



Wespath

BENEFITS | INVESTMENTS

Health and Well-Being Updates

Conference Forum | April 2023





Clergy Well-Being

Past Clergy Well-Being Survey Showed Decline

- Since 2012, steady decline across almost all dimensions of well-being for UM clergy
- 2021 survey showed a steeper decline, showing the dramatic impact COVID-19, social/racial injustice and the ongoing uncertainty within the UMC has had on clergy well-being
- 2023 survey launched in February; results expected early May



Physical Dimension

Obesity, diabetes and hypertension on the rise—2021 survey data



47%

Have a body mass index (BMI) > 30 kg/m²*



26%

With diabetes or pre-diabetes



33%

With hypertension or pre-hypertension

* According to the CDC, adult BMI greater than or equal to 30kg/m² is considered obese and increases risk for a number of health conditions.



Emotional Dimension

Increased depression and stress alarming in 2021



14%

Report suffering from depression

**10 measures of perceived stress—
all significantly worse:**

- 45%** feeling stress in the past month
- 45%** feeling things were not going their way
- 36%** not feeling “on top of things”
- 27%** feeling more nervous and stressed

**9 measures of depressive symptoms—
all significantly worse:**

- 55%** reporting sleep troubles
- 40%** feeling down or hopeless
- 37%** feeling little interest or pleasure in activities
- 31%** trouble concentrating



Wespath Response

- First Aid for Mental Health series and champions training
- Denominational partnerships—combining energy, efforts and focus
- Robust well-being program integrated in Wespath's HealthFlex plan
- Educational pieces and opportunities



First Aid for Mental Health

See the world through the eyes of others



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First Aid for Mental Health teaches you how to:

- Identify when you or someone you know may be struggling with mental health
- Start a conversation with someone who is struggling
- Respond with empathy
- Help those who are struggling get the help they need
- Take action to manage your own mental health challenges

First Aid for Mental Health is for EVERYONE. Clergy and their spouses, Church leaders, staff and congregation members are all invited to attend—at no cost.

To access on-demand training sessions, visit the First Aid for Mental Health event page wespath.org/r/firstaidmh.





What Can You Do?

Reshare and promote First Aid for Mental Health videos

Identify and empower champions

Hold new conversations and create new habits, particularly around emotional well-being



Health and Well-Being Offerings

Wespath's Health and Well-Being Offerings

Active Health Benefits

- HealthFlex
- Comprehensive, self-insured benefits offering
- 34 annual conferences, 6 employers as of 2023
- 8,700 primary participants; **18,700 covered lives**

Post-65 Retiree Health Benefits

- Via Benefits
- Decision support and health reimbursement account administration
- 28 annual conferences, 4 employers as of 2023
*Includes Collins Retirees**
- **10,000 covered lives**

* Effective April 1, 2023

Well-Being Focus

- Virgin Pulse
- Offered within HealthFlex and as standalone
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HealthFlex Overview

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Benefit Options Offered through HealthFlex



6 Medical Plans

- 3 Health Savings Account (HSA) plans
- 2 Health Reimbursement Account (HRA) plans
- 1 traditional plan



3 Dental Plans



3 Vision Plans



Health and Reimbursement Accounts

HealthFlex Prioritizes Well-Being



Employee Assistance Program (EAP)



Health Coaching (Virgin Pulse)



Healthy Habit Tracking (Virgin Pulse)



Diabetes Management and Prevention (Omada)



EY Financial Planning



MDLIVE

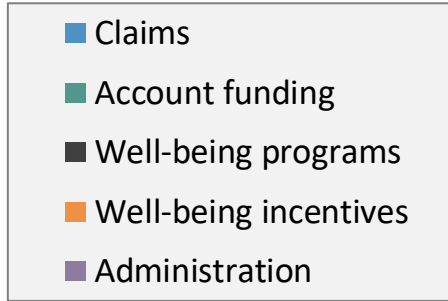
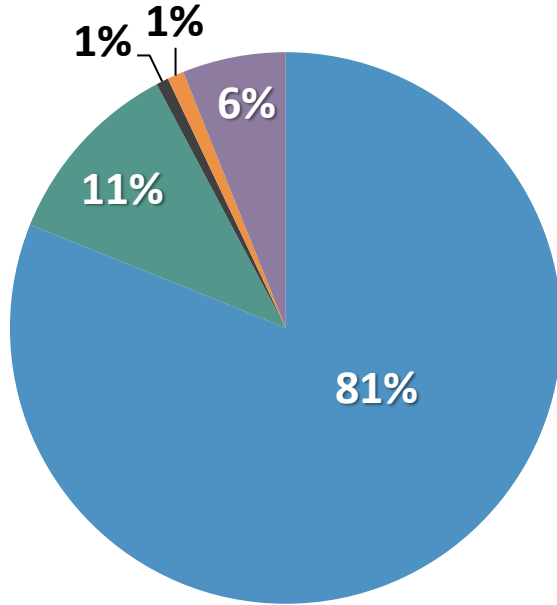


Work/Life Services



WeightWatchers

Careful Stewardship of Premium Dollars

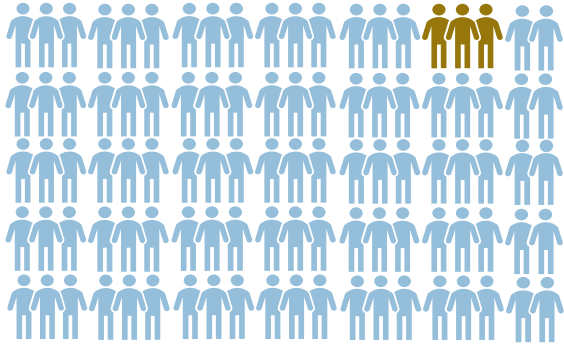


93% of dollars spent for HealthFlex in 2022* directly benefited participants:
claims, account funding, incentives

*Based on 2022 year-end expenditures



HealthFlex Claims and Cost Drivers



1

3.1% of the population
= 50% of claims cost (before rebates)

2



Neoplasms



Circulatory



Musculoskeletal

Top three disease categories
= Over 33% of medical claims costs



Inflammatory
Conditions



Diabetes



Oncology

3

Three categories make up
almost 60% of pharmacy spend (before rebates)



Mentimeter Questions?



Coming to HealthFlex in 2024: Quantum Health Concierge Support

Better member experience

Cost efficiency and sustainability

What Is a Concierge/Navigation Solution?

Supporting Member

- Guidance from diagnosis through treatment
- Advocacy around cost, coverage, social determinants of health, and efficient/quality care

Supporting Providers

- Clinical experts bridge provider and plan
- Obtain needed documentation for medical necessity
- Gather information to educate member

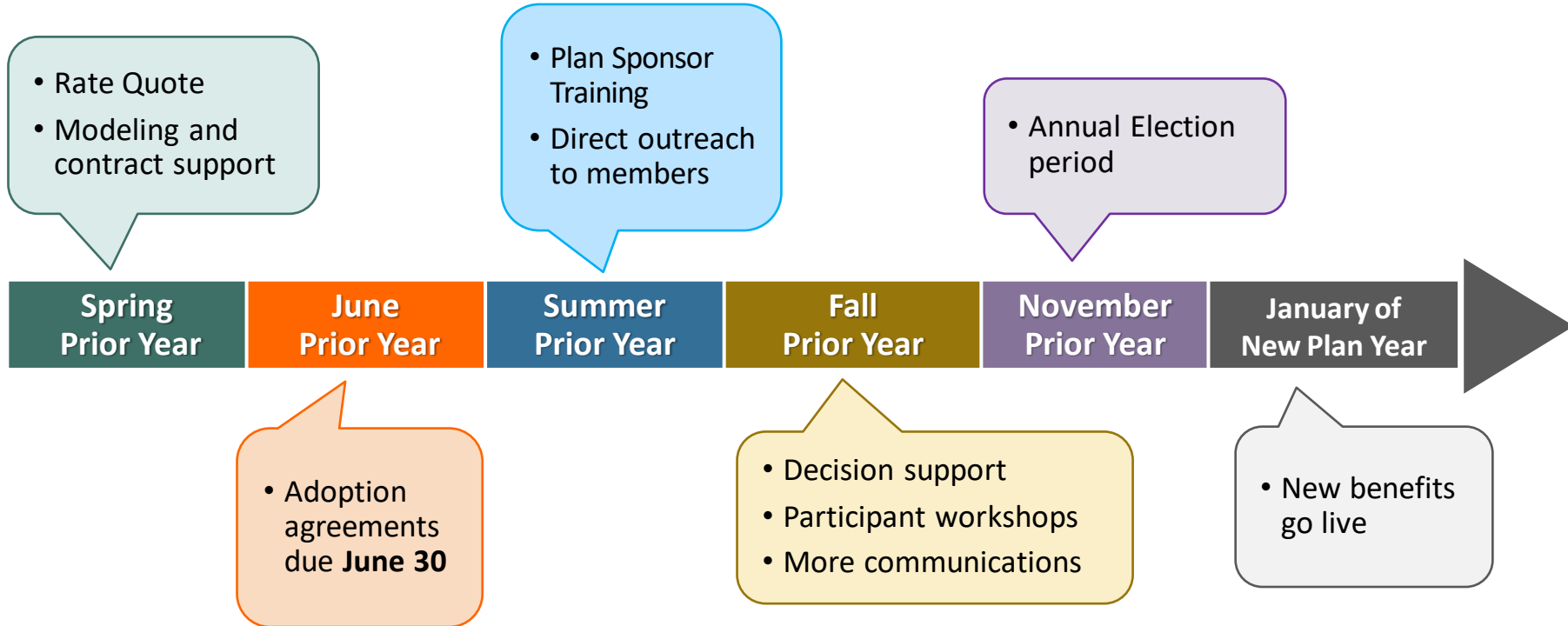
Intervention before challenges occur

Financial Considerations

- Expect improved efficiency and reduction in claims to offset cost
- Church Benefits Association peers have reported positive return on investment (ROI)
- Quantum guarantees a 2:1 ROI, modeling shows potential up to 4:1



Interested in HealthFlex?





Via Benefits Update

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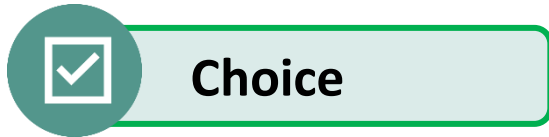
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Why Are Individual Plans Attractive?

Many UMC conferences and employers have found that offering **access to individual plans** for retirees, with an option to provide **funding assistance**, is best aligned with individual and employer needs



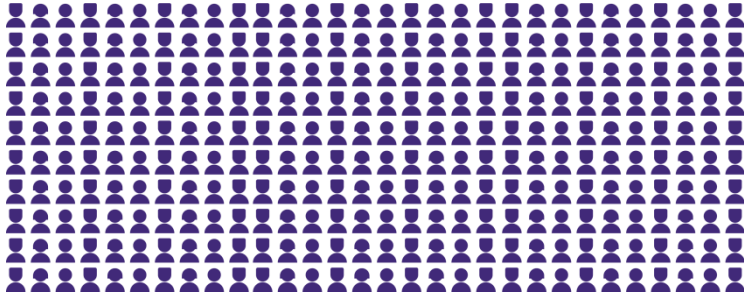
Retiree exchanges are considerably different than exchanges for actives



Via Benefits in the UMC



32 plan sponsors (2012 – 2023)



Over 9,000 eligible members



Over 1,000 unique plans chosen



Over 100 different insurance carriers

Via Benefits—Administration

Plan Sponsor

- Eligibility—provide/maintain
- HRA—set amount/fund
- Meetings for retirees—hosting

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- Information database for eligibility and HRAs—hosts/updates
- Implementation assistance
- Vendor management
- Communication support

Via Benefits®

- Retiree outreach
- HRA administration/setup
- Meetings for retirees—support
- Carrier management
- Reporting—enrollment and HRA

Retiree

- Selects plan (with 1:1 support)
- Reaches out for assistance
- Pays premiums to carrier
- Requests reimbursement from HRA

Addressing Recent Concerns

- **Impact of surrendering credentials**
 - Individual plan sponsor rules (template provided)
 - Automatic processes
- **Medicare Open Enrollment**
 - Emphasis on Medicare Advantage Plans
 - Intermittent service issues
 - Longer wait times
- **Educational opportunities**
 - Reporting and processes
- **Data inconsistencies (Benefitsolver/Via)**



Impact of Surrendering Credentials

- **Default: HRA disqualification as of date of surrender**
 - System automatically treats this as a termination
 - Via Benefits Plan Sponsors who wish to allow continued HRA eligibility must notify Wespath for each individual
- **Run out**
 - Claims submission deadline is 6 months after loss of eligibility
 - No new claims can be incurred after the loss of eligibility date

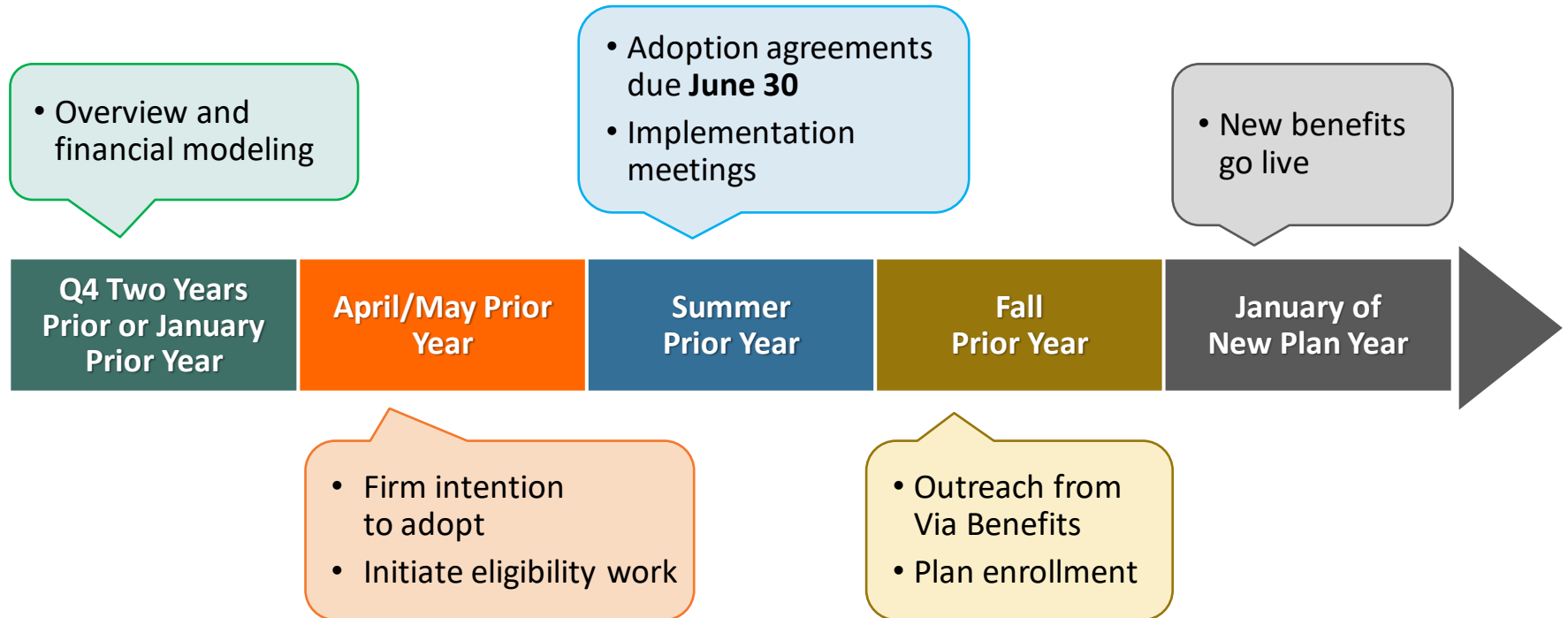




Upcoming Education and Training

- Spring Via Benefits Plan Sponsor Calls
- Fall Via Benefits Plan Sponsor Calls
- Optional Reporting Training

Interested in Via Benefits?





Standalone Well-Being (Virgin Pulse)

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Virgin Pulse Basics

- Healthy habit tracking
- Challenges
 - Conference specific
 - UMC-wide challenge opportunities
- Easy Incentive Administration
- Adoption Agreements: June 30





Caring for Those Who Serve

Through our range of health and well-being programs that cover all five dimensions—physical, spiritual, social, emotional and financial—Wespath continues to provide support and care for those who serve



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