



# Educators Health Alliance

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*Participation. Collaboration. Cooperation.*

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## *What Is The EHA?*

From 1968 to 1999, the Nebraska State Education Association (NSEA) partnered with Blue Cross and Blue Shield of Nebraska to provide health insurance for all educators, guided by a mission to deliver high-quality coverage for public school employees. In 1999, the Educators Health Alliance (EHA), a nonprofit corporation, was created to continue that mission by securing quality, affordable health insurance for Nebraska's educational workforce. The EHA is governed by a Board of Directors appointed by the Nebraska State Education Association, the Nebraska Association of School Boards, and the Nebraska Council of School Administrators.

The EHA Board consists of 12 voting members: 6 representing NSEA, 3 representing NCSA, and 3 representing NASB. A minimum of 7 votes is required to approve any motion related to healthcare benefits or emerging issues in today's rapidly changing medical environment. From the moment an employee is hired until they reach age 65, they are represented by one of these three associations based on their role within the public school system. No changes to healthcare benefits can occur without board approval. Blue Cross Blue Shield of Nebraska administers the health plan, while the EHA Board oversees the overall benefit structure. This long-standing partnership has resulted in 22 consecutive years of single-digit premium increases—an exceptional achievement in the healthcare industry and a testament to the diligence of both organizations.

Today, the EHA provides healthcare benefits to all but two public school districts in Nebraska, serving a membership of more than 90,000 individuals. Members enjoy comprehensive benefits, including fully covered in-network outpatient counseling services for all PPO plans and insulin covered in full. A new offering, Hinge Health, provides online physical therapy to help members manage and overcome musculoskeletal pain from the comfort of their homes.

If your school district would like to learn more about the full range of EHA benefits, please contact Greg Long, EHA Field Representative, at [greg@ehaplan.org](mailto:greg@ehaplan.org).

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## ***Negotiation Season Begins***

### **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.

### **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 1<sup>st</sup> for and effect date from January 1<sup>st</sup> to December 31<sup>st</sup>. 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 and 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 1<sup>st</sup>, however, employees cannot change their network choice until the next open enrollment.



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

# EHA Wellness 2025

## Participating Organizations



## Healthy Habits, Happier Living!

EHA Wellness is a free health and wellness program available to all benefit-eligible employees of Educators Health Alliance groups. Designed specifically for those working in and around education across Nebraska, the program offers meaningful opportunities to strengthen your physical, emotional, and social well-being.

As you step into 2026, it's the perfect time to engage with resources that help you feel your best—at work, at home, and throughout the year. Participation is always voluntary, allowing you to choose the tools, activities, and challenges that align with your personal wellness goals.

### Tech Timeout Challenge Begins February 1!

Get ready for a refreshing reset this winter with the **Tech Timeout Challenge**, launching **February 1, 2026**.

This month-long challenge is all about helping you:

- Reduce unnecessary screen time
- Reconnect with real-world moments
- Improve sleep and mental clarity
- Build healthier digital boundaries
- Strengthen your daily mindfulness habits

Whether you're aiming to be more present with family, cut back on evening scrolling, or create a healthier tech-life balance, Tech Timeout is the perfect way to begin the year with intention.

**Enroll today by logging into your account—your mind and body will thank you!**

### Stay Engaged All Year Long

Don't miss out on additional wellness opportunities offered throughout 2026. As an EHA Wellness participant, you have access to:

- **Core wellness trackers** to help you monitor sleep, stress, movement, hydration, and more
- Your **Health Hub** with trusted articles, videos, and tools
- **Core Challenges** that focus on mindfulness, activity, nutrition, and personal development
- Supportive resources created specifically for Nebraska educators and school staff

### We're Here to Support You

Have questions or need help getting started? Reach out anytime at [contact@ehawellness.org](mailto:contact@ehawellness.org).

Here's to a purposeful, energized, and healthy 2026!

## Winter Wellness Goals For A Strong Start To 2026

As winter settles over Nebraska, the cold winds and early sunsets can make it easy to drift away from healthy habits. Yet this season also offers a meaningful chance to reset, reflect, and prepare for the year ahead. Winter's slower pace invites us to be intentional, nurturing both body and mind as we step into 2026.

Here are ten refreshed wellness goals designed to help you thrive during the colder months.

### **1. Build a Morning Light Routine**

Nebraska mornings may be dark, but just a few minutes of natural light—cloudy sky included—can help regulate your mood, sleep, and energy. Step outside for 5–10 minutes each morning or sit near a bright window to support your circadian rhythm throughout winter.

### **2. Create a Winter Comfort Ritual**

Choose one simple ritual that brings warmth and grounding to your day: sipping a favorite morning drink, stretching before bed, or taking ten quiet minutes for yourself. These soothing habits help stabilize mood and reduce stress as you navigate winter's challenges.

### **3. Try a New Indoor Hobby**

Winter offers the perfect excuse to explore something new. Whether it's baking bread, completing puzzles, crafting, or trying online classes, a fresh hobby stimulates creativity, boosts mental well-being, and adds joy to long winter evenings.

### **4. Do a Weekly Digital Reset**

With more time spent indoors, screen fatigue can creep in quickly. Choose one evening a week to unplug—no scrolling, no notifications. Use this time to read, journal, connect with loved ones, or simply rest. It's a powerful way to clear mental clutter and step into 2026 more mindful and present.

### **5. Refresh Your Living Space**

Your environment plays a big role in your wellness during the winter months. Add warm lighting, tidy a corner of your home, or incorporate cozy textures like blankets and rugs. Small changes can create a sanctuary-like space that supports relaxation and emotional well-being.

### **6. Build a Winter Walking Habit**

When weather permits, layer up and take short winter walks. Even 10–15 minutes of fresh air boosts mood, increases circulation, and provides a healthy break from indoor air. Walking on sunny days can also help you get much-needed vitamin D during Nebraska's darkest season.

### **7. Strengthen Your Emotional Toolbox**

Choose one emotional wellness skill to practice this winter—such as gratitude journaling, guided relaxation, positive reframing, or setting healthy boundaries. Building emotional resilience now helps you enter 2026 feeling grounded and confident.

### **8. Plan Mini Milestones**

Instead of a single grand New Year's resolution, map out small, attainable monthly goals. Try a new recipe in January, read a new book in February, or focus on hydration in March. Mini goals are more sustainable, keeping you motivated throughout the season.

### **9. Cultivate Connection Through Giving**

Winter can feel isolating, but purposeful kindness creates warmth for both you and your community. Write a thoughtful note, check in on a neighbor, volunteer locally, or donate winter gear. These acts of giving foster connection and lift your spirits during the coldest months.

### **10. Develop a "Winter Well-Being" Emergency Kit**

Prepare a collection of comfort items for days when motivation dips: herbal teas, a cozy blanket, soothing playlists, affirmations, or a quick stretching routine. Having a ready-made kit makes it easier to care for yourself when winter feels heavy.

### **A Season for Renewal**

Winter wellness isn't about perfection—it's about building simple, meaningful habits that nourish your mind and body. As you move into 2026, embrace this season as an opportunity for reflection, grounding, and growth. Every small step you take now sets the tone for a healthier, happier year ahead.