

#### **Center for Health**

# HealthFlex Plan Sponsor Calls

January 13-14, 2015



Caring For Those Who Serve

#### Agenda

#### Strategy and Plan Updates

- Health Care Reform
- Plan Strategy for 2016
- HealthFlex Exchange
- Operational Updates
  - Upcoming Dates
  - Businessolver Invoice Review
  - Other Updates
  - 2015 Wellness Program Review

#### Health Care Reform

- Information for local churches
  - §6056 reporting for applicable large employers
  - Employer payment plans limitations
- Summary of Benefits and Coverage changes for next plan year (2016)
- Still waiting for guidance on:
  - Cadillac Plan Tax
  - Nondiscrimination rules
  - Any amendments to the ACA\*
    by Republican-led Congress

\*ACA: Affordable Care Act (i.e., 2010 federal health care reform legislation)

#### 2016 Plan Strategy— Same in and out of HF Exchange

- Medical Plans
  - Eliminate B750
  - Maintain B1000 and CDHP\* (gold/C2000)
  - Addition of new CDHP (silver/C3000) and two new HDHPs\* (gold/H1500; silver/H2000)
  - Combined OOP\*\* max with pharmacy, behavioral health
- Pharmacy Plans
  - Maintain P1 and P2 with adjusted minimum/maximum
  - Addition of P3 and P4 (integrate with new medical plans)
  - Combined OOP max with pharmacy, medical
- Dental and Vision-excepted benefits

\* CDHP: Consumer-driven health plan; HDHP: High-deductible health plan \*\* OOP: Out-of-pocket maximum

#### HF Exchange— Plan Sponsor Timeline

- January-Finalizing **possible** plan sponsors
- Early February-Brochure, FAQ, modeling tool
- February-Modeling tool overview and review
- January-March—General Board support for board meetings
- April—Firm intention required
- June-Final decision required
- March-April (?): Train the Trainer
- June-August (?): Second Train the Trainer

#### HealthFlex Exchange— Participant Timeline

- April-May—Pre-conference introductory meetings, if desired
- May-June–Annual conference announcements
- September—Participant workshops
- Late October-November—Annual Election period

\*Note—Center for Health communications throughout time period; direct communications start July-August

# **Operational Updates**

### **Recent and Upcoming Dates**

- Q3 claims reporting-this week
- January invoices expected January 20
- 2016 rates—anticipated mid-February

#### **Businessolver Invoice Review**

- 10<sup>th</sup> business day
- Current premium vs. current total due
- "Other"
- Please pay in full by end of month

#### **Other Administrative Updates**

- Rollover vs. grace period reminder for 2015 flexible spending accounts (health FSA)
- Pension deduction opportunity

# 2015 Wellness Programs and Incentives

#### Wellness Incentives: 2015

**Step 1—Blueprint for Wellness** \$100 for completion April 1-July 31

**Step 2—Health Quotient (HQ)** Avoid \$250-\$500 higher deductible in 2016

#### Step 3–Take Action

Virgin Pulse HealthMiles: \$25 per quarterly target, \$50 bonus, Charitable "stretch" goal

#### Step 3–Take Action

\$150 HealthCash for earning 150 Wellness Points (WebMD)

• Coaching, EAP or Work/Life, My Health Assistant, success stories

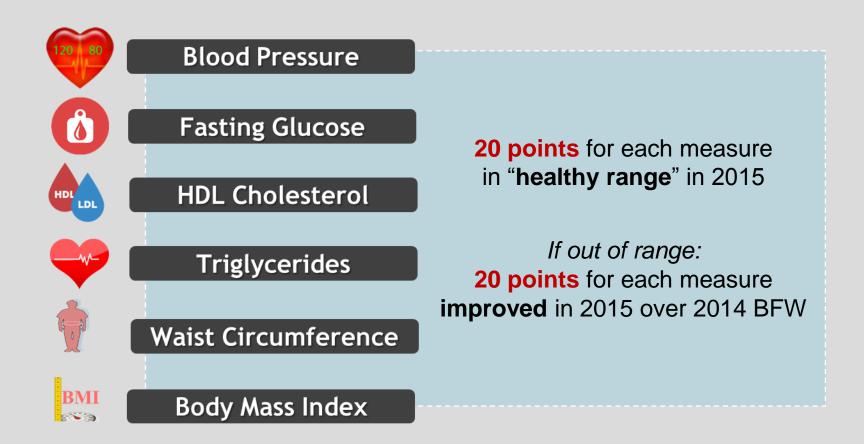
## WebMD Rewards Page Refresh

Your points:	BALANCE: 5	EARNED: 5	USED: <b>()</b>
	2015 Healthflex Wellness reward Earn reward by 12/31/2015	Points \$150	150 points needed to earn reward
	leasures: Waist Circumferenc	-	0 points earn
Do One of these BFW	Health Health Measures: Waist (	-	· · · · · ·
Do One of these BFW	Health Health Measures: Waist (	ircumference activities	· · · · · ·
Do One of these BFW BFW Health Measure	Health Health Measures: Waist (	Circumference activities	· · · · · ·
Do One of these BFW BFW Health Measure	Health Health Measures: Waist ( s: Waist Circumference Improvement. m	Circumference activities	s and earn 20 points.

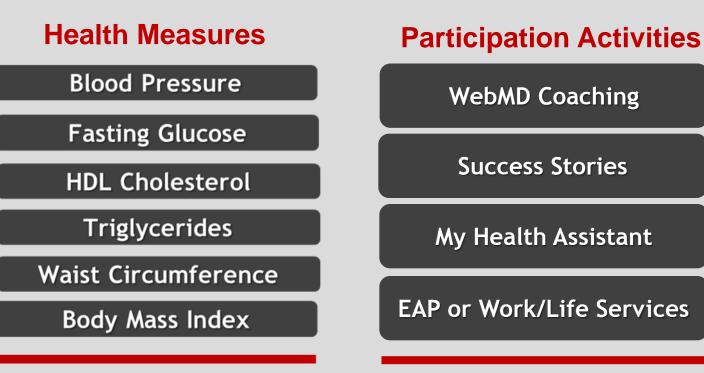
## WebMD Rewards Page Refresh

Choose your activities to earn points	
5 Select any goal in My Health Assistant. more	Do It
<b>5</b> Progress toward a weekly plan in My Health Assistant. more	Do It
20 Submit success story via HealthFlex/WebMD site. more	Do It
<b>15</b> Access the EAP for emotional counseling. <u>more</u>	I Did This
<b>15</b> Access the EAP for Work/Life Services. more	I Did This

#### **Rewardable Results**

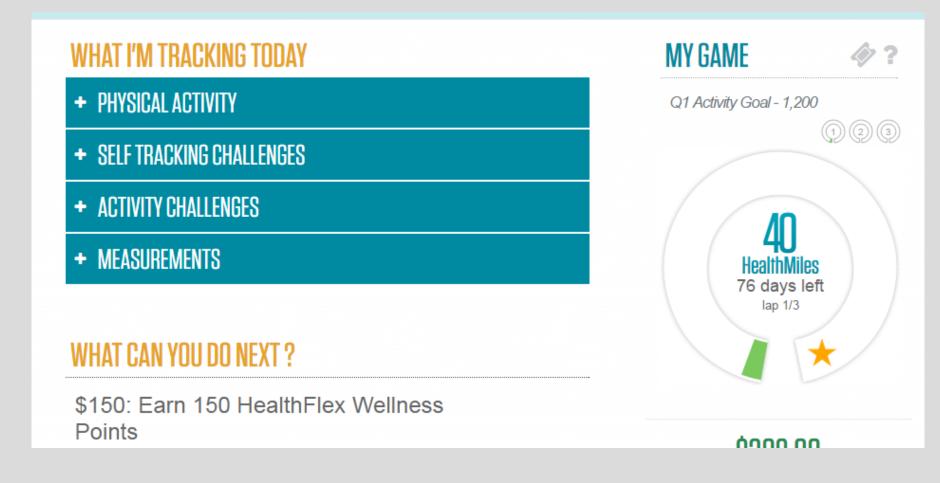


#### **2015 Points Opportunities**



Up to 120 points Up to 295 points 150 Points = \$150

## Virgin Pulse Website Refresh



#### Virgin Pulse Updates

- Additional opportunities for HealthMiles
  - -Starting a challenge
  - -Self-report activities
- Survey to inactive participants mid-January
- Replacement Max (activity tracker) reduced to \$28.99 (plus tax)

#### **Blueprint for Wellness**

- Please complete event survey
- Continuing: use of Survey Monkey to obtain on-site event information
- Continuing: 15-minute screening model
- Optional refresher webinar for on-site coordinators—to be scheduled



#### **Center for Health**