



# EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

Issue 4

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## EHA Announces Expanded Dual Option Choices

**O**n February 21, 2014, the EHA Board approved the expansion of Dual Options within existing plan offerings. The new options will be made available immediately for new subgroups created for the current school year and will also be available for all subgroups for the 2014/2015 school year, beginning August 1st, 2014.

In addition to the current dual options that include the \$500/\$750 PPO combined with either the \$3,100 HSA eligible high deductible or \$1650 PPO option the EHA has expanded additional offerings. The new options include the \$950 PPO with either the \$1650 PPO or \$3,100 HSA eligible high deductible. The \$1,250 PPO is also being offered with either the \$1,650 PPO or

\$3,100 HSA eligible high deductible. These new options give great flexibility in health benefit options for Schools throughout the EHA.

Please review the PDF that shows the difference with premium and out-of-pocket maximums. You may also call Greg Long of the EHA at 402-440-1358 with questions about the new options. □

## Gov. Heineman Honors 2012 Recipients of Governor's Workplace Wellness Award

**G**ov. Dave Heineman announced this year's recipients of the Governor's Excellence in Wellness Awards. A total of 50 Nebraska employers were honored for successful workplace wellness programs. The Governor will present awards to eastern Nebraska company representatives during a luncheon today in Lincoln.

"These awards recognize employers for their serious commitment to employee well-being," Gov. Heineman said. "Prevention and wellness efforts in the workplace have produced higher productivity, better employee satisfaction and helped control health care costs. Wellness works every time and these programs are helping more Nebraskans lead healthier lives."

The award was created to recognize Nebraska employers that have developed successful models for encouraging wellness at work. Western Nebraska employers were recognized at the Panhandle Worksite Wellness Council luncheon in Gering on October 3 and central Nebraska businesses were recognized at the Annual Safety and Wellness luncheon in Kearney on September 23.

Factors considered for the award included the level of support for the program by company leaders, assessment of employee needs, wellness plan design, outcomes and benefits, and policies supporting healthy behaviors. Wellness programs typically provide employees with health education, health screenings and opportunities for exercise.

Dr. Joe Acierno, Nebraska's Chief Medical Of-

ficer, said, "Wellness programs empower employees to make good decisions about the health risk factors in their lives. They can help workers take action to avoid chronic illnesses that can adversely impact their health and affect their quality of life. We hope this award program will encourage more businesses to offer employee health and wellness programs."

Nebraska's workplace wellness program offers two categories. The Grower award division honors businesses and organizations demonstrating significant improvement in employee health behaviors, while the Sower award division recognizes workplaces with quality wellness programs. To see a list of businesses honored, please go to the EHA web site. □

[www.ehapan.org](http://www.ehapan.org)

## Participating Organizations



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## Power of Music

**T**his month's EHA Wellness Program, the Power of Music, focuses on listening to music every day and incorporating different types of music in your life. Music can have a huge impact on our health – from changing our mood to affecting the body. Read on for more health benefits of music. Research has found that music can:

- Lower your blood pressure. People who sang, listened to, or stretched to music for an hour every other week lowered their systolic blood pressure (the top number of the reading) by 5 to 6 points after three months, according to a study presented at an American Heart Association meeting last March. Such a drop can reduce your risk of stroke or heart disease by 5 to 15 percent, experts say.
- Boost your brain power. Listening to music with a strong beat causes changes in brain-wave activity, and faster beats lead to better concentration and alertness, research has found. Even people with serious cognitive disorders may benefit from making music a regular part of their

lives. Some evidence suggests that familiar music helps to stimulate buried memories in patients with Alzheimer's.

- Ease everyday stress. Just as quick tunes energize you, music with a slow and steady beat helps you feel calmer. Listening to peaceful and relaxing music can ease muscle tension, often a major contributor to stress, and it can help you breathe more evenly when you feel anxious. Up-beat tunes can improve your mood almost effortlessly. Healthy individuals can use music for stress reduction via active music making, such as drumming, as well as passive listening for relaxation.

So whether you are listening to Christmas carols, country or classical, turn up the volume and tune in!

If you are interested in having your group participate in the EHA Wellness program and future offerings like this, contact the EHA Wellness Team at [contact@ehawellness.org](mailto:contact@ehawellness.org) or call (402) 614-0491. □

## Bundle up for Winter

**I**t's that time of year again when the cold weather makes being outdoors challenging but it doesn't have to end your exercise routine outside – the trick is to bundle up with layers.

Choosing clothes and layering them properly are keys to keeping comfortable while exercising outdoors, especially in cold temperatures. Adding or removing layers as needed will help you to stay warm and dry while staying active.

- Base Layer: This layer, closest to your skin, should wick moisture away from your body and into the air or outer layer where it can evaporate. The best base layer materials are synthetics (polypropylene and polyester). These materials are lightweight, too.

Skin chafing can be a concern, so check the

base layer design features. Stretchy fabric allows you to move easily. Seamless or flat-seam clothing lies flat and won't rub your skin.

- Mid-Layer: This insulating layer helps to take moisture away from the base layer. Wool and synthetics, such as fleece, work well. This layer should be snug but not constricting. Features such as full-length front zippers allow for venting.

- Outer Layer: This layer protects you from the elements. When it's dry outside, go for a lightweight soft shell that provides warmth, breathability, and wind resistance. If the conditions are wet, make sure your outer layer is both breathable and waterproof.

Stay warm this winter, keep exercising and dress for the weather! □

# EHA Announces Special Enrollment Period as a Result of Supreme Court Decision Regarding DOMA and Same Sex Married Couples

BY GREGORY LONG, EHA Field Representative

**O**n June 23, 2013, the U.S. Supreme Court found Section 3 of the Defense of Marriage Act (DOMA) unconstitutional. Section 3 of DOMA states that the term “marriage” means a legal union between one man and one woman as husband and wife. Accordingly, as a result of the Supreme Court’s decision, the term “spouse” will refer to any individuals who are lawfully married under any state law. This includes marriage between two people of the same sex who were legally married

in a state that recognizes such marriages, even if they reside in a state that does not.

Effective January 1, 2014, Blue Cross Blue Shield of Nebraska policies insured in Nebraska, including the EHA, will include in the definition of “spouse” any same-sex individuals legally married that reside in Nebraska or elsewhere. Previously, same-sex spouses were only eligible for coverage under the EHA plan if they were legally married and resided in a state recognizing such marriages.

This change in eligibility will create a Special Enrollment Period for employees to add their newly eligible dependent. The Special Enrollment Period will be available until January 31, 2014. Members added under this expanded definition of “spouse” after January 31 will be considered Late Enrollees, so it is important that changes are made on a timely basis. □

**greg@ehaplan.org or 402-440-1358**

## Letter to Superintendents from Greg Long

**M**y name is Gregory Long, Field Director for the Educators Health Alliance. As the EHA moves forward on the current health care challenges posed by federal regulations, I would like to take this opportunity to meet with your school districts. My goal would be to discuss current changes to insurance plans, reasons behind the changes, and future EHA board discussions. I would welcome the opportunity to hear your concerns on these issues so I can share them with the executives of the EHA.

If you would like to meet, please contact Greg Long, EHA Field Representative at [greg@ehaplan.org](mailto:greg@ehaplan.org) or 402-440-1358, or your BCBSNE Regional Representative if you have questions. □



Dear Group Leader –

It has come to our attention that a company offering wellness programs and screenings has been contacting superintendents in Nebraska. The information they are providing is causing some confusion among the EHA groups and this email will provide you with some clarification in the event you have received their letter or you do in the future.

The EHA provides a comprehensive wellness program free of charge to all member groups. The program includes a Personal Health Assessment, interventions addressing top health risks, incentives, training for wellness reps and more.

A resolution passed by the EHA board last spring will also provide convenient biometric and vascular screenings starting in 2014. **The EHA has contracted with Life Line Screening to provide these services. The EHA will pay for any member to be screened through Life Line and non-members receive a EHA –only price.**

*Important note: Other companies may offer to provide screenings for your group free of charge as they are Blue Cross Blue Shield providers and will “run the claims” for you. However, there are pre-qualifications (such as time since the last screening, gender and age, etc) for the screenings to be paid for by BCBS. Even though the claim may be submitted by a vendor, there is no guarantee that the claim will be paid and your employee may receive a bill from BCBS that they will be required to pay out of pocket.*

Again, if your employees are on the plan and screened by Life Line, the EHA will pay for those screenings regardless of age, gender, prior screening status or any other qualification.

If you have any questions, please feel free to contact me at [greg@ehaplan.org](mailto:greg@ehaplan.org) or at 402-440-1358.

Thank you,

Greg Long  
EHA Field Representative