



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

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BCBSNE Air Ambulance Network Update

Dear Valued Business Partner: In the interest of our members, Blue Cross and Blue Shield of Nebraska (BCBSNE) would like to inform you that our network of air ambulance providers has expanded to the following:

- AirCare – www.CHHealthGoodSamaritan.org – (800) 474-7911 – based in Kearney
- Midwest MedAir – based in Hastings, North Platte – www.midwest-medicaltransport.net – (800) 562-3396
- LifeTeam – based in McCook, Grand Island – www.lifeteam.us – (877) 213-LIFE (5433)
- LifeNet/StarCare – based in Omaha, Norfolk, North Platte, Fremont – www.airmethods.com/lifenetheartland – (888) 481-7040
- EagleMed – based in Scottsbluff – www.flyeaglemed.com – (800) 525-5220

- Air Link – based in Scottsbluff – www.rwhs.org/services/trauma-emergency/air-link – (800) 252-2215

These in-network air ambulance providers offer overlapping coverage throughout the state of Nebraska and cannot bill members for covered charges in excess of our reimbursement amount (not including the member's deductible and/or coinsurance responsibilities).

Our network of hospitals and EMS providers are being updated on the availability and importance of using in-network air ambulance providers. This is to ensure members are not overwhelmed with steep out-of-network costs resulting from a situation outside of their control, while giving our providers several air ambulance provider service options.

If you have any questions about these air ambulance services, please contact a member of your BCBSNE sales or account service team. □

Sincerely, Blue Cross and Blue Shield of Nebraska

Health Insurance Premium Increase for Nebraska Schools Bucks National Trend

September 1, 2015– Increases of from 12 to 31 percent for individual health insurance policies in Nebraska are slated for 2016, according to a Sept. 1, 2015, Omaha World-Herald report.

Meanwhile, rates for the Educators Health Alliance health care plan used by nearly every Nebraska school district increased by only 1.9 percent, effective today.

“This marks the 13th consecutive year our rate increases have been less than 10 percent,” said Neal Clayburn, chair of the EHA board of directors. “That we have kept the increases well below national cost trends points to the efficacy of our collaborative approach to providing health care coverage for more than 400 school groups.”

The EHA plan's rate increases in 2011-12, 2012-13, 2013-14 and 2014-15 were 0.0 percent, 2.99 percent, 6.4 percent and 2.3 percent, respectively.

Clayburn said several factors contribute to the EHA's ability to continually achieve rate increases that fall well below the national rate of medical inflation. He said “the wise use of medical services and maintenance of

healthy practices by plan members; EHA's extensive wellness program; and the collaboration of the three associations that govern the plan: the Nebraska School Boards Association, Nebraska Council of School Administrators and the Nebraska State Education Association,” combine to keep rates at a minimum.

EHA premiums increased by 1.9 percent for all rate and benefit categories beginning Sep. 1, 2015. This includes all medical and dental plans, as well as active employee and early retiree categories. There are no changes made to the EHA available plan deductibles, coinsurance, or copays for the 2015-16 plan year.

The EHA plan's insurance coverage with Blue Cross Blue Shield of Nebraska includes more than 77,000 education employees, early retirees and their dependents. NSEA formed the statewide health care network 45 years ago. A 12-member board representing NSEA, the Nebraska Association of School Boards and the Nebraska Council of School Administrators now governs the health care plan. □

Participating Organizations



**Nebraska Council
of School Administrators**



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My name is Gregory Long, Field Director for the Educators Health Alliance. As the EHA moves forward in the new school year, I would like to take the time to meet with administrators, teachers and staff across the state of Nebraska. I will be discussing the value of the EHA and what it means to be a member of a special insurance group.

I would also like to explain the process of how the EHA operates within the NSEA, NASB, and the NCSA while partnering with Blue Cross Blue Shield of Nebraska. The EHA is a united group with a common goal to meet the needs of its members across the entire state of Nebraska. To schedule a time to learn about the value of the EHA or any other issues, please contact me at greg@ehaplan.org or 402-440-9633. □

EHA Wellness for 2015

Seven tricks for how to start and stick to exercising!

Fall is a great time to kick start your exercise routine before the hustle and bustle of the holidays starts.

Choose an activity you like. Be sure it's right for you physically, too. For example, if you have arthritis, swimming is a better choice than jogging.

Find a partner. A friend or relative can make exercising more fun.

Vary your routine. Switching up what you do can keep you from getting bored or injured. Maybe you walk one day and bicycle the next. Be creative: Think about activities such as dancing and racquet sports, or even chores like vacuuming or mowing the lawn.

Select a time of day that works for you. Don't exercise too soon after eating or when it's too hot or cold outside.

Don't get discouraged. Results aren't instant. It can take weeks or months to notice some positive changes from exercise, but they do happen.

Don't believe "no pain, no gain." A little soreness is normal when you first start exercising; pain isn't. Take a break for a day or two if you hurt or are injured. If pain or injury continues, consult your health-care provider.

Make exercise fun. Read, listen to music, or watch TV while riding a stationary bicycle. Find fun things to do, such as taking a walk through the zoo! □

Source: familydoctor.org

What's the perfect beverage for you? It's the same for everyone – water!

FThere is one, and only one, beverage that is perfectly suited to your biological needs: pure, clean, natural water. Water is the body's most important essential nutrient equaling two-thirds of your of body mass. Water helps keep your muscles and skin toned, assists in weight loss, transports oxygen and nutrients to cells, eliminates toxins and wastes from the body, and regulates body temperature. Drinking refreshing, clean water plays a major role in reducing the risk of certain diseases. Water best suits the liquid requirements of the body - it has no calories and is free of unhealthy additives in processed beverages.

Always try to make water your beverage of choice. Drink water with each meal and always try to keep some within arm's reach to take the edge off your thirst. For those that currently drink sugary beverages and need to lose weight, substituting water is the most powerful and effective change to make to improve the chance

of success. Calories in drinks are not hidden (they're listed right on the Nutrition Facts label), but many people simply don't realize just how many calories beverages can contribute to their daily intake.

Perfect Beverage – the upcoming EHA Wellness Program – can help motivate you to make that switch to choosing water first.

If your school/group is already participating in the EHA Wellness Program, you can sign up for Perfect Beverage today by going to www.ehawellness.org and entering your EHA code. Once you register, you'll receive the Perfect Beverage water bottle to keep your water with you all day and you'll be set when the program starts December 1. If your group isn't participating, contact us at office@ehawellness.org or call 402-614-0491 and we'll get you started. Don't wait – EHA Wellness can help you on your path to better health! □