



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

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EHA Deductibles to Increase Sept. 1, 2016

In late October of 2015, the EHA notified members that there will be an increase in PPO deductibles, as well as one of the High Deductible options. All members have recently received communication from Blue Cross Blue Shield of Nebraska explaining the increases this summer. It is important that members review the new deductibles along with prescription drug coverage benefits.

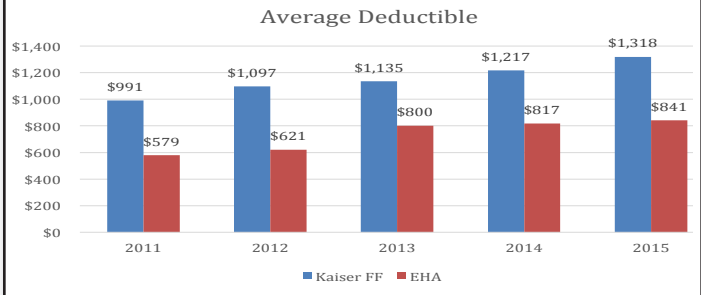
The EHA has gone to great lengths to explain the reasons behind the increase while comparing our plan to the national average. The below graph compares the average deductible of the EHA program with the national average deductible reported to the Kaiser Family Foundation Annual National Survey. As you will be able to tell from the below graph, the EHA simply outperforms the national average.

As we approach September 1, 2016 it is important to understand that everyone’s deductible does NOT reset to zero at the beginning of the school year. If a member has hit the deductible limit of their respective plan prior to September 1st, they will now have to pay the increase from September 1 to December 31. The EHA deductible will reset to zero January 1, 2017. If

you feel you have met all out-of-pocket expenses, please call the Blue Cross Blue Shield of Nebraska’s member services line at 877-721- 2583.

Member Benefits and Deductibles

The EHA provides a family of benefit options for EHA participating groups and members to choose from. Each benefit plan provides comprehensive benefits. Some EHA members have chosen to enjoy premium savings by moving to higher deductibles, in addition to the EHA initiated changes. The average deductible of the EHA program is compared to the national average deductible reported in the Kaiser Family Foundation Annual National Survey of Employer Health Benefits in the following table.



Colorful Choices – Eat to Our Art’s Content

Eating more fruits and vegetables is one of the most important nutrition habits you can adopt. It can reduce your risk of obesity, heart disease, some cancers, diabetes, hypertension, and stroke while increasing energy and improving mood. Current recommendations are for five to nine servings a day of fruits and vegetables to prevent many kinds of cancer and heart disease. One way to accomplish this is to fill two-thirds of your plate with fruits and/or vegetables at each meal.

For the best health benefits, incorporate produce of different colors into your diet. Why color? It’s simple, healthful, eye-catching, and fun. Spread daily fruit and vegetable choices across a rainbow of colors to guarantee you get a variety of healthy vitamins and minerals. Learning to be selective will help you make good, colorful choices.

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EHA Wellness for 2016

Participating Organizations



Less is More – EHA Wellness Challenge for October

With school starting up again, everyone’s schedule is busier which usually leaves less time to focus on eating healthy throughout the day. Instead of preparing healthy meals and snacks, it may be easier to grab a snack from the vending machine or skip meals. However, people who are successful at managing their weight have found ways to keep track of how much they eat in a day, even if they don’t count every calorie. The October EHA Wellness challenge can help you do just that!

Enjoy your food, but eat less. Here are some tips to get you started:

- Get your personal daily calorie limit at **www.ChooseMyPlate.gov** and keep that number in mind when deciding what to eat.
 - Think before you eat...is it worth the calories?
 - Avoid oversized portions.
 - Use a smaller plate, bowl, and glass.
 - Stop eating when you are satisfied, not full.
- Cook more often at home, where you are in

control of what’s in your food. When eating out, choose lower calorie menu options.

- Check posted calorie amounts.
- Choose dishes that include vegetables, fruits, and/or whole grains.
- Order a smaller portion or share when eating out.

Research shows that people unintentionally consume more calories when faced with larger portions. This can mean significant excess calorie intake, especially when eating high-calorie foods. Enjoy nutrient dense calories from fruits and vegetables. Avoid empty calories.

Sign up today at www.ehawellness.org to receive your mini prep and serve bowl set (four bowls) as an incentive. These are great for organizing ingredients for cooking and they are also a perfect size for small portions or snacks!

If your group isn’t yet participating in the EHA Wellness Program, we can get you started. Email contact@ehawellness.org today! ☐

Colorful Choices – Eat to Our Art’s Content

(continued)

- Buy fresh. Vegetables and fruits lose nutrients the longer they sit around – especially vitamins A and C.
- Time your purchase. If you’re buying produce to eat today, buy ripe. If you plan to use them later, buy fruits and vegetables that aren’t yet ripe.
- Choose bright-colored fruits and vegetables. The more intense the color, the more nutrients they contain. For example, the darker red the tomato, the better.
- Avoid less-than-perfect produce. Bruised or wilted items have probably been mishandled or left around too long.
- Think small. Smaller fruit is often sweeter than larger pieces.
- Select berries and cherries yourself. Pre-wrapped packages don’t let you see any mold or bruises.
- Weigh the decision. Items with high water content (citrus, pineapple, tomatoes) should feel heavy for their size. ☐

New School Year Brings New Change

The winds of change are rolling through the Nebraska Sandhills. Once again, school districts out west, in our great state, have generated positive momentum towards changing insurance offerings within the EHA. As a result, districts have begun moving from the standard PPO plans, to the Dual Option—that includes the PPO coupled with the \$3,500 high deductible.

In years past, schools would count on the same presentation from Blue Cross Blue Shield that would include copays, coinsurance, premiums, and the normal jargon that comes with the PPO plans. Now, the EHA mission is to educate our members on the incredible additional benefits of our health care plans which include; Health Savings Plans, Limited Purpose 125 flex ac-

counts, premium savings, and the importance of MY Blue.

These changes have created a fantastic demand to educate our members on the new plan, and assist them in determining which one best suits the needs of their families. Over the next two weeks I will be visiting school districts such as Conestoga, Arnold, Calloway, Arapahoe, Ravenna, and Axtell. I look forward to crisscrossing the state meeting with as many school districts as possible. Let’s keep the winds of change blowing so we can help all of our members’ one life at a time.

The EHA encourages schools districts that have not yet scheduled a meeting to do so by contacting me at greg@ehaplan.org or 402-440-9633. ☐