



Educators
Health
Alliance

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Participation. Collaboration. Cooperation.

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EHA Creates New Healthcare Options

Recently, the Educators Health alliance passed a motion instructing Blue Cross Blue Shield of Nebraska to create a new healthcare benefit option called, The Alternate Networks. This plan will be effective for the 2021/22 school year. The goal was to create a plan that keeps the out-of-pocket costs lower for EHA members. When discussing Alternative Networks this often is only offered where the networks already exist. This means that it is tied to geographical areas within Nebraska. While the plans are only offered in certain areas of Nebraska the entire pool enjoys the savings to premium because of cost savings within the plan.

An alternative plan means a select provider network with fewer hospitals and doctors than traditional Network Blue. Within the EHA alternative network (pending area) you have the ability to select Network Blue, Premier Select BlueChoice, or Blueprint Health.

- **Network Blue:** This network covers the entire State of Nebraska and the wide network of hospitals and doctors.
- **Premier Select BlueChoice:** This network is available in ZIP codes starting with 680, 681, 683, 684, or 685. Some key hospitals are Methodist Hospital System, Nebraska Medicine, Bryan Health, Boys Town National Research Hospital, and Children's Hospital & Medical Center
- **Blueprint Health:** This network is available in ZIP codes starting with 680, 681, 683, 684 or 685, OR Adams, Buffalo, Hall, Kearney or Phelps Counties. Some key hospitals and health care providers in the network include CHI Health Systems, Alegent Creighton Health Services, Nebraska Spine Hospital LLC, Boys Town National Research Hospital, and Children's Hospitals & Medical Center.

For a complete list of hospitals and providers visit: NebraskaBlue.com/Networks

The alternative network will have 2 base offerings within the deductibles already offered by the EHA. You can either select the \$1200 PPO or the \$1900 PPO. You cannot do **Cont. pg3**

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 2020

It's Time to Get A Little Headspace!

Sometimes it feels like there is no escape from the demands of daily life. Most of us yearn for a quiet spot, an ocean breeze, or just a moment of peace. The good news is, there's no need to hike to the nearest mountaintop to find the tranquility you seek. You can calm the chaos by learning the fundamentals of meditation and mindfulness, right where you are.

Mindfulness is defined as the ability to be present, to rest in the here and now, and to be fully engaged with whatever you're doing in the moment.

Sounds easy, but it can be difficult for those of us engaged by almost constant stimuli throughout the day. Trying to step away and look around can seem an impossible task. However, practicing meditation can help in this journey toward greater mindfulness. Don't worry, meditation isn't about becoming a different person or joining a different religion. **Continue pg. 4**



Get up-to-date EHA updates by following me on Twitter @EHAGregLong1



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Participating Organizations



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do both in one subgroup. It is a per subgroup offering.

- The first level of deductible will be the \$1200 PPO. If a school moves to the \$1200 PPO deductible within the alternative network system the deductible within Premier Select BlueChoice and Blueprint Health will be \$100 deductible for single and \$200 for family. If a member selects one of the alt networks there 80/20 coinsurance begins after either the \$100/\$200 deductible has been satisfied. Otherwise if someone chooses the Network Blue your deductible will remain at \$1,200.
- The Second level of deductible will be the \$1,900 PPO. If a school moves to the \$1900 PPO deductible within the alternative network system the deductible within Premier Select BlueChoice and Blueprint Health will be \$550 deductible for single and \$1,100 for family. If a member selects one of the alt networks there 80/20 coinsurance begins after either the \$550/\$1,100 deductible is satisfied. Otherwise if someone chooses the Network Blue your deductible will remain at \$1,900.

As you can see the Coinsurance kicks in very fast compared to the other plan and there is a potential for saving to families. There **MUST** be major teaching and comprehension within the insurance plan. We must do our research if this is something to consider moving forward. A couple thoughts that comes to mind are: What networks are my doctors participating? What happens with emergency services? How would the alt network affect my family with specialty doctors?

Rates will be released late October of 2020 for the school year of 2020/21.

Greg Long of the EHA and BCBS is looking forward in educating the EHA school districts and individual members as we move forward. If you are interested in learning more about the Alternative Network, please email me at greg@ehaplan.org to set up a meeting time.

A Good Chuckle is Good Medicine

Continue pg. 2 It's about training in awareness and getting a healthy sense of perspective. There is also no need to sit cross-legged on the floor or even close your eyes. You can de-stress with meditation any time of day, anyplace that you find yourself. But how can anyone fit one more thing into their day? Headspace is here to help.

Headspace, an award-winning app proven to reduce stress and increase focus, is available for **free to all EHA Wellness participants** through our partnership with them. Designed to fit into your busy, modern life, Headspace can help you be healthier and happier in as little as 10 minutes (or less!) a day. And practicing mindfulness with Headspace is more than just taking a break. *30 days of meditation/mindfulness practice on Headspace has been scientifically proven to lower stress by 32%, and just 4 sessions reduced burnout by 14%.* Those are the kind of results that could turn a rough day (or year!) into a calm one.

Find your "headspace" when, where and how you want it. Your Headspace account is totally customizable to the things YOU want to focus on. Start with the basics or focus on sleep, stress, anger, and even mindful eating. The Headspace Library of long, short or mini meditations and animations has dozens of choices. Just want to use the sleep sounds at night? Great! Need a little help with anxiety? You came to the right place. Sign up for your FREE Headspace account by going to

work.headspace.com/eha/member-enroll/login. You will need your EHA Code. Don't know your code or have questions? Email us at contact@ehawellness.org

As a kid, I used to get what my grandma called "tickled". In fact, I would get so tickled at times that I had tears rolling down my face, my body would shake and it took several minutes to recover once I stopped laughing. That is a real chuckle, a good laugh. When was the last time you really and truly laughed?

If it has been a while, then EHA Wellness invites you to take part in their December 2020 challenge, **Laughter Lifts**. The challenge will help you find new ways to laugh out loud, lift your spirits and make you smile. But humor also contributes to health in a number of ways. It relaxes muscles, reduces stress hormones, enhances the immune system, reduces pain, exercises the heart, reduces blood pressure, improves respiration, and much more. The largest benefit of laughter is that it is free and has no negative side effects!

This world may seem crazy and chaotic, but just look around. There is a lot to make you giggle. Of course, the internet is full of funny pictures, quotes and memes. Those are great and easily accessible, but funny can also be found close to home. Your kids...need I say more? Your special fur babies that bring nice "gifts" to the back door with an ear to ear smile of utter accomplishment...priceless. The neighbors, or your uncle Bob, that come out on their deck/porch with coffee in one hand, a stream of toilet paper out the back of their shorts... Silly, funny, shake-your-head moments: Drink them in! Remember laughter is not selfish. It is a vital part of the human experience and something that cannot be duplicated anywhere else. You were born to laugh and you deserve to laugh. Get those chuckles in your life. It's good medicine.

Join us for the Laughter Lifts challenge in December by logging onto your EHA Wellness account at www.ehawellness.org and using your EHA Code. Don't know your code? Email us at contact@ehawellness.org and we will be glad to help.