



Educators
Health
Alliance

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Participation. Collaboration. Cooperation.

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NEW! My EHA App



You now have better access to all EHA benefits with the new **My EHA App**. You can download My EHA today to quickly access what you need, when you need it.

- **ID Cards:** never worry about leaving your card at home.
- **Doctor Video Chat:** reach a doctor over your break or after hours with Amwell doctors.
- **Medical Benefits:** BCBSNE medical coverage is easy to find, save money with in-network doctors, file claims with *myblue* and know where to go for medical care.
- **Prescription Benefits:** view ID card, manage claims in MyPrime, and find an in-network pharmacy.
- **Surgery Benefit:** Did you know about this benefit? Hip Replacement and Total Knee surgery cost is **WAIVED** for inpatient facility when you use BCBSNE Preferred Surgery Centers.
- **Wellness Program:** EHA wellness is available to EHA members to encourage, track and reward healthy behavior.
- **Diabetes Program:** Manage diabetes Type 1 or Type 2 to improve health outcomes and reduce health costs.
- **Dental Benefits:** ID card, coverage and in-network dentists are now easier to find.
- **Shop Discounts:** use your Blue 365 discounts using this app to save when you shop with some big brands!
- **Contacts:** An easy button to click and call all benefit contacts saves you time for benefit questions.

EHA Mental Health Benefit Change Effective September 1st, 2021!

Starting Sept. 1, 2021, in-network behavioral health office services will be covered at 100% of BCBSNE's allowable amount, whether in-person or by using the telehealth benefit. (Out-of-network telehealth visits will continue to be non-covered.) HSA-eligible High Deductible Health Plans are still subject to deductible and coinsurance for in-person and telehealth behavioral health office visits. Per IRS regulations, except for preventive health benefits, insurance carriers cannot pay first dollar coverage on HSA-eligible HDHP plans. First dollar coverage means insurance pays expenses beginning with the first dollar charged for health care, without copayments or deductibles having to be paid. The current definition of preventive health benefits does not include behavioral health treatment.

Negotiation Season Set to Begin: Most Common Questions

1. What happens if we negotiate for a higher deductible?

When the education association and school district agree on a deductible increase it can no longer negotiate for a lower deductible. The only exception to the rule is if a school has **never** participated in the Dual Option (PPO/HDHP) they now can move to down in deductible while offering the High Deductible Health Care Plan with their traditional plan. Essentially giving the district one opportunity as you are offering a new option. Most schools offer the Dual Option thus disqualifying for the change in deductible.

2. 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.



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EHA Wellness 2021

Participating Organizations



The New Face of EHA Wellness

EHA Wellness has a new look this fall that we know you will love! To check it out, you will need your EHA Code or the link in your welcome email. Once you sign on the first time and create your password, there are no additional passwords or PIN#'s to remember. Your Challenges, Personal Health Assessment (PHA), links to Headspace, WW and MoneyWealth, and other program information are all on one system. You can sign up for any or all of the challenges, access or print current and previous PHA reports, update your profile and follow your progress on all of our programs. Sign in today and discover what EHA Wellness has in store for 2021-22 at www.ehawellness.org. If you have questions, contact us at contact@ehawellness.org.

While you are exploring the new website, be sure to enroll in the first challenge of 2021-22, ***Prep for Success***. The challenge begins Oct. 1st and, when you click the "Enroll" button, you will receive a free Meal Prep container just for signing up! Learn how to plan menus, prep a few meals a week, and the best way to store your food to make dinnertime easy on your busy nights. Meal prepping can save you time and money while enabling you to put nutritious home-cooked meals on the table for you and your family.

So, if you are ready to *Prep for Success*, sign up by Sept. 30th **by logging into** your EHA Wellness account page at www.ehawellness.org. Don't miss out on your free Meal Prep container, enroll today!

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3. 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 increase substantially. Always switch at the end of the calendar year and remember the High Deductible Health Plan is NOT for everyone!

4. Can I switch to Premier Select Blue Choice, BluePrint Health, or Network Blue during the school year? Employees do have the option to change plans (PPO to HDHP) on January 1st, however, employees cannot change their network choice until the next open enrollment.