



Educators  
**Health**  
Alliance

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*Participation. Collaboration. Cooperation.*

Issue 30

A Publication Of Educators Health Alliance

January 2025

## ***EHA Continues to Beat National Trend***

On October 30<sup>th</sup>, 2024, the Educators Health alliance released its rates for the 2025/26 school year. The overall renewal rate came in at 5.49% giving the EHA a decade average increase at 4.77%. Through the ups and downs of the insurance world the EHA has beaten the national average including over 20 years of no double-digit increase. This also coincides with no change to the copays for medical and dental for the last 5 years.

The Educators Health Alliance did make a change in the maximum out-of-pockets to all plans adding an additional \$1,000. The silver lining is that the EHA's deductibles did not change, and this allows BCBS to continue to pay 80% coinsurance at the same rate since 2020/21. The goal of the EHA is to always find a balance between premium and member responsibility. While we did see an increase in claims the last couple of months and the goal is to forecast claims up to 16 months in advance, so school districts have the necessary rate information to negotiate for the 2025/26 school year.

According to the Mercer's 2024 National Survey of Employer-sponsored Health Plans. This will be the third year in a row that the total cost to employees rose by more than 5%. Mercer explain these increases are due to shortage of healthcare workers, increase demand for services, and a surge of treatments that include mental healthcare and GLP-1 medications. Further the Mercer survey also found that of the 1,800 employers' responses that costs would rise by an average of 7% without cost-lowering actions. Small group employers (50-499 employees) would be hit hardest with an average of 9% increase. According to this survey the Educator Health Alliance continues to beat the national trend. With a pool of over 90,000 members, we enjoy the stability in numbers.

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## Health Savings FAQs

Did you know National HSA Day was recently celebrated, (October 15)! This day was created to connect the public with the healthcare benefits industry in order to discuss the power of health savings accounts (HSAs) and their impact in fighting healthcare issues facing Americans today. To fully appreciate what the ever-adaptable HSA can accomplish, we must first understand why they matter.

HSAs allow consumers with a high-deductible healthcare plan to, well, actually plan. An HSA is an economical, flexible, proactive reserve for wellness maintenance and the unexpected.

**Economical.** Health savings accounts offer a triple tax advantage, which is an amazing benefit. Pre-tax payroll deductions into an HSA are not subject to State, Federal, and FICA withholdings, which decreases taxable income. Meanwhile, the money in an HSA grows tax-free. What's more, withdrawals for qualified expenses are also tax-free.

**Flexible.** The beauty of an HSA truly is its flexibility. An account contribution amount can be changed throughout the year according to need, and you have until the tax filing deadline to make a prior-year deductible contribution.

HSA dollars do not have to be spent the year they were saved; rather, they can rollover from year to year and can even be invested for future use. The investment HSA is designed to help you boost your earnings with a possible higher rate of return. In order to start investing with the Omnify HSA, account owners must have at least \$500 in their deposit HSA, anything above the deposit balance can be invested. Investment HSAs give you access to eight reputable mutual fund families selected by Union Bank experts and includes 41 investment options. HSAs are extremely portable plan follows

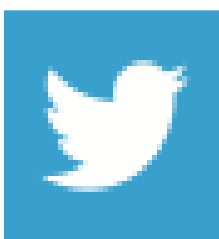
employees, rather than staying with the employer. At age 65, you can use your HSA funds for anything (just remember that non-qualified purchases are subject to regular income tax).

Your HSA savings can be used for a variety of things, including qualified medical, dental, and vision expenses. COBRA premiums, Medicare premiums (excluding Medigap premiums), and portions of long-term care insurance can also be paid with HSA savings.

**Proactive.** So, saving to cover typical annual medical expenses makes sense, right? Of course it does, but why stop there? Why not save to cover annual deductibles and out-of-pocket maximums. Contribute to the maximum limits to build a cushion for emergencies, accidents, and retirement healthcare expenses.

Questions on HSAs? Reach out to Omnify at [844.472.6567](tel:844.472.6567)

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# EHA Wellness 2025

## Participating Organizations



## Setting Winter Wellness Goals

As the winter months roll in, it's easy to let the cold weather and shorter days disrupt our routines. But winter is also an opportunity to focus on your well-being by setting simple, achievable goals that enhance both physical and emotional health. Here are some ideas to help you thrive during the colder months.

- 1. Prioritize Sleep:** Winter's longer nights provide the perfect backdrop for improving your sleep habits. Aim for 7-9 hours of quality sleep each night by creating a bedtime routine, limiting screen time before bed, and keeping your bedroom cool and dark. Proper sleep boosts immunity, mood, and overall energy levels.
- 2. Stay Active:** Even if outdoor activities are limited, finding ways to stay active is crucial for physical and mental health. Try at-home workouts, yoga, or brisk walks outside when the weather permits. Aiming for at least 30 minutes of movement most days can help reduce stress and keep your body strong.
- 3. Eat Seasonal, Nourishing Foods:** Winter is the season for comforting, nutrient-dense meals. Incorporate seasonal superfoods like root vegetables, dark leafy greens, and citrus fruits into your diet. Soups, stews, and roasted veggies are not only warming but also packed with essential vitamins and minerals.
- 4. Focus on Hydration:** Cold weather often masks feelings of thirst, but staying hydrated is just as important in winter as it is in summer. Aim to drink at least 8 glasses of water daily, and include herbal teas for added warmth and flavor.
- 5. Practice Mindfulness:** Combat winter blues by embracing mindfulness practices like meditation, journaling, or deep breathing exercises. Even a few minutes each day can help reduce stress, improve focus, and promote emotional resilience.
- 6. Set Realistic Fitness Goals:** Winter isn't the time for extreme fitness challenges; instead, set realistic goals that keep you consistent. For example, aim for 10,000 steps a day or commit to exercising three times a week. The key is to create a sustainable routine that works for your lifestyle. **Continue Pg. 4**

## Thrive in 2025: Happy Habits, Happy Life!

### Winter Wellness Continued from P. 3

**7. Stay Connected:** Social connections are vital for emotional well-being, especially during the isolation that winter can bring. Schedule regular check-ins with friends and family, whether in person or virtually. Consider joining a winter book club or fitness class to stay engaged with your community.

**8. Boost Your Immune System:** Support your immune system by maintaining a balanced diet, staying active, and incorporating supplements like vitamin D if recommended by your healthcare provider. Proper hand hygiene and regular sanitizing also go a long way in staying healthy.

**9. Set Intentions, Not Resolutions:** Rather than creating rigid New Year's resolutions, focus on setting flexible intentions. For instance, instead of saying, "I'll work out every day," aim to move your body regularly in ways that feel good to you. This mindset reduces pressure and helps you enjoy the journey.

**10. Celebrate Small Wins:** Winter wellness is about progress, not perfection. Celebrate small victories, whether it's drinking an extra glass of water, finishing a yoga session, or spending time outdoors. Acknowledging these achievements keeps you motivated and positive.

### Thrive in 2025: Healthy Habits, Happy Life!

**EHA Wellness** is a free health and wellness program available to all benefit-eligible employees of Educators Health Alliance groups. Designed specifically for those working in and around education in Nebraska, this program offers a variety of opportunities to enhance your wellbeing. Participation is voluntary, allowing you to choose the resources and activities that best support your goals.

Don't miss out on the upcoming challenges—enroll today! Be sure to explore the core wellness trackers, health library, and other valuable tools to support your journey.

**Need assistance? Contact us at**  
[contact@ehawellness.org](mailto:contact@ehawellness.org)