



Wespath

BENEFITS | INVESTMENTS

HealthFlex in 2024 and Administrative Updates

HealthFlex Summit | October 2023



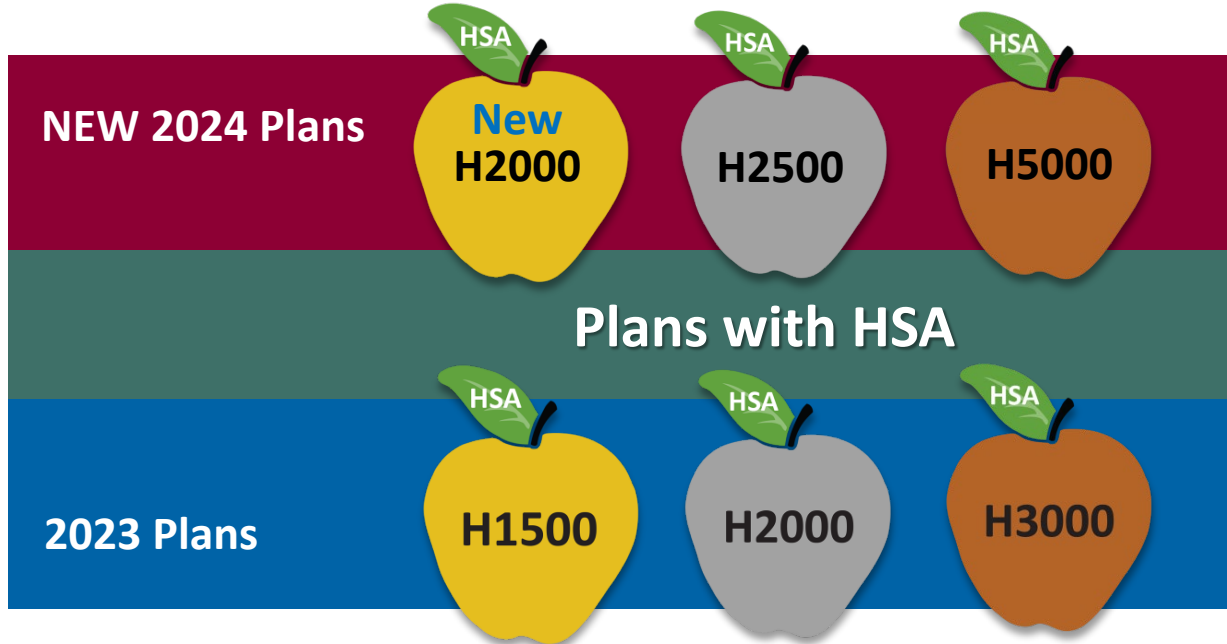
Agenda

- 2024 Plan Updates
- Benefits Access Updates
- Participant Education
- Administrative Reminders
- Care Coordination is (almost) Here!



2024 Plan Changes—Reminder

We have designed the new HealthFlex HSA plans to align with the needs of participants on the current plans:



2024 Plan Changes

	H1500	New H2000		Old H2000	H2500		H3000	H5000
Individual/Family Deductible	\$1500/ \$3000	\$2000/ \$4000		\$2000/ \$4000	\$2500/ \$5000		\$3000/ \$6000	\$5000*/ \$10000
Coinsurance	80%	80%		70%	70%		40%	N/A
Individual/Family Out of Pocket Maximum	\$5000/ \$10000	\$5000/ \$10000		\$5000/ \$10000	\$5000/ \$10000		\$6000/ \$12000	\$5000/ \$10000
HSA Contribution Included	\$750/ \$1500	\$1000/ \$2000		\$500/ \$1000	\$250/ \$500		\$0	\$0

Similar design to
C2000

Same contribution
as C3000

"Deductible only"
plan design

*For the H5000, once the deductible is met, no further out of pocket costs for covered, in-network services. Unlike other HSA plans if only one family member has expenses in the H5000, they only have to meet the individual (\$5000) not the full family deductible.

- For members with low claim volume (below the deductible), **costs under both plans are the same**

- For members with claims between \$3,000 and \$6,333, **H3000 is the more generous plan**

- For members with more than \$6,333 claims, **H5000 is the more generous plan**

**80% or more of households will be
“better off” with the H5000**












HSA Plan Migration

Only applies to those who do not make elections

CURRENT PLAN

2024 PLAN

Targeted HSA Webinars

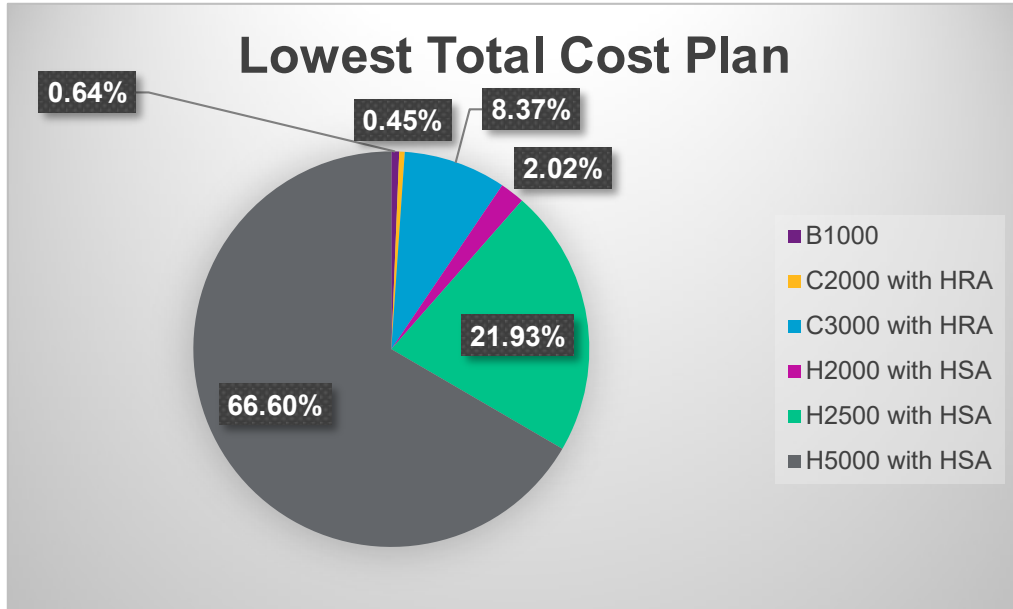
Currently in an HSA plan?

- Participants get custom invites to targeted webinar on Monday, October 23rd
 - H1500 (11 am – 12 pm CT)
 - H2000 (12 pm – 1 pm CT)
 - H3000 (1 pm – 2 pm CT)
- Recordings will be available and emailed to all those in a current HSA plan



Low Cost Plan Data

Lowest Total Cost Plan (2022 Claims Data and 2024 Plan Design)



- When 2022 claims (de-identified) were applied to 2024 plan design and costs, nearly 97% (96.9%) of households would pay the lowest net cost in one of the 3 lowest premium plans (H5000, H2500, C3000)
- Slightly > 1% would pay the lowest in the B1000 or C2000

H1500 vs New H2000 – Cost Comparison

Appendix Removal (laparoscopic)
Discounted Cost = \$6,000

H1500 – EMP Only
\$750 Account Funding
\$1,500 Deductible

Total Participant Cost = \$2,400
\$1,500 to meet deductible
+ \$900 (20% of \$4,500)

Total out of pocket = \$1,650
(\$2,400 - \$750 from HSA)

New H2000 – EMP Only
\$1,000 Account Funding
\$2,000 Deductible

Total Participant Cost = \$2,800
\$2,000 to meet deductible
+ \$800 (20% of \$4,000)

Total out of pocket = \$1,800
(\$2,800 - \$1,000 from HSA)

H2000 vs H2500 – Cost Comparison

Appendix Removal (laparoscopic)
Discounted Cost = \$6,000

H2000 – EMP Only
\$500 Account Funding
\$2,000 Deductible

Total Participant Cost = \$3,200
\$2,000 to meet deductible
+ \$1,200 (30% of \$4,000)

Total out of pocket = \$2,700
(\$3,200 - \$500 from HSA)

H2500 – EMP Only
\$250 Account Funding
\$2,500 Deductible

Total Participant Cost = \$3,550
\$2,500 to meet deductible
+ \$1,050 (30% of \$3,500)

Total out of pocket = \$3,300
(\$3,550 - \$250 from HSA)

H3000 vs New H5000 – Cost Comparison

Appendix Removal (laparoscopic)
Discounted Cost = \$6,000

H3000 – FAM
\$6,000 Deductible

Total Participant Cost = \$6,000
\$6,000 to meet full family
deductible

H5000 – FAM
\$5,000 Deductible

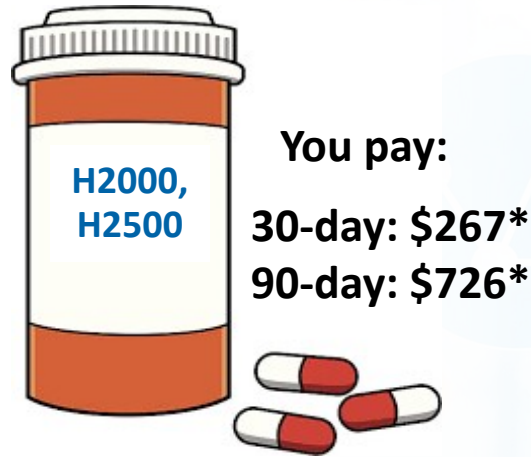
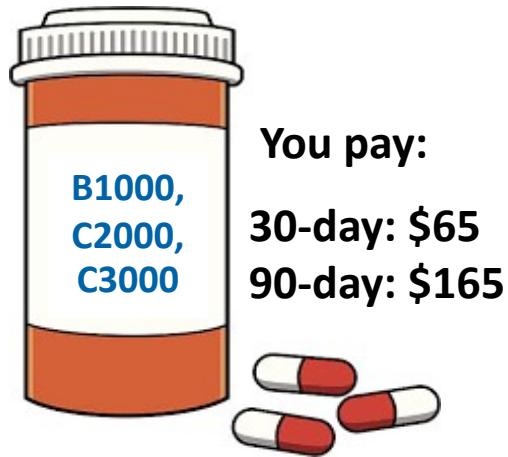
Total Participant Cost = \$5,000
\$5,000 to meet deductible
(also met OOP MAX)

Preferred Brand, Non-Preventive Medication Comparison

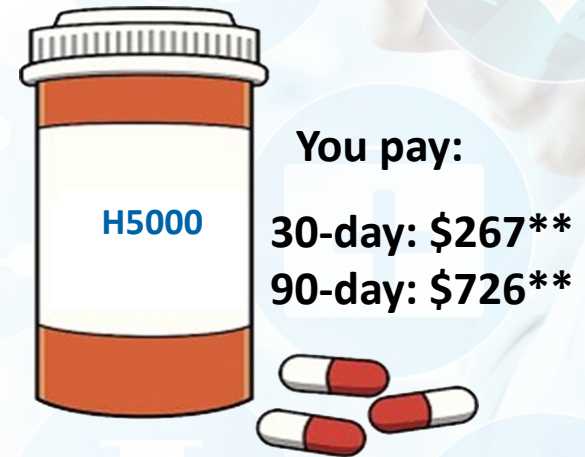
Full price of medication (discounted by OptumRx):

30-day supply: \$267

90-day supply: \$726



*Until deductible met,
then copays



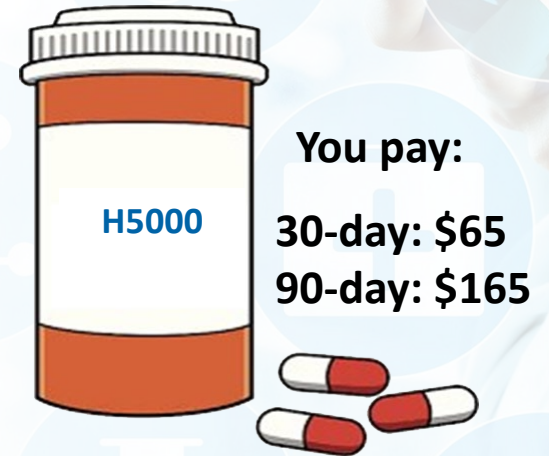
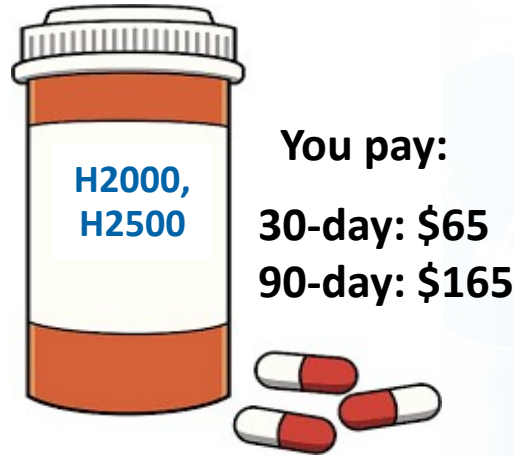
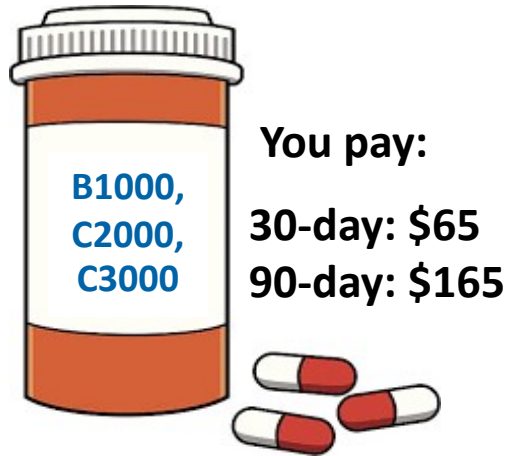
**Until deductible/
OOP max met, then \$0

Preferred Brand, Preventive Medication Comparison

Full price of medication (discounted by OptumRx):

30-day supply: \$267

90-day supply: \$726



Preventive Drug List can be found:
Welcome.optumrx.com/wespath

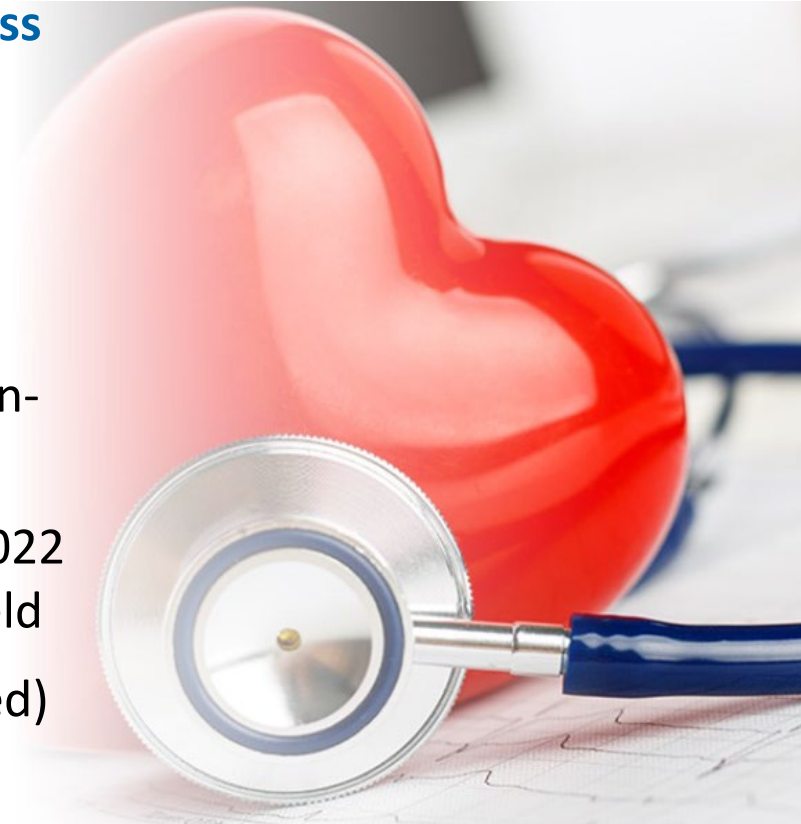


PLEASE Direct Participants to ALEX

- Available now
- Explains confusing benefit concepts using simple language
- Approximately 30 minutes to complete
- Personalized recommendation for plan choices and health account contributions
- Find ALEX at **benefitsAccess.org**

Care Coordination – Impact on UHC Network

- **Wespath decided to only offer the Blue Cross Blue Shield nationwide PPO network beginning in 2024**
- **No impact to pharmacy – change in medical/behavioral health network only**
- Most providers used by UHC groups remain in-network
 - 93% to 95% of providers used in 2021-2022 are in-network with Blue Cross Blue Shield
- UHC Network Q&A Webinar (invites emailed)
 - November 2 @ 12 CT

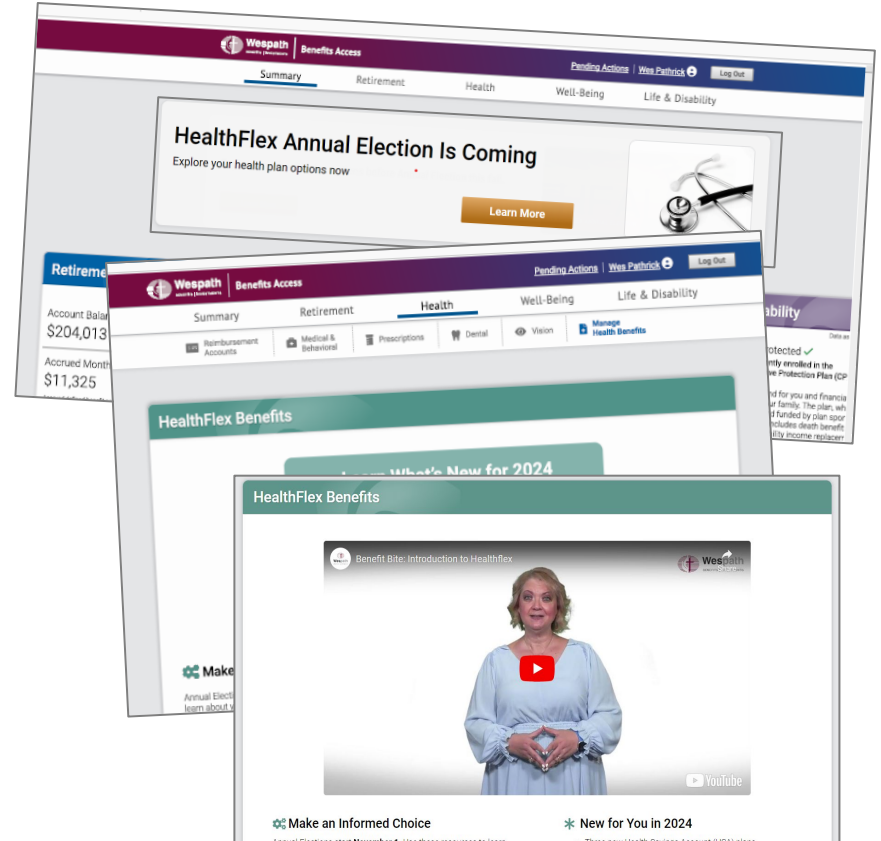


HealthFlex integration in Benefits Access

- New: AE specific information in Benefits Access
- Personalized information
- Targeted messaging



[www.benefitsaccess.org/
HealthFlexBenefits](http://www.benefitsaccess.org/HealthFlexBenefits)



Public HealthFlex Site Still Available

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 Mailings – Next Week

Postcard for those who can make elections online

Letter for those who cannot make elections online



Annual Election is November 1-16, 2023

Annual Election is your chance to choose your HealthFlex medical, dental, vision and health account options for 2024. Whatever you choose, it's important to review your benefits and make sure they're still right for you. Choosing the right plan could save you hundreds of dollars per year! Follow these simple steps to make an informed choice for 2024:

1. Understand your coverage options and learn about important changes to 2024 plan at my.benefitsaccess.org/HealthFlexBenefits.
2. Get personalized plan recommendations by using ALEX® Benefits Counselor.
3. Make your elections between November 1-16.

Scan the QR code to find everything you need for 2024 Annual Election



Retirees
Disabled
MSP SEE

Annual Election: Your opportunity* to select 2024 HealthFlex benefits!

- 1) Use ALEX Benefits Counselor to find the plan that might be the most cost-effective for your family or individual needs
- 2) Select medical/pharmacy, dental and vision plans
- 3) Choose which eligible dependents to cover—contact your benefits office if you don't see your dependents listed
- 4) Utilize health accounts for pre-tax savings this year and to save for future needs

2024 Highlights:

- Benefits Access has a new webpage for Annual Election information. Learn about your plan options, find helpful resources, watch videos, and much more here at my.benefitsaccess.org/HealthFlexBenefits.
- Important changes are coming to Health Savings Account (HSA) plans for 2024. Learn more at my.benefitsaccess.org/HealthFlexBenefits.
- Coming January 2024: Wespath Care Coordination will provide support for all of your health benefits questions and concerns.



Make your elections online. Scan the QR code to access my.benefitsaccess.org/HealthFlexBenefits. For Annual Election support call 1-844-688-1375.

Use ALEX®!

ALEX Benefits Counselor uses simple language to explain your plan benefits. Use ALEX to:

- Compare HealthFlex plans—learn which plan(s) might cost you the least
- Estimate out-of-pocket costs and how to make the most of health accounts
- Visit my.benefitsaccess.org/HealthFlexBenefits to get started



*After Annual Election, you can only change benefits, add or drop dependents, or make new health account elections if you experience a qualifying "change of status" event, such as marriage, divorce, death of a spouse, birth/adoption of a child, or loss of spouse's health coverage. You can change health savings account elections any time during the year.

Regulatory Notices

- Emails to those who opted in for electronic delivery
- USPS for those who opted out of electronic delivery
- All will be sent by 10/13
- Non-delivered emails be sent via USPS ~1 week later



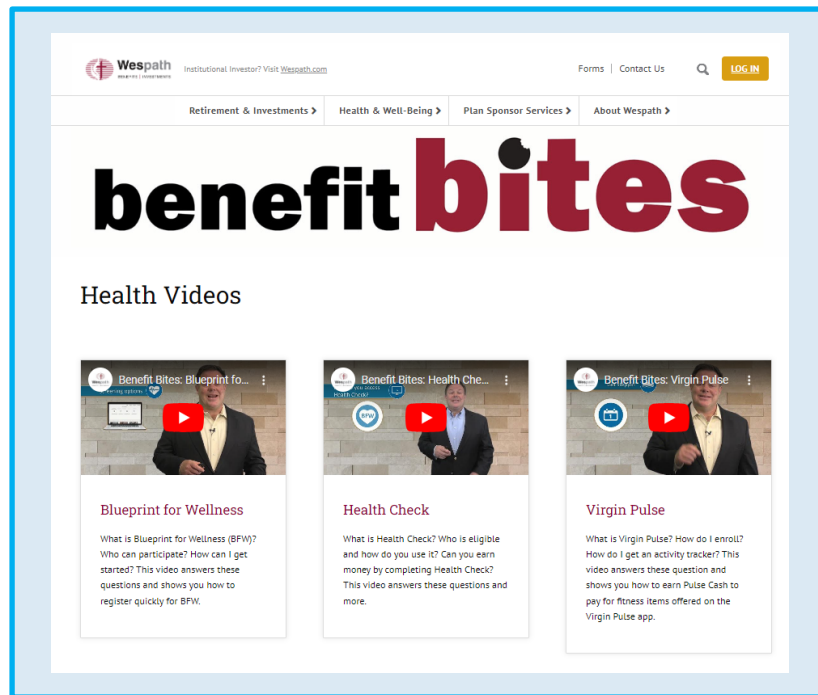
Important HealthFlex Information from Wespath

Under federal laws and regulations, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Wespath Benefits and Investments (Wespath) is required to provide certain health care notices to you upon becoming eligible or enrolling into HealthFlex¹ (the “Plan”) and at certain other times. The following is a list of the required notices and a brief description of each notice.

- **Coverage for Reconstructive Surgery Following Mastectomy**
This notice describes the mastectomy-related benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA).
- **HealthFlex Notice of Privacy Practices**
This notice explains your rights and the Plan’s legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.
- **Important Notice About Your Prescription Drug Coverage and Medicare**
This notice contains information about current prescription drug coverage under the Plan and about options under Medicare Part D’s prescription drug coverage. It also explains what happens to your Plan coverage if you decide to join a Medicare Prescription Drug Plan.
- **Medicaid and the Children’s Health Insurance Program (CHIP)**
This notice informs you of the states that offer premium assistance programs that can help pay for health coverage for your children. These states use funds from their Medicaid or Children’s Health Insurance Program (CHIP) programs to help low-income families who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums.

Participant Education—Benefit Bites

- New HealthFlex-focused series
- Refreshed existing videos
 - HealthFlex Overview
 - HealthFlex Plan Options
 - Premium Credits
 - Health Accounts
- More on the way
 - Series on Rx cost comparisons across plans



The screenshot displays the Wespath website's 'Benefit Bites' section. At the top, the Wespath logo and navigation menu are visible. The main heading is 'benefit bites' in a large, bold, red font. Below this, the text 'Health Videos' is displayed. Three video thumbnails are shown, each with a red play button icon. The first video is titled 'Benefit Bites: Blueprint for Wellness' and includes a brief description: 'What is Blueprint for Wellness (BFW)? Who can participate? How can I get started? This video answers these questions and shows you how to register quickly for BFW.' The second video is titled 'Benefit Bites: Health Check' and includes a brief description: 'What is Health Check? Who is eligible and how do you use it? Can you earn money by completing Health Check? This video answers these questions and more.' The third video is titled 'Benefit Bites: Virgin Pulse' and includes a brief description: 'What is Virgin Pulse? How do I enroll? How do I get an activity tracker? This video answers these questions and shows you how to earn Pulse Cash to pay for fitness items offered on the Virgin Pulse app.'

Participant Education—Webinars

HSA Changes webinars (current HSA enrollees)

October 23 @ 11:00 a.m., 12:00 p.m. and 1:00 p.m., CT

Annual Election webinar (all HealthFlex)

October 26 @ 1:00 p.m., CT

Rx Q&A Opportunity (all HealthFlex)

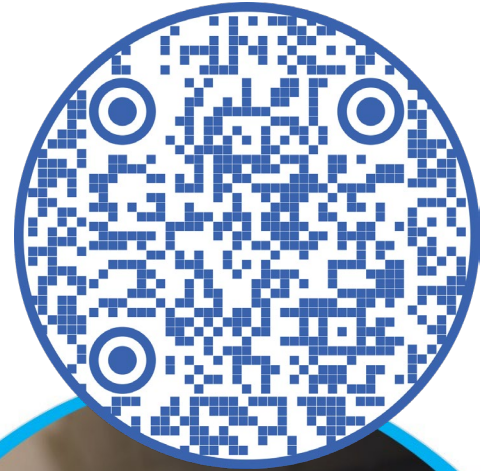
November 1 @ 1:00 p.m., CT

Network Change Q&A (current UHC enrollees)

November 2 @ 12:00 p.m., CT

General AE Q&A (all HealthFlex)

November 7 @ 1:00 p.m., CT



HSA Reporting Reminder

- Employers (salary-paying units) are required to report HSA contributions on IRS Form W-2
 - Must include Plan Sponsor funded, Excess Premium Credit, and personal contributions
- Wespath provides true-up reports quarterly and the final report for W-2s annually in **December**
 - Includes amount to be attributed to the salary-paying unit
 - Multiple SPUs listed in case of appointment change
- Contact Nicole Valentino (nvalentino@wespath.org) with questions



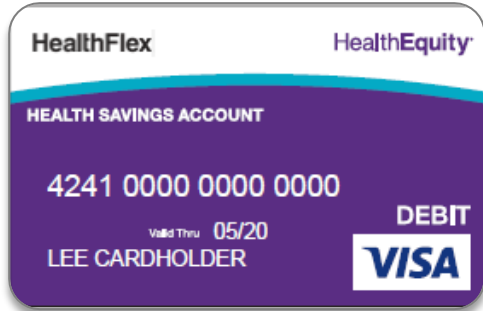
AE Reporting Reminder

- **Annual Election Status**—provided twice during AE
 - Lists who has made active elections
- **Final Election Report**—provided early December
 - Who made elections vs. enrolled in default
 - Compares current elections to new elections for existing groups
 - Includes employer/local church information if applicable



Don't forget

Health Equity Card Updates Coming

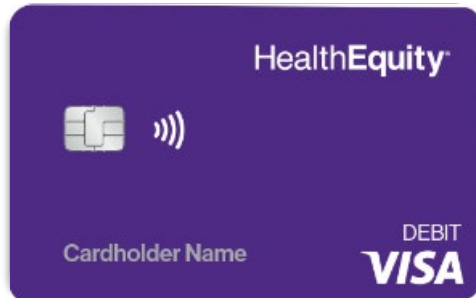


Current: Teal card = FSA/HRA, Purple = HSA

New cards only, starting mid-October:

Solid purple = FSA/HRA

Purple & White = HSA



Mid-2024:

One card for all accounts

Care Coordination

- Through Quantum Health
- One number to call
- High-touch guided support for participants
- Member support from diagnosis through treatment
- Find the best care for the best cost
- Live on January 2



Balancing Quantum, BCBS-TPA and Wespath

- Along with adding care coordination, Quantum shifts many tasks away from the carrier (BCBS-TPA) that were previously handled by BCBS/UHC
- Certain existing customer service processes will also shift away from Wespath



Roles of Quantum

- First point of service for medical, Rx, and behavioral health
- Clinical support and care coordination services
- Connect participants to “point solutions” like MDLIVE or Omada
- Handles all appeals
- Number on ID card
- And more



Roles of BCBS-TPA

- Generates ID cards and EOBs (accessed on Quantum's website)
- BCBS-TPA provides network (BCBS National PPO) access
- Receives and processes all medical and behavioral health claims

**Participants contact Care Coordinators —
not BCBS-TPA**



Roles of Wespath

- Participants will continue to reach out to Wespath regarding eligibility and enrollment
- First stop for dental/vision/well-being
- Active Benefits Team will handle all Via Benefits inquiries
- Monthly billing to plan sponsors
- Handles all plan sponsor questions and escalations, including billing



ID Card

- Contains Medical/Behavioral Health and Rx information (just like today)
- Every covered member gets an ID card
 - Dependents get own card (do not have to use)
- Preauthorization information on the back

BlueCross BlueShield logo and Wespath logo.

Subscriber Name: H5000 SAMPLE FAM GB16
Identification Number: P6M691567135

Wespath

Group Number: PL5020

RXBIN: 610011
RXPCN: IRX

RXGRP: GBOP

PPO icon

BlueCross BlueShield of Illinois logo and MyWespathHealth.com logo.

Care Coordinators* 1.833.762.0876
Provider Services* 1.866.359.0408
Pre-certification* 1.866.359.0408

Pharmacist Services** 1.833.762.0876
MDLIVE 1.888-750.4991
www.MDLIVE.com/BCBSIL

^{*}Group contracts directly with Quantum
^{**}Group contracts directly

Deductible Information
In-Network Individual \$5,000 Family \$10,000
Out-of-Network Individual \$10,000 Family \$20,000

Out-of-Pocket Maximum Information
In-Network Individual \$5,000 Family \$10,000
Out-of-Network Individual \$10,000 Family \$20,000

Pre-certification required for the following procedures:
MRIs/MRAs/PET Scans Outpatient Surgery
DME over \$1500/All Rentals Dialysis
Home Health and Hospice Transplants
Oncology Services Genetic Testing
Hospitalizations to include acute care, skilled nursing, skilled rehabilitation, and behavioral health/substance abuse, partial hospitalization and intensive outpatient for mental health/substance abuse.

Providers: File claims with your local BCBS plan.

BlueCross BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association, provides claims processing only and assumes no financial risk for claims.

Quantum HFAITH logo

**Thank you for
your partnership.**

**We appreciate
your feedback.**





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