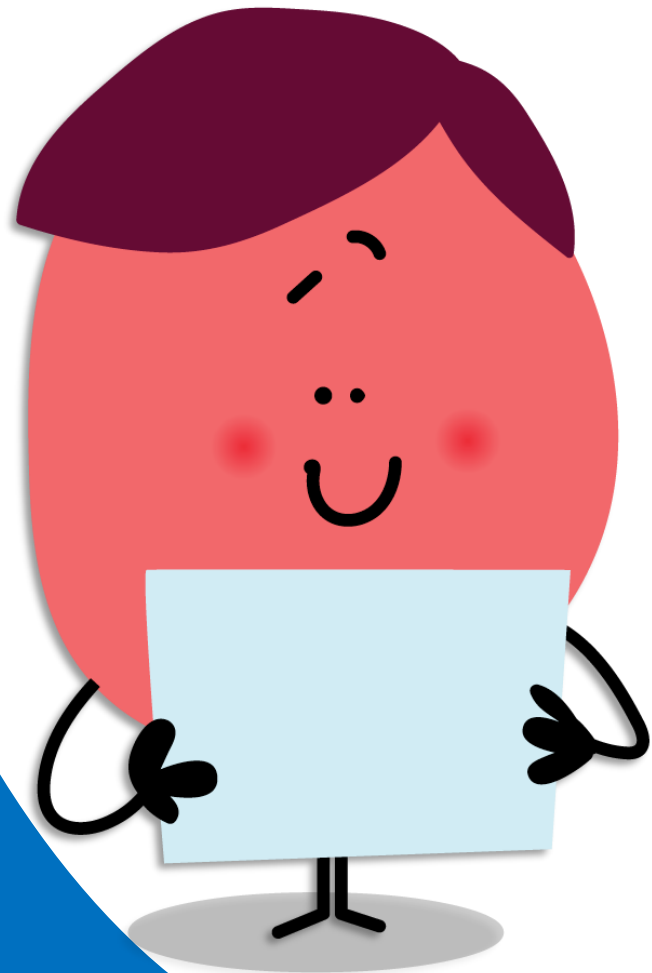




Wespath
BENEFITS | INVESTMENTS

Why you should talk to ALEX

HealthFlex AE Webinar | October 23, 2025





Tools for Choosing Elections

Plan Comparisons

HealthFlex Plan Comparison Brochure



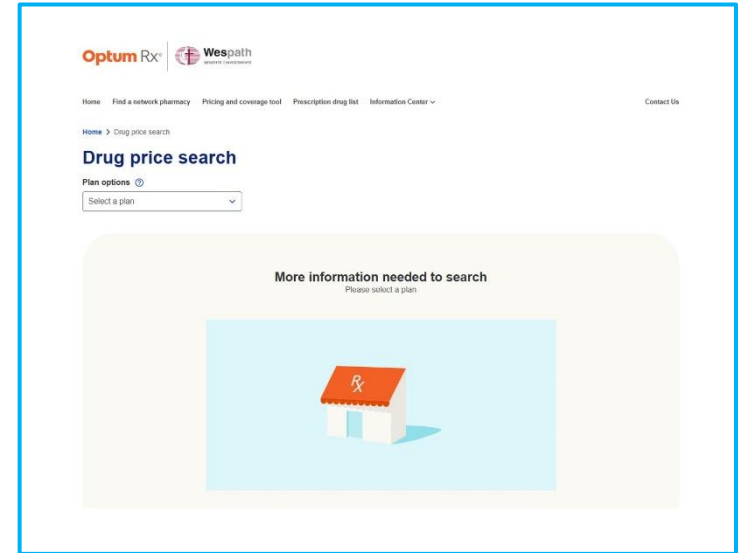
For detailed comparisons of cost coverage by plan



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

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

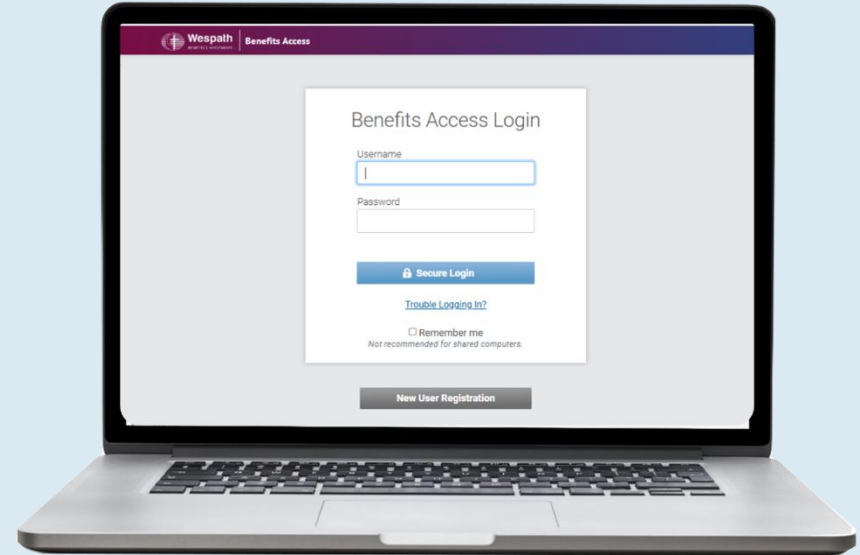
- Considering an FSA with HSA
- Approaching Medicare Eligibility

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

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

Select an Answer



urrent medical spending for



ALEX Benefits Counselor—New Look

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



COVERAGE PREFERENCES

Let's say you have a low chance of needing expensive medical care in the next year. Which of these plans would you choose?

Pay more each month for my health coverage. Then pay less out of pocket if I need expensive, unexpected medical care.	Pay less each month for my health coverage. Then pay more out of pocket if I need expensive, unexpected medical care.
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Now, what if your chance of being injured and requiring expensive medical care increases to a medium chance. Which of these plans would you choose?

Pay more each month for my health coverage. Then pay less out of pocket if I need expensive, unexpected medical care.	Pay less each month for my health coverage. Then pay more out of pocket if I need expensive, unexpected medical care.
---	---

You

Sex assigned at birth: **Male** AGE:

Do you take any prescription drugs regularly?

In the past 12 months have you visited a primary care doctor (excluding routine physicals), a specialist, or been admitted to the hospital?

In the next 12 months, do you have any known medical needs?

+ Add Spouse **+ Add Dependent**

☒ You are just covering yourself

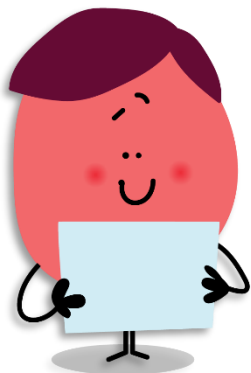
AFFORDABILITY

If you need to receive unexpected medical care, what's the largest bill you can afford to pay?

Less than \$500	\$3,000 - \$3,999
\$500 - \$999	\$4,000 - \$5,999
\$1,000 - \$1,999	\$6,000 or more
\$2,000 - \$2,999	

ALEX—Medical Spending

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



 **CURRENT MEDICAL SPENDING**

If you have your health insurance member ID handy, we can look up your current medical spending for the year so you can use that info when comparing plans.

 **CURRENT MEDICAL SPENDING**

If you have your health insurance member ID handy, we can look up your current medical spending for the year so you can use that info when comparing plans.

Your legal first name

Your legal last name

Your date of birth

Insurance carrier
BCBS of Illinois

 Member ID

Are you the policyholder?

 **HOUSEHOLD**

Enter all household members that you want to cover on any of your benefits. You will have a chance to choose who you'll cover on each plan later.

 **You've spent at least \$4,012.83 out of pocket so far**, based on submitted claims for your current plan. Be sure to consider this care in the healthcare usage section below.

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.



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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[Well-Being](#)

[Life & Disability](#)

HealthFlex Annual Election Is Coming

Explore your health plan options before Annual Election this fall.

[Learn More](#)



HEALTHFLEX ANNUAL ELECTION

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



Q&A



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