



Wespath

BENEFITS | INVESTMENTS

Center for Health

July 21 and 26, 2016

HealthFlex Plan Sponsor Calls

Agenda

- We are Wespath!
- Current Year Information and Updates
- Plan changes for 2017
- Wellness Updates

Wespath

- As of July 18, 2016, we are:
Wespath Benefits and Investments (Wespath)
- Meaning of name
 - **Wes**—John Wesley, founder of Methodism; strong advocate for social justice
 - **Path**—providing customers with a path for retirement, health, investment objectives
- Everything else stays the same

September 1 OptumRx Communication

- Participants impacted by utilization management (UM) changes
 - Quantity limits
 - Prior authorization
 - Step therapy
- Letters mail this/next week

Behavioral Health 2016 Update

- 2016 out-of-network (OON) benefit changes for B1000 and C2000 plans
 - Updated OON benefits back to 2015 levels
 - Letter sent to impacted participants
- Benefits update with United Behavioral Health (UBH) completed:
 - Claim system updated, claims reprocessed, claim hold removed, pended claims processed

Plan Policy Review

- From 2016 *Plan Sponsor Manual*
- Documentation on HDHP, HSA, DC (pp. 10, 15)
- Updates
 - Coverage when outside the U.S.
 - Change of status events
 - FSA carryover
 - Waiver notice not required—clergy couple
 - Termination of non-payment to include HRA, FSA, HSA

Key terms

DC: defined contribution

FSA: flexible spending account

HDHP: high-deductible health plan

HRA: health reimbursement account

HSA: health savings account

Plan Changes for 2017—New Plans

- **H3000** (bronze) added to HealthFlex Exchange
- **Premier vision plan** added to HealthFlex Exchange
 - Materials benefit on full-service plan increased to **\$150** from \$130
- Traditional dental plan renamed: **Passive PPO 2000**

Premier Vision Plan—Details

- New vision offering for HealthFlex Exchange—**2017**
- Option for **all** HealthFlex plans—**2018**
- Anti-reflective and UV coating fully covered after \$25 co-pay
 - Most common upgrade
- Contacts and glasses—covered every year with **\$200** allowance toward each

Plan Changes for 2017—Pharmacy

- OptumRx Premium Formulary
 - 140 brands excluded to maximize cost control through rebates
 - Drugs excluded have another brand or generic equivalent
 - Tier lowering available for off-formulary drugs, if medically necessary

Mail at Retail—Details

- “Mail at retail” available in **2017**
 - 90-day supplies of medication available for mail order will be available at Walgreens pharmacies
 - Same co-pay as mail order
 - Greater convenience
 - **Over 90%** of current participants have Walgreens pharmacy within 30 miles

Plan Changes for 2017—UBH

- 2017 behavioral health benefits aligned with medical
- Outpatient office visits—same benefits for in-network/out-of-network
- Out-of-network **subject to balance billing**

Plan Feature	B1000	C2000	C3000	H1500	H2000	H3000
Behavioral Health—Office Visits (Outpatient)						
In-Network	\$15 co-payment, then plan pays 100%	Plan pays 80% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 40% after deductible
Out-of-Network	\$15 co-payment, then plan pays 100%	Plan pays 80% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 40% after deductible
Behavioral Health Inpatient/Intensive Outpatient						
In-Network	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 40% after deductible
Out-of-Network	Plan pays 60% after deductible	Plan pays 60% after deductible	Plan pays 30% after deductible	Plan pays 60% after deductible	Plan pays 50% after deductible	Plan pays 20% after deductible

In/out of network same benefit level for office visits

Inpatient/intensive outpatient aligned with medical

Plan Changes for 2017—Other

- Nurse line aligned with medical carrier
- Telemedicine
- Higher benefit level for orthopedic surgeries at centers of excellence
 - Roll out mid-**2017**
 - Concentrated communication effort

Nurse Line—Details

- Nurse line carve-in:
 - UHC participants—no change: **1-800-475-7923**
 - BCBS participants—use BCBS nurse line: **1-800-299-0274**
- Benefits
 - Better coordination of care
 - Easier to locate in-network providers
- Communications plan
 - Add number to medical ID cards
 - Communicate during AE/possibly with ID cards

Telemedicine Benefit for 2017

- Telemedicine is coming
 - Participants and dependents can connect with a doctor via voice or video (depending on state laws)
 - Great alternative to ER or Urgent Care facilities for certain symptoms and questions
 - Exact launch date TBD
 - Most likely: **December/January**

OneExchange Compliance Updates

- HRA for Medicare-eligible disabled individuals
 - Guidance on whether an HRA is allowed is murky
 - No HRAs for *newly disabled individuals* as of 2017
 - Existing HRAs can remain unless additional guidance suggests otherwise
- Retired-rehired clergy choosing to “waive” active coverage
 - Need to avoid any perception of “coercion”
 - No HRA, no active guidance to Medicare market
- PCORI fee reminder—**July 31**



Wellness Update

“We need not think alike to love alike.”
Keep an open mind to include many people
in your social circles.

—John Wesley

Blueprint for Wellness

- Thank you!
- Deadline to complete—**Sunday, July 31**
 - Reminder: many PSCs are closed over the weekend
 - Reminder to participants
- Overall went well
- Numbers similar to last year

HealthQuotient (HQ) Completion

- HQ window
August 1 – September 30
- HQ toolkit—sent or arriving soon

HQ—Participant + Child

- Update to higher deductible incentive for participants **who don't take HQ**
- **\$250 higher/individual deductible—same**
- **\$500 higher/family deductible—same**

NEW for Participant + Child(ren)!

- \$250 higher family deductible will no longer apply to individuals who have participant + child(ren) coverage;
 - **\$500 higher family deductible will apply**
(with or without covered spouse)

Virgin Pulse (VP)—New Platform

- Transition to new platform/program—**January 1, 2017**
- VP developed new platform almost 2 years ago
 - Transitioning clients over the past year
 - Successfully transitioning 3-5 organizations a week
 - Our turn: HealthFlex/Center for Health
- Benefits of new platform
 - Increased stability
 - Improved reporting—more ways to cut and dice data
 - Improved engagement in the program
 - Program re-fresh

Virgin Pulse—New Platform

What Stays the Same

- Log in and registration
- Incentives: \$40/quarter—up to \$160/year
- Max
- All settings on the app and webpage

**Participants will need to double check
to make sure e-mails are correct**

Virgin Pulse Transition—What's New for 2017

- Moving beyond physical activity to **well-being**
- More devices can be used
- HealthMiles are now **Points**
- More ways to earn Points
 - Daily cards
 - Health habit tracking
 - Challenges/ social connections
 - Biometric tracking
- Levels will stay, but values adjusted to meet the increased ways to earn points—**4** levels instead of 5

What's New—Part 2

- Steps and Points align better
 - 4,000 steps = 40 points
 - 5,000 steps = 50 points
 - 6,000 steps = 60 points
 - 7,000 steps = 70 points
 - 8,000 steps = 80 points
 - 9,000 steps = 90 points
- New app
- Reporting is more robust and intuitive—
will be able to pull up your conference's report

Virgin Pulse—Transition Timeline

- Determine incentives at each level: **July**
- Webinars reviewing changes: **August**
- Communications
 - Plan sponsor: **October**
 - Participant: **December**
 - Communications from Virgin Pulse and Wespath
- Roll out: **January 1, 2017**

Nutrisavings

- Exploring vendor
 - Encourages healthy eating
 - Good choices at grocery store
 - Education on food choices
 - Help with food choices for those with chronic conditions
 - Rebates and coupons for healthy items
- Pilot program **August 1 – October 31**
 - 95 participating
 - “Get to Know Nutrisavings” webinars start soon
- Potential roll out—**Q2 2017**

Other Updates

- Weight Watchers communications toolkit
- United Behavioral Health—HealthSafe ID
- Center for Health quarterly newsletter and bulletins
- Healthy Family webinar series
 - **Tuesday, August 2**
 - Seven sessions based on the 5 dimensions of well-being
 - CEUs offered for clergy
 - Register at the Discipleship Ministries website



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