



Wespath

BENEFITS | INVESTMENTS

Customer Service and Billing Updates

HealthFlex Summit | October 2023





Introducing the Active Benefits Team

Support Through Entire Benefits Journey

- Consider how events impact all benefits: retirement, health and welfare
- Replace product-focused teams with member-focused teams
- Empowered team members with enhanced training



Contacting the Active Benefits Team

Continue to use email:

healthteam@wespath.org

- Important to use team e-mail instead of individual team member e-mails
- Copy **Team Manager Joanne Hinrichs** or **Vendor Manager Nikki Landing** if escalated



Active Benefits or Care Coordinator?

- Concerns with medical, pharmacy, behavioral health benefits or claims:
 - *“Have you tried contacting the Care Coordinators?”*
 - If escalated, may also inform Active Benefits team; they will request Care Coordinator support and follow up with you
- Concerns with dental, vision, well-being program or incentives:
 - Please alert the Active Benefits team:
healthteam@wespath.org



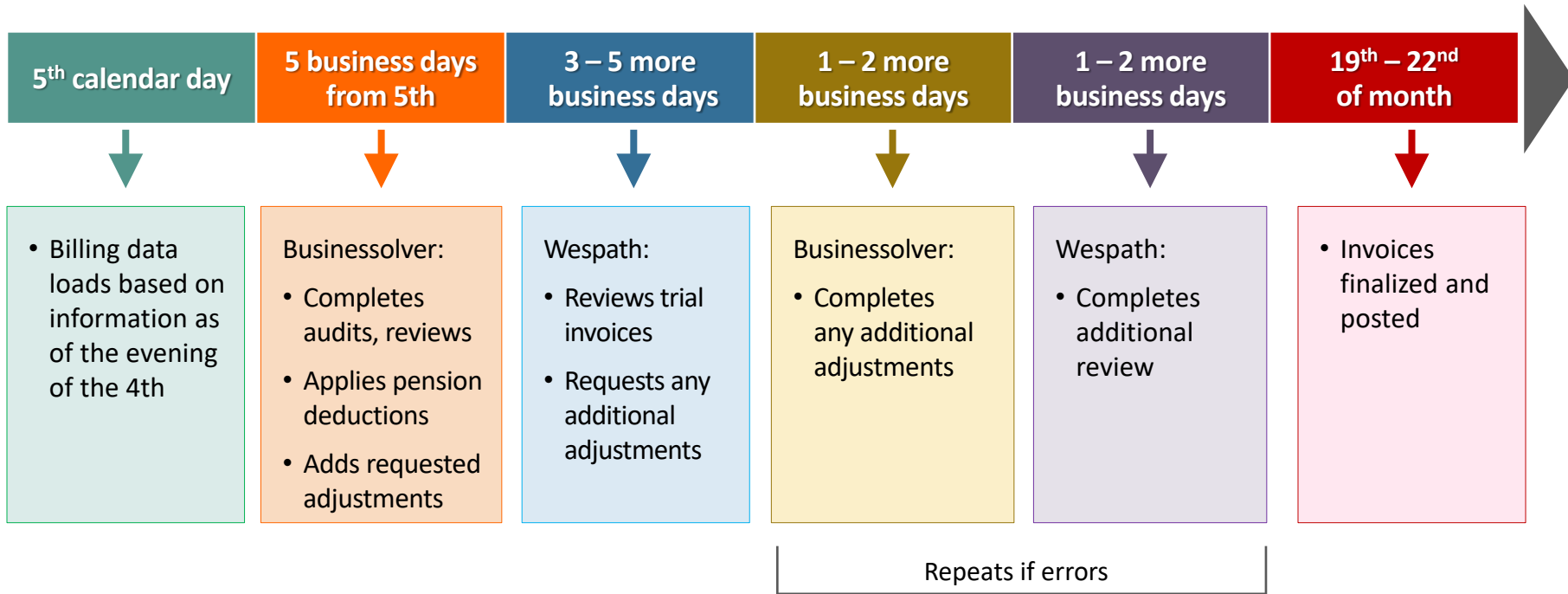
HealthFlex Invoice Support

- Reviewing and approving invoices
- Training on detail reporting
- Support plan sponsor questions

Location Remittance Invoice			
Previous Month's Payment Amount		Unpaid Balance	
		\$0.00	
Location	Policy Number	Prepared	Billed
		11/05/2022	November 2022 Fil
PLEASE PAY THIS AMOUNT			
Coverage	Enrolled	Amount	
Medical		Sum of Column L+M (Med Rate + Adj)	
Dental		Sum of Column O+P (Dental Rate + Adj)	
Vision		Sum of Column R+S (Vision Rate + Adj)	
Total Premium		Sum of Column AF (Total Premium)	
Health Spending Medical		Sum of Column U+V (HCFSA + adj)	
Health Spending Dependent		Sum of Column X+Y (DCFSA + adj)	
Health Savings Account		Sum of Column AA+AB (HSA + adj)	
Health Credit		Sum of Column AD+AE (cred + adj)	
Balance Owed		Sum of Column AH	

Please remit payment by the end of this month. Please remit this amount as the total due, as there is no balance. If you have any questions, please contact Wespath. Payment made on the following date:

Current HealthFlex Invoice Timeline



Factors Influencing Invoice Timing

Late adjustments

Timing of weekends, holidays

Errors



What Requires Manual Adjustment?

- Terminations more than 60 days in the past (exception request)
- Premium credits for retro-enrollments
- Health Account contribution refunds
- More adjustments common in February and August



Efforts to Streamline Invoices

- Process improvements to avoid errors
- Limit rounds of adjustments vs. delaying to next invoice
- Considering standalone process for pension deductions



Policies and Practices

- Invoices are created based on data available as of the 5th of the month
- Enrollments/terminations processed on the 5th or later are billed or refunded in the following month
- 31-day life event window for enrollments/changes
- 60-day retro-termination policy—exceptions require compliance review
- Handling of Health Account Funding



Policies and Practices: Health Accounts

What if a change effective 1/1 is processed on 1/6?

Account Type	Funds processed by Health Equity	When billed to plan sponsor	Can submit claims from:
Health FSA	Friday, 1/13	February bill, annual amt divided by 11	1/1, annual amount available in full
Dependent care FSA	2/5	February bill, annual amt divided by 11	1/1, only available once deposited
HSA personal contributions and plan funding	2/5	February bill, annual amt divided by 11	1/1, only available once deposited
HRA plan funding	Friday, 1/13	Not billed	1/1, annual amount available in full
Excess premium credit (HSA/HRA)	2/5	February bill, January adjustment	1/1, only available once deposited



Mentimeter— When Do You Bill Salary Paying Units?

Join at menti.com use code 6615 1452

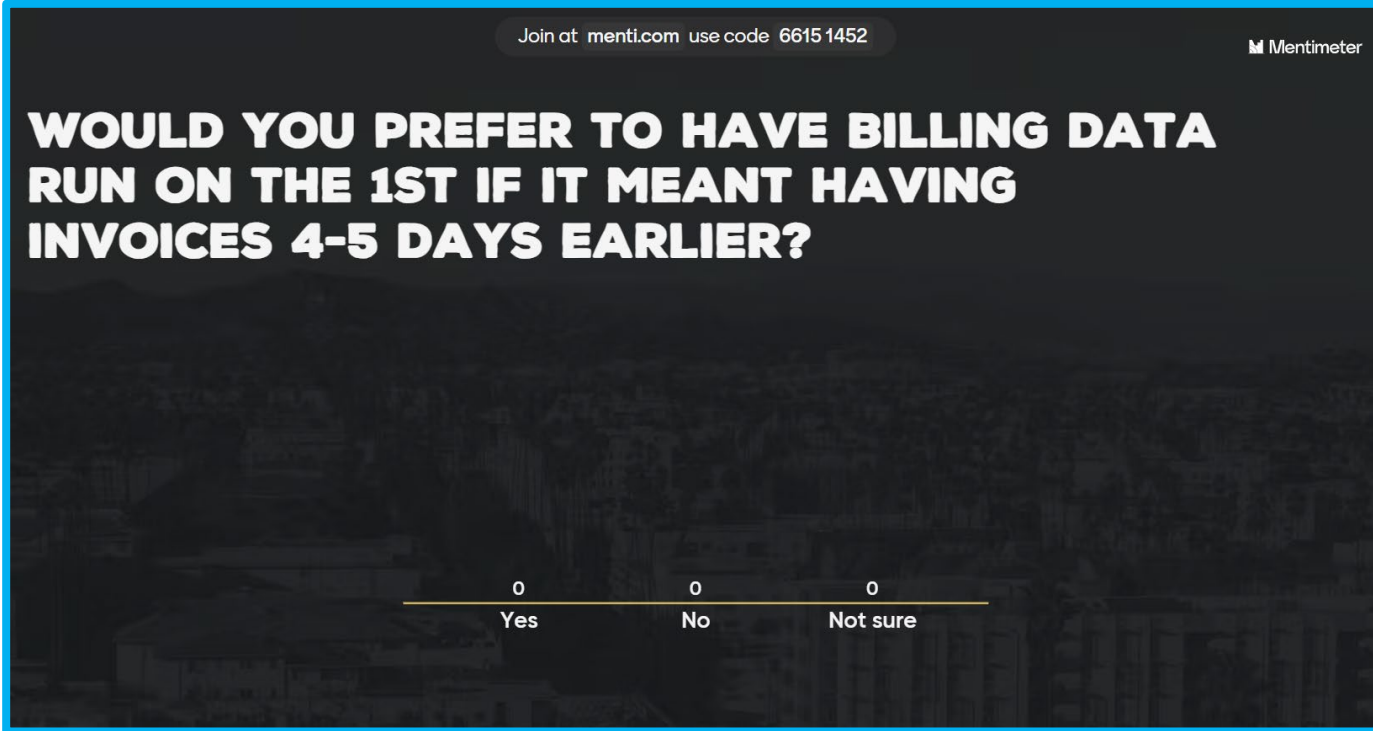
Mentimeter

WHEN DO YOU BILL SALARY-PAYING UNITS FOR HEALTH BENEFIT COSTS?

0	0	0	0	0
1st week of January for January bill	2nd week of January for January bill	3rd week of January for January bill	4th week of January for January bill	1st week of February for January bill

Mentimeter—

Would You Prefer Billing Data Run Earlier?



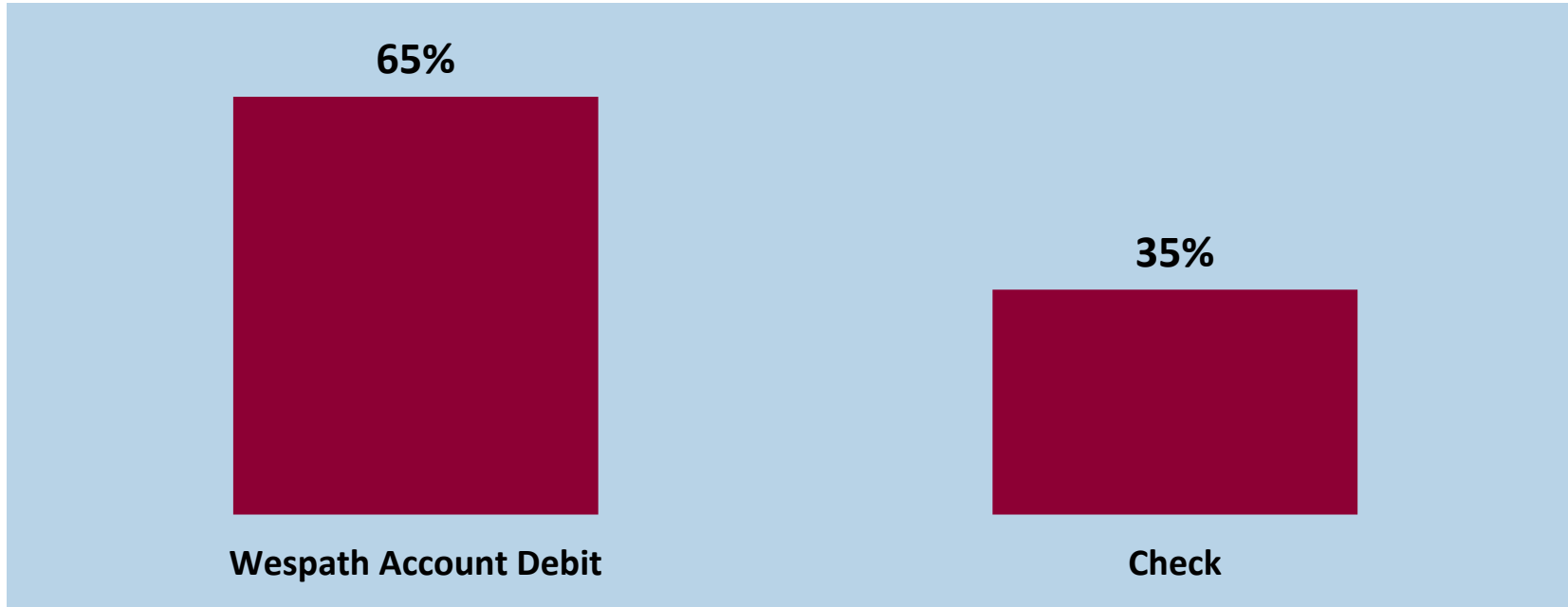
Policies and Practices

- Payment for each month due by the last day of the month
 - *Claims for that month have already been paid by Wespath*
- Late payments typically from groups that pay by check



Opportunity

Objective: Receive 100% of HealthFlex payments electronically by 2024



Rationale for Electronic Payments

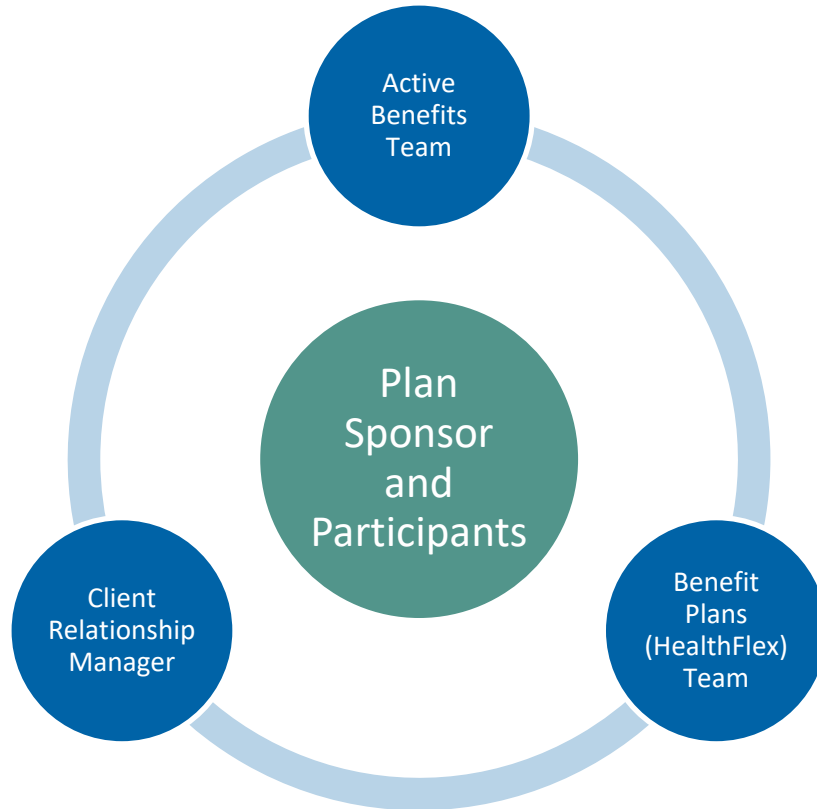


Timeliness of payment



Security of payment

Wespath Teams Collaborate to Support You





Wespath

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