The Value of Understanding Healthcare

As the EHA Field Representative I hear all the comments, “I wish I knew before this happened.” or “Why didn’t I do this earlier?” My favorite quote as of today is, “There has to be a catch! This is too good to be true!” Do you know the deductible amount that you have for your healthcare? After the deductible is reached, what is the next step? Do you know your out-of-pocket maximum for both an individual and family? Can you differentiate between the PPO plan and the High Deductible HSA healthcare plan? Are you utilizing your healthcare to its maximum? If you answered “NO” to any of these questions, you may not be controlling your healthcare, therefore not maximizing your benefits. Benefits you pay for.

Knowing the answers to the latter questions can make a huge difference. Educating yourself on your benefits may save you thousands in out of pocket costs. In addition may add thousands of dollars into your Health Savings Account. The difference between the $900.00 PPO plan and the $3500.00 could be staggering in both directions. What can you do? Know your needs is first and foremost. Are you a high utilizer? Is your family or one family member maxing out on the PPO plan? This all can be found at www.MYBLUE.com on the Blue Cross Blue Shield of Nebraska’s website. It is essential that before you know your healthcare you also must know your needs.

Planning for Negotiations

November is fast approaching and annual negotiation season is about to begin. The Educators Health Alliance & Blue Cross Blue Shield are now taking requests for informational meetings to explain all options. Over the past year many school districts have changed their health benefit options creating new opportunities for all to dive into really learning about all options that are negotiated in November.

If your school district believes they will benefit from one of these sessions, do not hesitate and schedule it as soon as possible with Greg Long, EHA Field Representative!
Know You Healthcare Continued Pg. 1

Being on ANY of the Educator’s Health Alliance PPO plans is a great option. Our deductibles and out-of-pocket maximums beat the national average. Knowing your deductible and maximum spending is crucial, but that only tells half the story. What about the nuts and bolts of the plan? First of all copays do not go towards your deductible but do go towards your maximum out-of-pocket. All claims after the copays do go towards your deductible. Once you hit the deductible mark your coinsurance kicks in, meaning Blue Cross Blue Shield pays 80% and you pay 20%. In a family plan one person may be at the 20% threshold leaving the rest of the family on the other deductible combined.

A family maximum before BCBS covers all at 80/20 depends on your PPO plan. The general rule is the family deductible is double of the individual and the family maximum is double the individual maximum.

The Educators Health Alliance is committed to assisting in the learning process for all our members so that every individual and every family is on the best plan that fits their individual needs. To schedule your learning session for your district please call Greg Long of the EHA at 402-440-9633 to schedule a Know Your Healthcare session.

Stretch Your Health Care Dollar by 30%

Tax- Advantaged Accounts

It should be no surprise to anyone reading this article that the U.S. Healthcare market is changing. There has been great momentum in the United States to shift from the standard PPO insurance plans to a CDHC (Consumer Driven Health Care) approach. With that shift, many school districts have begun moving from the Standard PPO plans, to the Dual Option plan- that includes the PPO and a High Deductible Health Plan (HDHP) option.

Cont. p 4
Healthy Lunch Club Challenge

Starting October 1, EHA Wellness members will begin the first wellness challenge of the 2017/18 school year called the Healthy Lunch Club Challenge. Eating healthy is an important part of each day and this challenge supports lunch preparations and healthy eating. Not only will a nutritious lunch give you a boost for the rest of the day, but eating healthy may cut the risk of many cancers in half! All registered participants will receive a new Bento Box that is right sized for lunch and suggestions for improving lunch time options. During October, take time to educate yourself about the various foods you consume by determining the caloric content of a serving size of a different food each day.

Healthy Lunch Club Challenge Guidelines:

- Eat at least one serving of fruit and one serving of vegetables for lunch.
- Determine the caloric content of a serving of food consumed during the day.

What is a serving? Here are some ideas to give you a jump start.

- One cup of raw salad greens
- 1/2 cup of cooked vegetables
- 1/2 cup of cut-up fruit or vegetables
- 1/4 cup of dried fruit
- 1/2 cup of cooked beans or peas
- A small glass of 100% fruit or vegetable juice (3/4 cup or 6 oz.)
- A medium-sized piece of fruit (an orange, small banana, medium-apple)

To join the Healthy Lunch Club Challenge you may register at www.ehawellness.org with your EHA Code anytime!
choose, chances are you will incur out of pocket costs this plan year- in the form of copays, coinsurance, prescription costs, etc. Tax- advantaged accounts such as Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) allow you to save money, tax-free, for eligible healthcare expenses. The FSA is coupled with your PPO insurance offering. The HSA is coupled with your HDHP insurance offering. With these accounts, you can reduce your taxable income and stretch your dollars an average of 30% further (depending on your tax bracket)!
Enrolling in a tax- advantaged benefit account is a smart choice, but don’t just automatically re-enroll in the same account without fully understanding all options that may be available to you. For more information on these accounts and if they are the right fit for you and your family visit our website at www.ubt.com/health.