



Educators
Health
Alliance

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*Participation. Collaboration.
Cooperation.*

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EHA Approves 2019-2020 Increase in Rates

Lincoln, NE, Oct. 25, 2018 – There will be an overall increase of 4.99% in premiums next year for the health and dental insurance plans used by nearly every Nebraska school district. The Educators Health Alliance (EHA), a consortium of three statewide public school groups, manages the plan. Health insurance rates will increase 5.2% and dental rates 1.0%, resulting in the overall increase in premiums of 4.99%.

When the 2019-20 plan year begins on Sept. 1, 2019, it will mark the 17th consecutive rate increase of less than 10%. The 4.99% increase follows the 0% increase in the current year that began September 1, 2018, according to EHA Board of Directors Chair Neal Clayburn. The average annual increase over the past ten years has been 3.6%.

“This is good news for school districts and school employees across Nebraska,” said Clayburn. “Keeping the increase in rates low is made possible because school employees and their families have made wise decisions regarding their health care, because of the EHA Board’s strong management of the plan, and due to the expertise provided by EHA’s insurer, Blue Cross and Blue Shield of Nebraska. “All involved have worked hard to help our plan avoid the huge spikes in premium costs that other plans have experienced. Indeed, the EHA has kept the rate of increase over the longer term at a rate lower than indicated by comparative national averages.”

Under 2019-20 plan, there are no changes to the office and emergency room copays. There are also no changes to the prescription drug copays or coinsurance. The plan does include modest increases in deductibles while keeping member out-of-pocket maximums the same for nearly all members. The high deductible plans have additional out-of-pocket increases. These benefits changes-the first in three years-are less than often seen in other plans and keep the EHA plans very comprehensive and competitive.

Rate increase in the previous nine years were 0%; 7.99%; 4.9%; 1.91%; 6.40%; 2.99%; 0%; and 4.6%

“The EHA Board is please that we were able to achieve the renewal with minimal increases in Member out-of-Pocket costs” said Clayburn

Negotiation Season Begins with Questions

1. How does a school district qualify for the 5% discount?

100% Contribution Rule: Any EHA subgroup where the employer contribution is made exclusively for health insurance premiums only, with no options, and such contribution is in the amount of the 100% of the single and 100% of the family rates shall be subject to a 5% premium rate reduction.

2. Can an active member of a school who participates in the Dual Option switch from the PPO option to the High Deductible?

If your school offers a PPO plan with the High Deductible the employee may switch between plans every 12 months. Employees would make this switch before January 1st for an effect date from January 1st to December 31st. It is very important to know the reason for not switching at the beginning of the school contract (September) would cause the member's deductible to start over at \$0. Thus, having a new deductible from September 1st to December 31st. Always switch and the end of the calendar year.

EHA Wellness 2018

Stay Well into Winter Months!

The winter season can be busy and exciting. With activities like celebration dinners, holiday parties, and travel, we have plenty of distractions to keep us from focusing on our wellbeing and taking care of ourselves as we should.

With shorter days, colder weather, and an extra busy schedule, finding the motivation to take care of ourselves can be in short supply. When we are overly busy and don't make time for self-care this lays the foundation for a weakened immune system, and low energy levels.

So, what can you do to stay well during the crazy winter months?

Get 7-9 hours of sleep nightly

Sleep is your body's number one way of recovering. Getting the recommended hours of sleep each night will not only help you ward off illnesses it will also help your mood, stress levels, decision making, and much more. When you're extra busy and know that you have lots to do – don't take away from your sleep bank. Make sleep a priority and stick to as much of a schedule as you can. Developing a sleep ritual each night such as turning off devices, going to bed at the same time each night, darkening the room,



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Greg Long
EHA Field Representative
1-866-465-1342 / 402-440-9633
greg@ehaplan.org / ehaplan.org

Participating Organizations



Nebraska Council
of School Administrators



Nebraska State Education Association



Nebraska Association of
SCHOOL BOARDS

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and reducing interruptive noises, can help prepare your body for sleep and allow for a good night's rest.

Get enough Vitamin D

Does it really matter if our bodies have inadequate levels of vitamin D? The answer is a resounding "yes". Having sufficient levels of vitamin D has been shown to help prevent osteoporosis, heart disease, cancer, Alzheimer's Disease, strokes, high blood pressure, diabetes, and it may slow the aging process.

The best way to get vitamin D is naturally from the sun. However, during the cold winter months in Nebraska most people are not outside enough to get the vitamin D benefits of the sun. Thus, we have to rely on the vitamin D we were able to store up from the summer or the vitamin D we can take in through our diets and supplements.

Good food sources of vitamin D include fatty fish such as salmon, especially the wild salmon, tuna, mackerel, mushrooms, eggs and vitamin D fortified foods such as milk (any milk will do--cow, soy, almond, or coconut milk are all fortified). If none of these foods appeal to you, consider speaking to your physician about taking a vitamin D supplement. Your physician can tell you which supplements are of best benefit to you based on your current health state and personal health history.

Vitamin D is a great immunity weapon!

Make time for movement:

We are inclined to stay inside more and move less in the winter months. With the weather colder and comfort food more available it's easy to move less and eat more. Make time in your day to get up and move around. Visit with a co-worker face to face instead of emailing, take a stretch break, get up and go fill your cup or water bottle with water a few times each day, take the stairs if you have them, and do some uncluttering in your office and home. Include anything that helps you move more during your work day and sit less. Movement

Include quiet time into your day: Busy lives make for busy minds.

Make time each day to take a quiet break: Including just a few minutes of quiet time each day can greatly improve your mood, thinking functions, and patience for others. Find a quiet place and just breathe or "be still and chill". Allow yourself to enjoy the moment, savor the quiet, and enjoy being in the present moment. Allowing your brain and body to take a break has huge benefits for your physical, emotional, and psychological wellbeing.

By including these self-care tips into your daily routine you can help increase your immunity and improve your overall stress levels for the winter months. For additional support please check out all of the 2018/19 Wellness Challenges at www.ehawellness.org. The Quarterly Wellness Challenges such as Sleep for Success, Eat for Health, and Focus for Mindfulness all have excellent self-care tips that can be used to help you stay at your best all year long!

Clayburn said the 4.99% rate increase following a one-year freeze in premium rates is made possible due to several factors, including:

- The impact of the EHA's state-wide wellness and health promotion programs
- Pharmacy benefit management programming that has led to reduced pharmacy trends;
- A program designed to assist in the management of chronic diseases;
- Holding the line on health and administrative cost increases and;
- Continued prudent management in the design and choices of benefit plans.

EHA health insurance rates for the 2019-20 plan year apply to ten available active employee health benefit plans, three early retiree benefit plans, and five dental plans.

“The Educators Health Alliance unites its sponsor organizations in providing a cost-effective health care program for members that provides peace of mind regarding healthcare and contributes positively to the educational system in Nebraska,” said Beth Kernes Krause, EHA Vice Chair and Auburn Public Schools Board of Education member. “I also want to emphasize the important role our EHA wellness program has played in improving the health and wellness of EHA covered employees. The wellness plan continues to expand and includes options for individuals and school groups to earn financial incentives for achieving goals set by the program.”

“The EHA Board understands the financial concerns of our education members as well as the fiscal constraints facing school districts,” said John Spatz, executive director of the Nebraska Association of School Boards. “We are pleased to be able to hold the line on health insurance premiums for both districts and individual employees.”

“The Board’s decision to set the rates is made only after careful review of the plan’s financial status,” said Mike Dulaney, executive director of the Nebraska Council of School Administrators. “This is the result of the cost-saving measures taken by the EHA Board as well as by employees and their families. The EHA has been able to offer stability in rates – which is very important and helpful to both our school districts and

Wellness in winter continued: Make time for movement

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