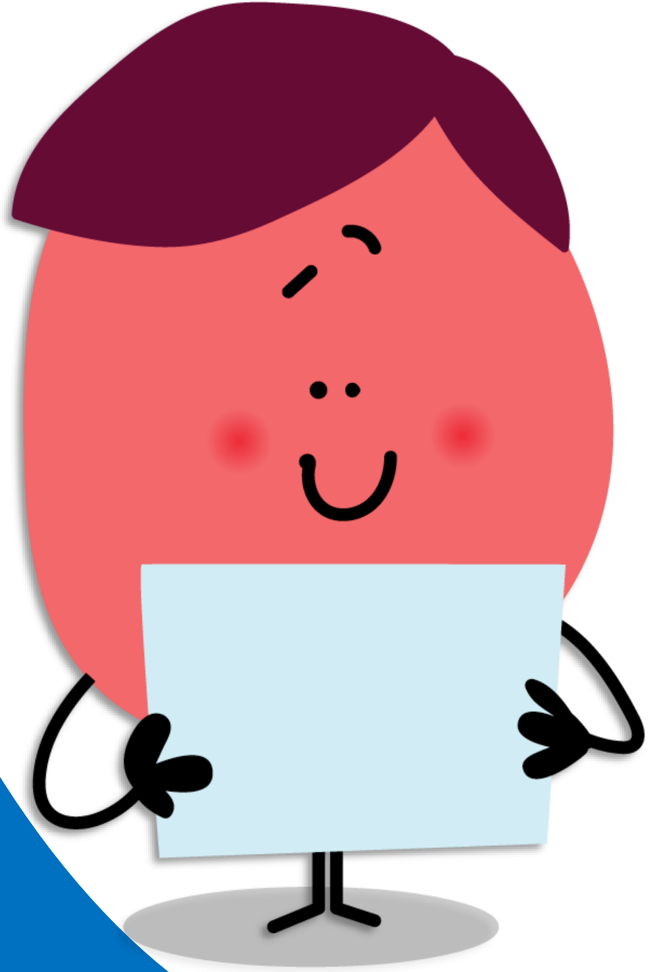
Why you should talk to ALEX

HealthFlex AE Webinar | October 23, 2025



Tools for Choosing Elections

Plan Comparisons

HealthFlex Plan Comparison Brochure

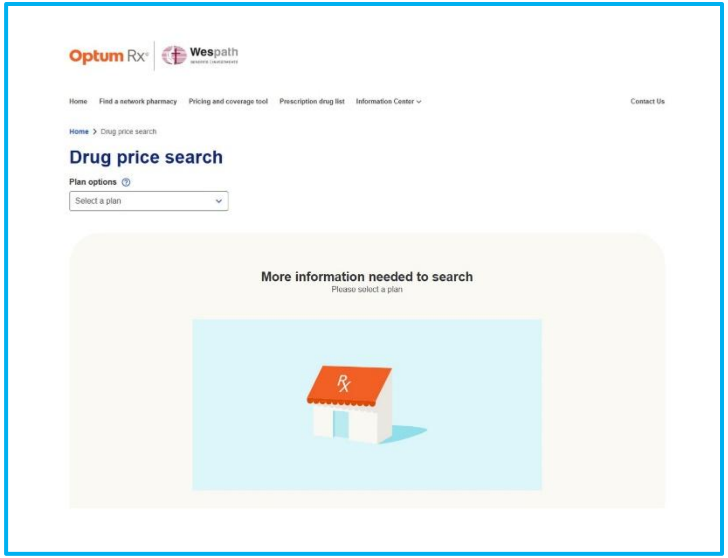
For detailed comparisons of cost coverage by plan

www.wespath.org/assets/1/7/5258A.pdf

Available in Spanish and Korean

OptumRx Drug Pricing Tool

- Helpful if considering HSA plans
- Receive pricing estimates for each of the plan designs (includes preventive drug list)
- Inform decision about choosing an HSA plan or how much to set aside in a health account
  - Access directly, from Benefits Access, or the Annual Election webpage



welcome.optumrx.com/wespath/drug-pricing

Unique HSA Circumstances

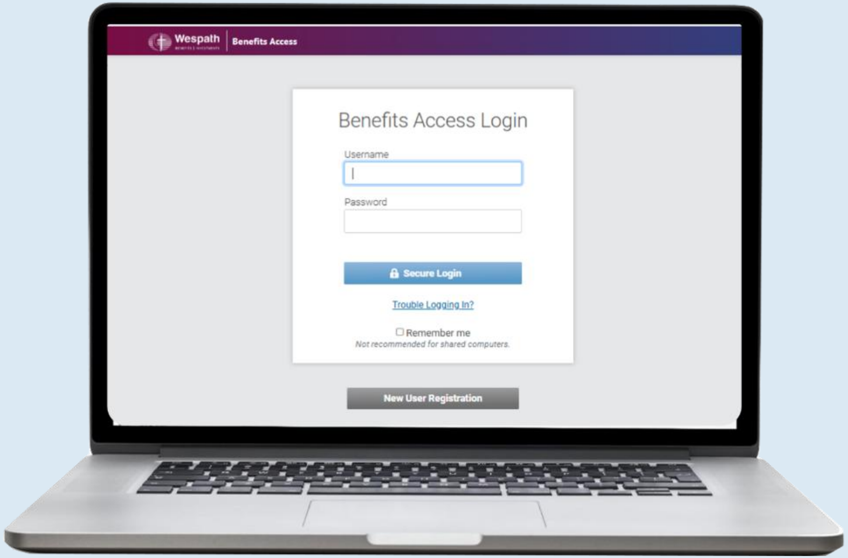
Education targeted for specific scenarios

- Considering an FSA with HSA
- Approaching Medicare Eligibility

ALEX Benefits Counselor is Live

- Participants will access directly through their Benefits Access account
- Plan sponsor-specific links were also provided

BenefitsAccess.org



ALEX Benefits Counselor

- Available for Annual Election
- Explains confusing benefit concepts using simple language
- Approximately 30 minutes to complete
- Personalized recommendation for plan choices and health account contributions
- Lively graphics, animation and humor

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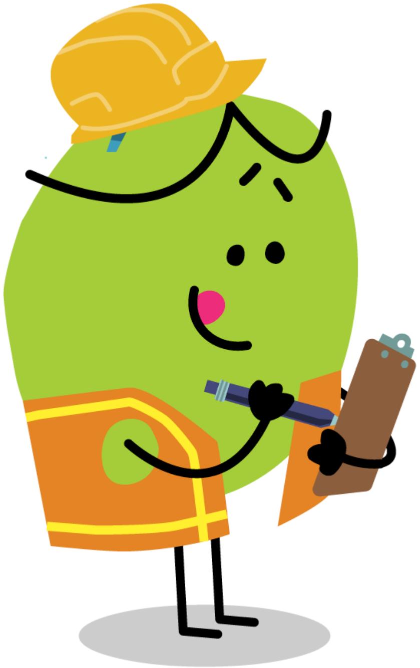
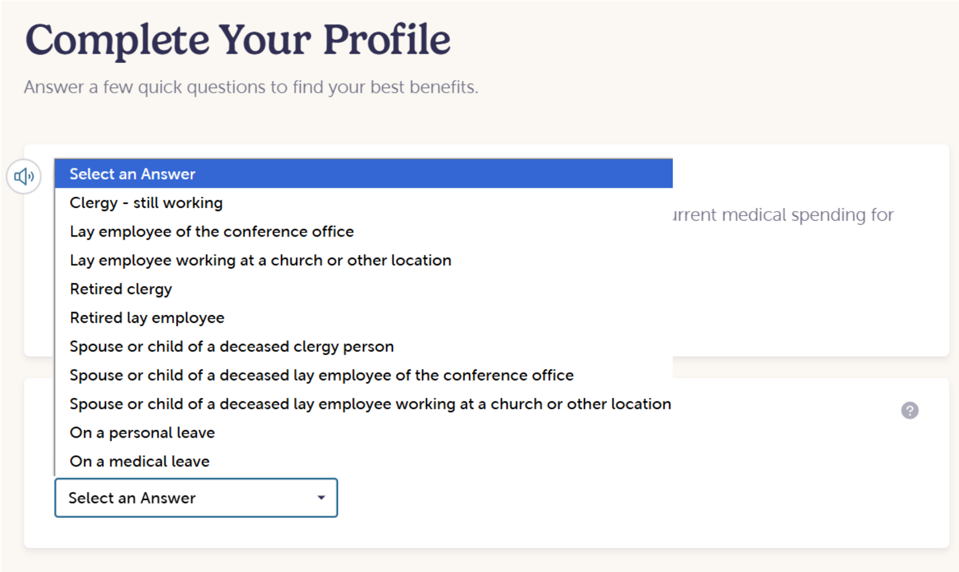
ALEX Knows Your Premium Credit



Select your employment category for accurate premium credit information:



Complete Your Profile

Answer a few quick questions to find your best benefits.

Select an Answer
Clergy - still working
Lay employee of the conference office
Lay employee working at a church or other location
Retired clergy
Retired lay employee
Spouse or child of a deceased clergy person
Spouse or child of a deceased lay employee of the conference office
Spouse or child of a deceased lay employee working at a church or other location
On a personal leave
On a medical leave

ırrent medical spending for

Select an Answer

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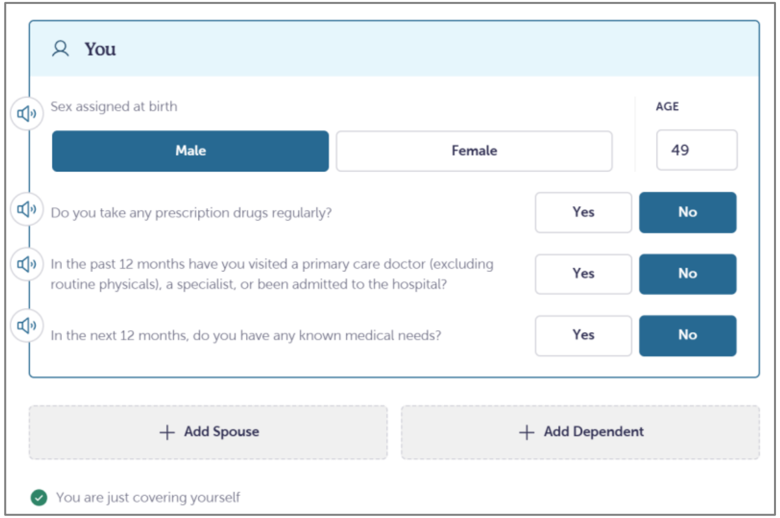
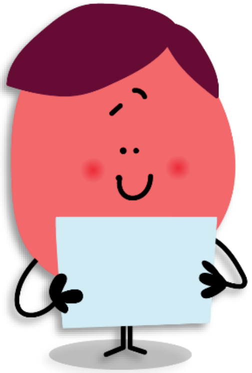
ALEX Benefits Counselor—New Look

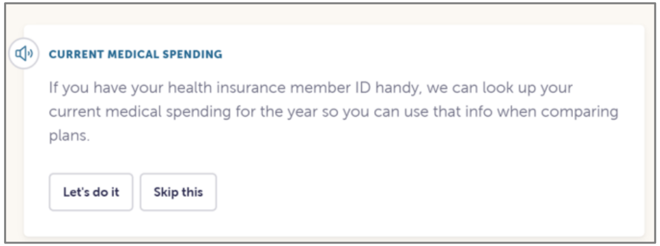
- Define your household and high-level health care needs
- Indicate coverage preferences
- Identify affordability

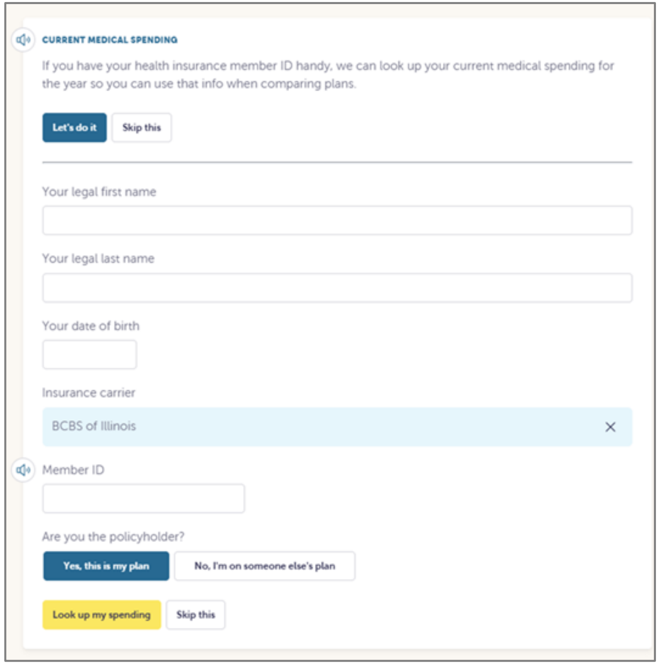


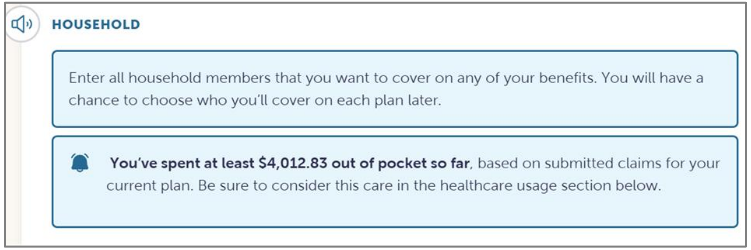
ALEX—Medical Spending

- Pull in current year spend
- Opt-in to sharing if desired
- Only shows dollars spent in current year



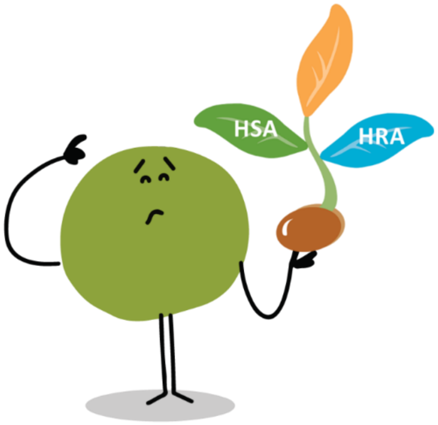






ALEX Recommends a Plan

- ALEX “crunches” the numbers: premium, credit and estimated out-of-pocket costs
- Compares side-by-side and recommends an “ALEX BEST FIT” plan for you

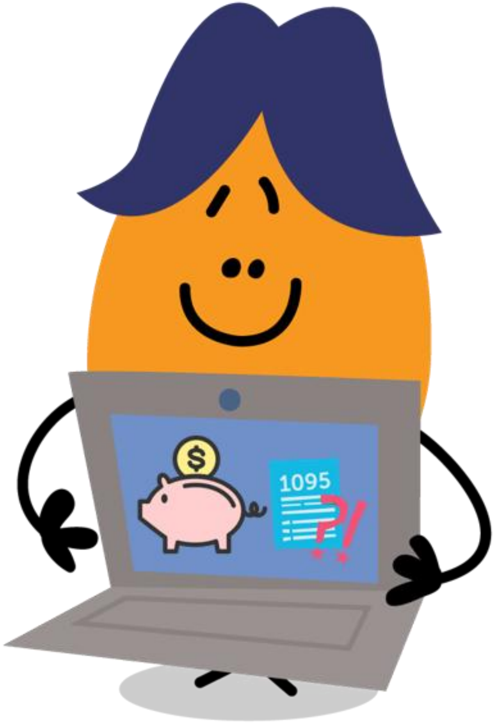


ALEX BEST FIT

	BCBS H5000 with HSA	BCBS H2500 with HSA	BCBS C3000 with HRA
	View/compare details	View/compare details	View/compare details
	In-network	In-network	In-network
Premium	$909 every month (Actual amount may be lower. Visit "Premium Credit" in the menu for details.)	$969 every month (Actual amount may be lower. Visit "Premium Credit" in the menu for details.)	$1,007 every month (Actual amount may be lower. Visit "Premium Credit" in the menu for details.)
Estimated out-of-pocket costs	$11,657	$12,050	$12,516
Worst-case scenario	$15,908	$16,378	$16,834
Deductible	$5,000	$2,500	$3,000
Out-of-pocket maximum	$5,000	$5,000	$5,000
	I'm ready to choose this plan	I'm ready to choose this plan	I'm ready to choose this plan

ALEX Explains Tax Savings

ALEX explains the tax benefits of contributing to a health account and helps you pick the right amount to contribute



Based on what you told me, you'll probably face $671 of medical expenses over the year.

Fortunately, your health savings account (HSA) comes with money you can use for your health care expenses.

When you set aside your own money in your HSA, you pay less in taxes.

12 | Wespath

ALEX Benefits Counselor—Medicare Module

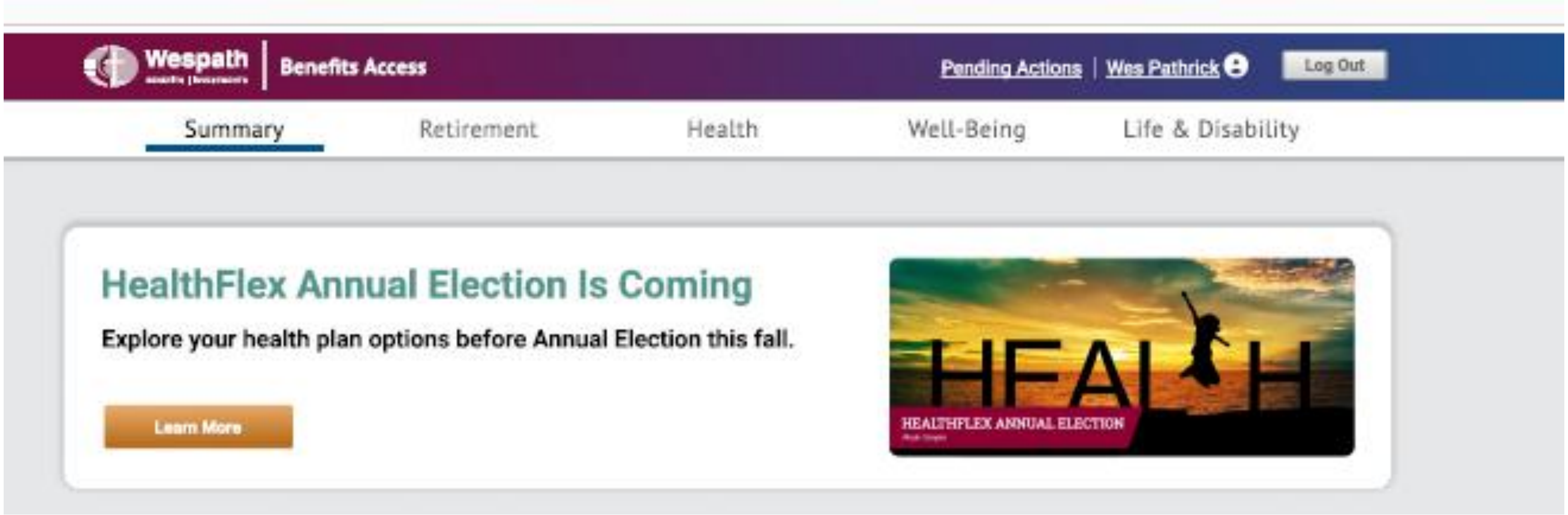
- Not age driven – available for all
- Offers to explain for you or a family member
- Link opens Medicare module
  - Provides cost and benefits
  - Uses data from Centers for Medicare and Medicaid Services (CMS)

MEDICARE

Medicare is health insurance provided through the government for people 65 and over, or with certain medical conditions or disabilities.

If you'd like to learn more about Medicare, here's where you can go for some personalized guidance: **https://medicare.myalex.com/healthflex**

BenefitsAccess.org



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Need more information?

Visit the Annual Election webpage for basic information about plan options, helpful tools and resources, and more

www.wespath.org/health-well-being/AE

Annual Election (AE): October 29 – November 13

- **Before October 29—Use ALEX to help you pick your plans**
  - ALEX does not enroll you in any plans!
- **Oct 29 – Nov 13—Make your 2026 elections**
  - Choose your plans
  - Make FSA and/or HSA* contribution elections
  - Accept the terms and conditions for HSA (if applicable)
  - Select a primary dentist in the DHMO (if applicable)

If you do not make elections during AE, you will be automatically enrolled into your current plans.

- No personal FSA or HSA contributions

*** HSA contributions require enrollment in an HSA plan and confirmation that you are eligible per IRS guidelines**

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Q&A

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BENEFITS | INVESTMENTS