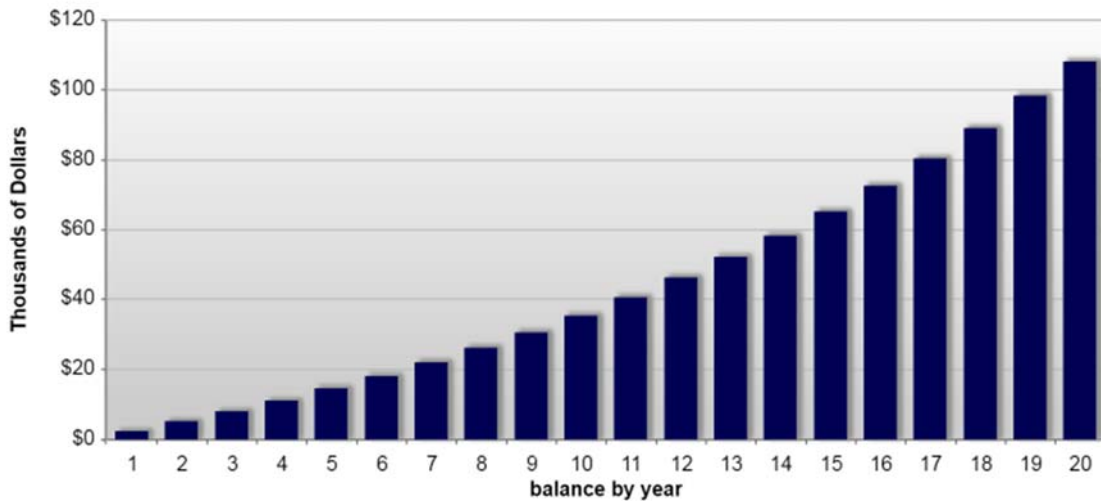
This is a personal decision based on your healthcare expense needs. But, did you know once you have accumulated \$3,000 or more in your personal HSA bank account, with many HSA vendors you can invest your funds in mutual funds, stocks, bonds and other investment options? You will need to check with your HSA vendor on what investment options may be available.

Below is a hypothetical chart showing how an HSA can grow over the years to add significant dollars to a retirement fund. This example assumes the employee will retire in 20 years and contributes \$200 per month and earns 7.5% on their investments. It further assumes that the employee does not use any of the HSA funds but rather keeps the savings for retirement. After 20

years, that HSA account is worth over \$108,000. Had the employee paid taxes on the contributions and earnings, the total would have been reduced to \$65,527.

The great benefit of accumulating an HSA investment balance is that if you use the funds AFTER age 65 for medical, dental or vision expenses, you **never** pay taxes on it. And, if you use part or all of your HSA fund for non-medical expenses after age 65 - to buy a new car for example- you would only pay your regular income taxes on it but no extra penalty. (please consult your own tax advisor).

Vroom, vroom -- try it yourself! Just enter the variables to fit your situation and see how much you can grow your HSA account.



Need a doctor at 4 in the morning? No problem!

Telehealth is available to all MEUHP Members 24 hours a day - 7 days a week - 365 days a year through AmwellforCigna.com or MDLIVEforCigna.com. The cost for an on line / telehealth visit is only **\$42!**



Use the phone or video chat for common illnesses such as:

- sore throats
- headaches
- stomachaches
- fevers
- colds and flu
- allergies
- rashes
- acne
- UTIs and more

Cigna Telehealth Connection

Request a consultation 24/7/365

 **amwell**  **MDLIVE**

AmwellforCigna.com **MDLIVEforCigna.com**
855.667.9722 **888.726.3171**

24/7/365 access to U.S. board-certified doctors



Signing up is simple. Just follow the links above to activate your account. Then when you need care - whether at home or away - you'll be ready.

Employee Assistance Program

The Employee Assistance Program (EAP) is a standard and complimentary benefit available to all members of the MEUHP. EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

To access the EAP, call 1-877-622-4327 or visit the Cigna Behavioral health website: www.cignabehavioral.com. Click on the "Log in" link, and then enter **your employer ID: meuhp** in lowercase letters to find support.

Along with the standard benefit, the EAP also offers an array of topical bi-monthly webinars with resources to support employee wellbeing. All webinars take place on Wednesdays at 1 pm CT can be accessed at Cigna.com/EAPWebcasts. On-demand replay will be available starting 1 hour after the live presentation.

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