



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

Issue 7

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What it Means to be a Member of the EHA

As a member of the Educators Health Alliance you are part of the largest insurance pool in the State of Nebraska. Our membership has over 72,000 participants and includes all but 3 school districts within the State. EHA's board is comprised of 12 voting members - 6 members from the NSEA, 3 members from both the NCSA and NCSB. It takes at least 7 votes for any motion dealing with health insurance policy changes to pass. This system was put in place to ensure all organizations were equally represented and instill a culture of cooperation.

With the ever-changing health insurance industry, the EHA has been labeled as one of the most stable plans in Nebraska offering consistent coverage for over 47 years. First, the EHA has been offering a wide variety of health and welfare plans that meets the needs of not only school districts but also teachers and staffs throughout the State. Secondly, being part of such an organization as EHA provides a level of stability that only a large group can provide based on the basic principle of "Law of Large Numbers" -- large claims can be absorbed with minimal impact to the overall group's experience. Lastly, the EHA manages the well-being of our members prospectively rather than retrospectively with programs such as our first class wellness program. Because your school district is part of the EHA you are automatically eligible to be part of this program and continue to enjoy this benefit on into your retirement. The wellness program has assisted in keeping our annual renewals well below national trends.

Another very important aspect of the EHA is the continuation of health care coverage through

retirement until Medicare eligibility. Retiree benefits include various plans with different plan design options to better meet the needs of our specific members. Your school's membership insures the security of a plan that is supported by not only other active participants but also the retired participants within the state of Nebraska.

In a world of uncertainty with health care coverage, the EHA can be counted on to be there to weather the storm of higher premiums and increased out-of-pocket costs. The EHA has sustained a period of stability in premiums for over 14 years and lower out-of-pocket costs as we move through the regulations of the Affordable Care Act. Previous rates increases from 2010 to 2015 are 4.5% (2010), 0% (2011), 2.99%

(2012), 6.25% (2013), 2.3% (2014), 1.9% (2015). The EHA has developed and maintain an atmosphere to push against the tide of higher out-of-pocket costs and double digit increases to our health care premium rate. As a collective unit working together, we have beaten the national trend.

The Educators Health Alliance is committed and proud to offer a health care policy that is the most stable product in Nebraska that values the members and school districts for which it serves. If you have any questions/comments please contact the Educators Health Alliance field Representative, Greg Long at greg@ehaplan.org or 402-440-1358. □

Does the \$3,100 HSA Eligible Health Plan Work for You?

In the \$3,100 high deductible HSA eligible plan is a first dollar plan that commits the member to the first \$3,100 of all health cost for a single. Once the member has satisfied the \$3,100 cost Blue Cross Blue Shield pays at 100% for the remainder of the year. If you have a family on this option the deductible increases to \$6,200. The entire family must meet the \$6,200 deductible. When the deductible is met Blue Cross Blue Shield of Nebraska will pay 100% for the remainder of the year.

How is this funded?

Schools that usually offer the dual option will give all or a negotiated amount of the premium savings to the individual member. If the school

meets the requirements of the 5% discount the individual school must put 100% of the premium savings in an HSA for the member in order to keep the 5% discount.

The premium savings will go to your out-of-pocket health expenses. The savings is based on your plan that you have selected to meet your health needs.

**Yearly premium savings for a school who has the 5% discount on premiums:
Based on 5% discounts for school districts on the \$750PPO/\$3,100 plan**

Individual	\$938.28
Employee/Child	\$1,735.68

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Participating Organizations



Nebraska Council
of School Administrators



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Letter to Sups

My 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 and staff. My goal would be to discuss current changes to insurance plans and reasons behind the changes. It is vital that members are aware of the new out-of-pocket maximums in connection to their benefits beginning on September 1, 2014.

If you would like to meet, please contact Greg Long, EHA Field Representative at greg@ehaplan.org or 402-440-1358. □

EHA Wellness for 2015

Go the Distance!

The Iditarod Challenge is the next EHA Wellness Program...

Did you know that Iditarod is the name of a city, a river and a race in Alaska? This spring, while mushers are racing across Alaska with a team of dogs, you can participate in a virtual Iditarod challenge with the EHA Wellness Program!

The six-week virtual fitness challenge which begins March 30, 2015, involves working on eating well, getting more sleep and increasing your exercise. You'll earn virtual "miles" with your

team (humans, not dogs). Each person who joins the challenge will receive a t-shirt – if you complete the 975 mile virtual race, you'll be entered into a special drawing for gift cards.

To sign up today, go to www.ehawellness.org and enter your EHA Code and, to make it more fun, recruit others to join your team. If your group isn't participating in the EHA Wellness program, send an email to contact@ehawellness.org today and get started. It's never too late to improve your health! □

Separating Fitness Fact from Fiction

Many people operate under false assumptions when it comes to exercise. As a result, some individuals don't exercise at all, shy away from certain exercises, or exercise incorrectly. It's time to set the record straight.

Exercise will NOT make you tired. Yes, you may feel fatigued if you push yourself too hard; however, exercise typically gives most people more energy throughout the day and relieves stress. What's more, regular exercise can help you sleep better at night, so you may wake up more refreshed.

Weight training will NOT bulk you up. It can help you to develop a sculpted, toned appearance. It can also help to burn excess fat, protect your body from injury, and prevent osteoporosis.

The more exercise, the better, isn't always true. Working your body too hard can result in exhaustion and lead to injury. Allow your body time to rest and recuperate. Many health experts recommend 30 to 90 minutes of daily exercise, depending on your goal. □

Source: Calories Control Council

Does the \$3,100 HSA Eligible Health Plan Work for You?...

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Employee/Spouse \$1,970.28

Employee/Spouse/Child(ren) \$2,645.76

* This money lowers maximum out-of-pocket health expenses.

met the maximum out-of-pocket on health care for each of the above examples your possible savings would be cut in half under the \$3,100 plan.

Maximum out-of-pocket health expense after receiving premium savings on the \$3,100 High Deductible Plan

Individual \$2,161.72

Employee/Child \$4,464.32

Employee/Spouse \$4,229.72

Employee/Spouse/Child(ren) \$3,554.24

- If you participated in the \$750 PPO plan and

It is also very important to know the EHA is dedicated to offer our members the most plans possible to help meet their needs. Moving to one plan or another is solely the responsibility of the member to meet their insurance needs. The EHA does not have a stance on what plan you choose. Our mission is to meet your health insurance needs with the best policy that works for you or family. □