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Sharpener is published an average of three times monthly during the school year.

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## **Maintaining Health Insurance Benefits**

Our union fought to establish an H&PM program - primarily to keep the excellent benefits which the Aetna plan provides to our members. The new GoodHealth plan will not change your health insurance benefits. It will keep them affordable. See page three for details.

## **Lots of New Information**

There is a lot to learn about this new program. New terminology. New concepts. New tools. A whole new, proactive approach to your health. The first steps of many, ongoing communications are outlined below:

- This Sharpener is being sent to all MTEA members.
- We will have a new section on our Web site at [www.mtea.org](http://www.mtea.org) (Members>>Your Contract) devoted to explaining the program.
- Joan Heithoff of the MTEA staff will present a workshop on the new LGH program at 4:30 p.m. on Tuesday, June 12, at the MTEA Building - open to all MTEA members.
- By June 15, the first MPS "Learn Good Health, Live Good Health" newsletter will be mailed to your home.
- During the last week of June, a Welcome Kit will be mailed to your home to help you understand and use the program.

## **"Learn Good Health, Live Good Health"**

MTEA and MPS representatives have been working together for nearly two years to develop a comprehensive health and productivity management (H&PM) program that will help:

- You (and your family) live healthier lives.
- Reduce health care costs for you and for MPS.

The program will start on July 1, 2007. It's called "Learn Good Health, Live Good Health" or "GoodHealth" for short.

## **Q & A on "GoodHealth"**

We have prepared this Q & A to introduce you to a new way of looking at your health and making informed health choices.

**Q. What is "Learn Good Health, Live Good Health?"**

GoodHealth is a comprehensive, wellness/health education program - designed specifically for MPS employees, to provide:

- Information on the status of your health and on ways you can live a healthier life.
- Voluntary program options to help you achieve your health goals.
- Financial incentives to reward you for the healthy steps you take.

**Q. How do I participate in the GoodHealth program?**

There are three steps to take each year:

- Fill out a personal health assessment (PHA) - a questionnaire that takes about 20 minutes to complete online or on paper.
- Consider your voluntary program options, based on your results.
- Complete the program(s) of your choice.

**Q. How do I personally benefit?**

Your most important benefit is better health. The information you receive and the programs you complete will help you live healthier.

In addition, there are financial incentives for participating. (An initial explanation of incentives is on page two.)

**Q. What are the financial incentives?**

Initially, there will be two guaranteed financial incentives:

- If you, and your spouse if married, complete the personal health assessment, you will not pay the annual \$200 GoodHealth premium contributions. (See next two questions for details.).
- If you complete the voluntary program option(s) you select during the introductory period of the program - from July 1, 2007 through December 15, 2008 - you will receive a \$200 tax-free payment to your health reimbursement account (HRA). The HRA is explained on the bottom of page three.

There are more financial incentives which will be explained on our Web site and in our newsletter in the future.

**Q. What is the annual GoodHealth premium contribution?**

As part of the new GoodHealth program, the MTEA and the School Board have agreed to an annual \$200 premium contribution for active employees who are covered by either the Aetna (PPO) or UnitedHealthcare (HMO) health plan.

In 2008, MTEA-represented employees will have \$100 deducted from their second paycheck in February and another \$100 deducted from their second paycheck in March. These deductions will not be taken if you (and your spouse if married) complete a personal health assessment by December 15, 2007.

The annual \$200 GoodHealth premium contribution will continue each year, and you will never pay it if you and your spouse complete a PHA by December 15 each year.

**Q. Why would our union agree to this?**

We want this new program to work - to help our members and their families live healthier, and protect our members from the financial impact of rising health care costs, and maintain high-quality health insurance benefits for our members.

The research on health and productivity management programs shows that an extremely high percentage of employees - 95% or better - must complete the personal health assessment for any program to succeed.

The research also shows that certain employees - primarily those who avoid dealing with personal health issues - will not complete the annual PHA unless there is a substantial financial penalty - \$200 or more. (MPS could not afford to make \$200 payments.)

**Q. What is a health reimbursement account?**

A health reimbursement account (HRA) is an individual employee account regulated by the IRS, which may be spent only for medical expenses. Only the employer may deposit funds in an HRA, and all deposits are tax-free.

HRA medical expenses include: payments to a doctor, clinic, lab, or hospital for deductibles, copays, co-insurance; over-the-counter and prescription drugs; and other medical expenses defined by the IRS.

HRA funds not used in one year are rolled over to the next year, and can be accumulated for several years. For example, you can use HRA funds to pay for laser eye surgery.

**Q. Will this new program change my health insurance?**

No! There will be no changes in your negotiated health insurance benefits. GoodHealth is primarily an education program. By design, it's separate from the MPS health insurance plans.

**Q. What is a personal health assessment - a PHA?**

A personal health assessment (PHA) is confidential survey which you (and your spouse) complete online or on paper. All PHAs include standard questions on personal health matters such as eating, drinking, smoking, exercise, stress, blood pressure, health conditions (your own and family history) weight, cholesterol, age, gender, pregnancy, driving habits, etc.

The purpose of a PHA is to provide you with information. Your confidential results will identify your conditions/risks and recommend specific programs to help you maintain and improve your health.

The GoodHealth PHA takes about 20 minutes to complete. Results are provided almost instantly when done online.

**Q. Must I use my Social Security number to access the online PHA?**

Yes. For now, this is the only method available to the Board to report your eligibility for the program and to receive verification of your completion of the PHA (for MPS incentive payments). There are plans to replace this system early next year, so you can convert your Social Security

ID to a unique ID.

If you are not comfortable, you should request a paper PHA.

If you have a wireless Internet connection, make sure your connection is secure.

## Spouses/Dependents

### **Q. Should the spouse of an active employee complete the annual personal health assessment (PHA)?**

Yes. In fact, if you and your spouse do not complete the PHA, you will pay an annual \$200 GoodHealth premium contribution.

### **Q. May your spouse participate in the voluntary program options?**

Yes. Spouses are encouraged to participate in programs that help them learn and live good health, based on their PHA results.

### **Q. Should dependent children complete a PHA?**

No. The PHA is designed to address adult health risks, and is not appropriate for children.

### **Q. May your children participate in the voluntary program options?**

Yes. With parental guidance, dependent children are encouraged to participate in age-appropriate programs, such as asthma management. (Some programs, such as maternity management and stop smoking, are designed primarily for adults.)

### **Q. Are there extra financial incentives for spouses or children who complete any of the personal health programs?**

No. The financial incentives are paid only to active employees.

### **Q. How will the new education program affect MPS health insurance benefits in the future?**

Our union, not the School Board, proposed health and productivity management (H&PM) in 2003. We initiated this approach because, long-term, it is the best way to maintain excellent health insurance benefits of the Aetna plan for our members, active and retired.

Since then, more and more employers have invested in H&PM programs to maintain health benefits for their employees. In addition, our union has worked with MPS to develop a comprehensive program tailored to the needs of our members.

As a result, we strongly believe this new program is the way to maintain excellent health care for our members, active and retired, now and in the future.

### **Q. How will the new program affect MPS health insurance rates?**

In 2003, we also saw H&PM as the way to stop the health insurance premium deductions that MPS was proposing for employees. Huge premium payments would have forced our lowest-paid

members to drop the insurance they and their families need.

Through bargaining, we have maintained 100% Board payment of health insurance premiums. However, all four MTEA contracts now have a provision that employees will pay 2.5% of the Aetna premium if the Aetna premium rate increases by 17% in any one year.

We firmly believe that the best way to keep Aetna rate increases below the 17% trigger is to successfully implement this new program.

### **Q. What are the voluntary program options?**

Depending on your health status, the new GoodHealth program offers a wide variety of programs - things you can do to improve your health. You will receive recommendations on the best programs for you, but your participation is completely voluntary.

Here are some examples of program options that include coaching, by phone, from a nurse trained in specific program areas:

- Disease management - to help you deal with a chronic disease such as diabetes or asthma.
- Maternity management, a seven-month program to keep you and your baby healthy.
- Case management for cancer, heart disease, and other serious illnesses.
- Intensive programs for someone assessed to be at high risk including: smoking cessation, nutrition, exercise, back care, weight management, stress management, cholesterol management, and blood pressure management.

Other less intensive programs are available online or through the mail including:

- Wellness activities, including ten online, healthy living programs: smoke free, healthier diet, get in shape, weight loss, stress relief, healthy heart, healthy aging, diabetes-fighting, cancer-fighting, and "easy start."
- Mail-based lifestyle management programs, for those not at high risk, include: smoking cessation, nutrition, exercise, back care, and managing weight, stress, cholesterol, or blood pressure.

Your participation in any of the GoodHealth programs will be kept in strict confidentiality.

## **Confidentiality**

### **Q. How can I be sure that my personal health information will be kept confidential?**

Because confidentiality is absolutely necessary for the program to operate, the MTEA contract with the School Board provides:

- Employee/spouse responses to the personal health assessment will be submitted directly to the two outside firms under contract with MPS to administer the program. The private firms, CareWise and StayWell, were selected because of their expertise and experience managing H&PM programs nationally, including confidentiality concerns.
- Responses to the personal health assessment will be held in strictest confidence and will be accessible only to CareWise and StayWell - and only for the purpose of providing information and assistance to employees/spouses on health and wellness issues.

- CareWise and StayWell are prohibited from releasing any protected health information to any other entity, including MPS and MTEA, without the expressed written permission of the individual employee, retiree, or spouse.
- Aetna, UnitedHealthcare, and Medco will not have access to any individual personal health assessment response information.

**Q. Are there additional assurances on confidentiality?**

- Yes. The federal HIPAA law has substantially increased the standards for confidentiality of medical information. The risk of costly lawsuits is a strong reason confidentiality will be maintained.
- In addition, the two companies selected for this program must maintain their national reputations for securing personal health data for all of the H&PM programs they handle. Confidentiality is essential to their staying in business.

## Retirees

**Q. May retirees participate?**

Retirees and their spouses (dependents) under age 65 who are in the MPS Aetna or UnitedHealthcare plan and not enrolled in Medicare may participate in the new program.

**Q. Does the program operate the same for retirees as it does for active employees?**

Yes and no.

Yes, as to completing the annual PHA and participating in the wide range of voluntary programs, based on their PHA results.

No, as to the financial incentives. Eligible retirees and spouses will receive a \$25 gift card for a national pharmacy chain if they complete the PHA each year. Retirees will not pay the annual \$200 GoodHealth premium contribution - even if they and their spouse do not complete a PHA.

**Q. Are there any other financial incentives for retirees?**

No, not individual payments. However, retirees under age 65 will benefit the most from the program's success in slowing down annual increases in health insurance premium rates.

## Save This Sharpener

We suggest that you retain it for the summer - when you'll have more time to consider how the "Learn Good Health, Live Good Health" program can benefit you and your family.

We will also posted this and more information on our Web site.

## Much More Information Coming

Today's Sharpener is the first of many communications you will receive from MTEA, from MPS, and from the two companies that are jointly implementing the new GoodHealth program. It's a comprehensive program, with too many components to explain in a four-page newsletter.

If you have any questions or concerns, now or when the program starts, please call at 259-1990, or e-mail at [heithoffj@mtea.weac.org](mailto:heithoffj@mtea.weac.org).