



# Wespath

BENEFITS | INVESTMENTS

Center for Health

December 7-8, 2016

## HealthFlex Plan Sponsor Calls

# Agenda

- Annual Election Update
- HealthFlex Rates and Timeline
- Review of 2017 Plan Changes
- MDLIVE Telemedicine—New for 2017
- OptumRx Survey Results
- MSP-SEE Updates
- Other Administrative Updates
- Wellness

**MSP-SEE:** Medicare Secondary Payer-Small Employer Exception

# Annual Election Update

- 63% made active elections
- 32% elected an FSA
- 25% of eligible made personal contributions to HSA
- 27% overall chose a CDHP/HDHP
  - Traditional: 13%
  - HealthFlex Exchange—42% (up from ~33% last year)
- New ID cards for all will be mailed **December 16**
  - New nurse line number for BCBS participants
  - Telemedicine number on all cards

**FSA:** Flexible spending account

**HSA:** Health savings account

**CDHP:** Consumer-driven health plan

**HDHP:** High-deductible health plan

# Annual Election Update

## Data checks and outreach—**individuals who:**

- Elected HDHP but not HSA
- Had pending elections that did not match their final approved elections
- Required tier corrections—dependents covered in dental/vision but not in medical (and vice versa)
- Waived Exam Core vision
  - HealthFlex Exchange only
- Added/dropped dependents from coverage without *HealthFlex Enrollment/Change Form*
  - Traditional only

# HealthFlex Rates—Methodology and Timeline

- Based on **November to November** claims data
- Finalized and distributed **late February**
- One pool for PPO/CDHP/HDHP for 2018
  - Rate adjustments for CDHP/HDHP consumer behavior
- RFP for actuarial consultation in 2017
  - Reviewing best practices
  - Objectives: rate adequacy, stability and equity

# Review of 2017 Plan Changes

1. Move to OptumRx Premium Formulary
  - Communicated in Annual Election materials
  - Individuals with tier change or exclusion were contacted directly—early November
    - Excluded drugs have brand or generic equivalent
    - Exceptions for medical necessity (with documentation from physician)
2. 90-day maintenance fills at Walgreens

# Review of 2017 Plan Changes

## 3. Behavioral health plan design changes

- In general, aligned with medical benefit
- Exception—more generous out-of-network office visit benefit
- Participant cost-share examples below (p-only):

	<b>In-network office visit</b>	<b>Out-of-network office visit</b>	<b>In-network Inpatient stay</b>	<b>Out-of-network inpatient stay</b>
<b>B1000</b>	\$30	\$30*	20% after \$1,000 deductible	40% after \$2,000 deductible
<b>C2000</b>	20% after \$2,000 deductible	20%* after \$2,000 deductible	20% after \$2,000 deductible	40% after \$3,000 deductible
<b>H1500</b>	20% after \$1,500 deductible	20%* after \$1,500 deductible	20% after \$1,500 deductible	40% after \$2,500 deductible

\*Subject to reasonable and customary limits; balance billing may apply

# Plan Changes for 2017—Other

## 4. Nurse line aligned with medical carrier

- UHC participants retain the Optum Nurseline:  
**1-800-475-7923**
- BCBS participants will use the BCBS nurse line:  
**1-800-299-0274**
- Phone number on ID cards
- Offers better coordination of care and referral to in-network providers

## 5. MDLIVE Telemedicine



# What is MDLIVE Telemedicine?



- Cost-effective alternative to urgent care or ER for non-emergent conditions
- Consultations provided by state-licensed, board-certified doctors, including pediatricians
  - Able to prescribe many medications, if appropriate
- **Phone, secure video, mobile app—24/7/365**

# Common Conditions Treated

MDLIVE treats **non-emergent conditions**—  
Will triage to the ER if necessary

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea / Vomiting
- Pink eye
- Rash
- Respiratory problems
- Sinus problems
- Sore throats
- Urinary problems / UTI
- Vaginitis
- And more

# How Much Does It Cost?

- **\$40 per consultation fee,** charged once the appointment is scheduled
  - Compare to \$140 average urgent care visit
  - Compare to \$1,200 average ER visit

	<b>Deductible not yet met</b>	<b>Deductible met</b>
<b>B1000</b>	\$20	\$20
<b>C2000</b>	\$40	\$8
<b>H1500</b>	\$40	\$8
<b>C3000</b>	\$40	\$20
<b>H2000</b>	\$40	\$12
<b>H3000</b>	\$40	\$24

# Activate First—Use When Needed

- **Who**
  - Primary members, spouses and dependents over age 18—private accounts
  - Dependents under 18—sub-accounts under primary member/spouse
- **How**
  - **Online:** access website via **HealthFlex/WebMD site**—under “Vendor Links” beginning **January 1**
    - Direct URL: [www.mdlive.com/healthflex](http://www.mdlive.com/healthflex)
  - **Phone: 1-888-750-4991** (toll-free, dedicated number)
  - **MDLIVE App:** Apple or Android devices
- **When**
  - **January 1**
  - Earn 15 wellness points for 2017 plan year

# Website Activation

Via **HealthFlex/WebMD website** or **direct URL**

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## Welcome to MDLIVE.

This health benefit is provided to you by HealthFlex. To help us direct you to the MDLIVE site that is right for you, please click on one of the options below:

Which medical card do you have?

Choose your plan

Already registered? [Sign in here.](#)

Need assistance? [P](#)

Choose your plan

- Blue Cross and Blue Shield of Illinois
- United Healthcare

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# BCBS Activation Page

Home **Activate** FAQs Contact Us **Sign In**

1 Member Registration 2 Verification 3 Create Profile 4 Security Settings 5 Sign-up Complete

Please enter your First Name, Last Name, Gender, Date of Birth and BCBS Member ID Number.

First Name:  Last Name:

Gender:  Date of Birth:

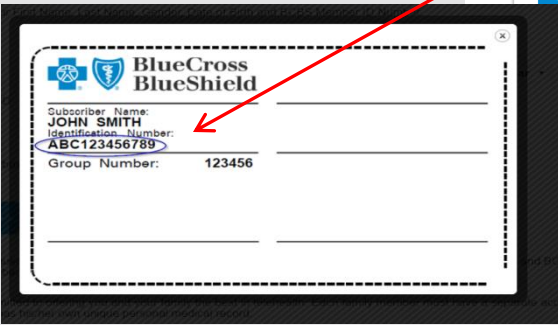
BCBS Member ID Number  [see an example](#)

Check this box if you are covered as a spouse or dependent.

**Continue**

To register a spouse or dependent, you must use the primary member's first name, last name, gender, date of birth and BCBS Member ID Number. Each family member will then create his/her own unique username and passcode.

MDLIVE is committed to offering you and your family the best in telehealth. Each family member must have a separate account as each individual has his/her own unique personal medical record.



# UHC Activation Page

Home

Activate

FAQs

Contact Us

 Sign In

Welcome to MDLIVE. Please activate your account below.

Please enter the last four digits of your Social Security number and Date of Birth.

For dependents under 18, you may create a separate account here or create a sub-account under your own account once you have activated your benefit.

\*Last 4 of SSN:

Date of Birth:

\* Indicates required fields

Continue



MDLIVE is committed to offering you and your family the best in telehealth. Each family member must have a separate account as each individual has his/her own unique personal medical record.

## MDLIVE Customers Speak

*"Everything went smooth and quick which you would like to happen when you are sick, not sitting in a waiting room for hours with other sick people."*

- Paul

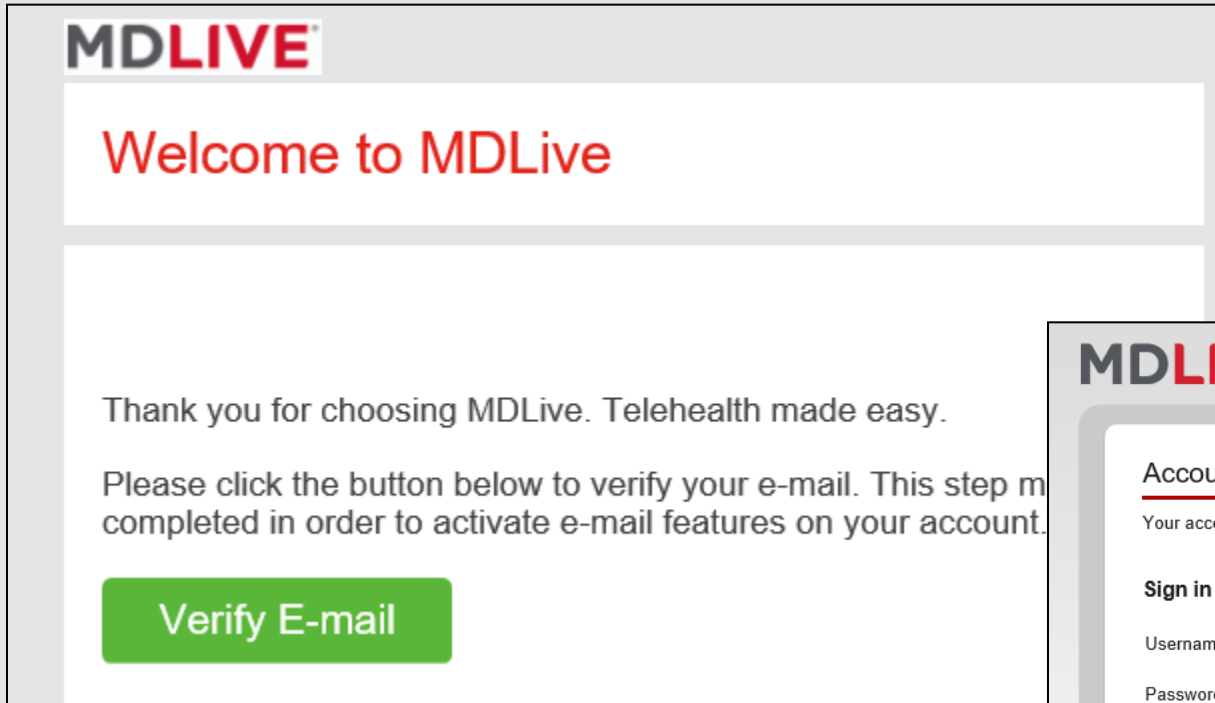
*"With MDLIVE I have time to ask my questions, they're patient with me, they work with me, I have a much better experience with them."*

- Bill

*"...I actually felt like I was helped and cared about."*

- Sherrie

# Activation E-mail Verification



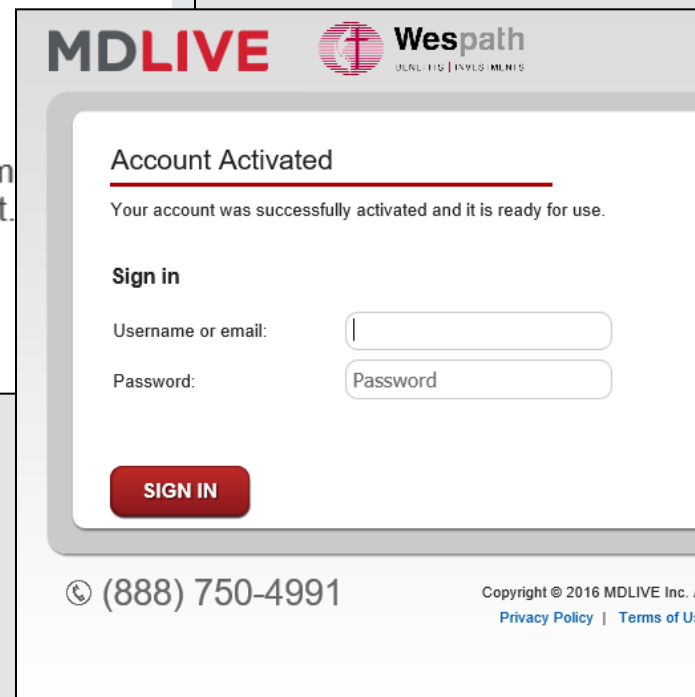
**MDLIVE**

## Welcome to MDLive

Thank you for choosing MDLive. Telehealth made easy.

Please click the button below to verify your e-mail. This step must be completed in order to activate e-mail features on your account.

**Verify E-mail**



**MDLIVE** **Wespath**  
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### Account Activated

Your account was successfully activated and it is ready for use.

**Sign in**

Username or email:

Password:

**SIGN IN**

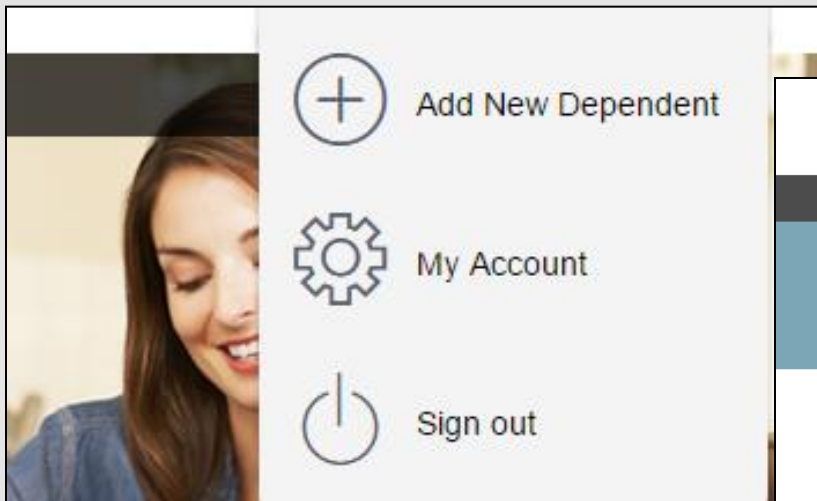
(888) 750-4991

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# Adding Dependents

1. Select “Add New Dependents” from the drop-down menu



2. Fill out online form

A screenshot of the MDLIVE website's 'Add New Family Member' form. The header shows the MDLIVE logo and navigation links: Dashboard, See a Doctor, My Health, Message Center, and Help & Support. Below the header is a blue bar with 'Family Members' and icons for 'Account Details' and 'Ins Info'. The form itself has the title 'Add New Family Member' and three input fields: 'Username', 'First Name', and 'Last Name', each with a corresponding label and a text box.

3. Added dependents will then show up in the drop-down menu

# Participant Communication Timeline—2017

- **January**
  - “Activate Now” e-mail through Virgin Pulse
  - Communication toolkit—“e-blast” for plan sponsor use
  - FAQs for plan sponsor use
  
- **February/March**
  - “Activate Now” postcard

# OptumRx—Independent Survey Results

- 1,554 individuals completed the survey
  - (23% response rate)
  - Demographics consistent with HealthFlex demographics
- Key findings/areas of focus
  - Higher satisfaction with retail than mail
  - Instances where more information is needed (e.g., prior authorization)—lower satisfaction
  - Opportunity for better communication between OptumRx representatives
  - About 25% dissatisfied overall—higher than desired!

# Medicare Secondary Payer Small Employer Exception (MSP-SEE)

- HRAs for 2017
- Annual review and attestation
- Reverse-process

**HRA:** Health reimbursement account (health reimbursement arrangement)

# Administrative Updates

- Updated *Benefit Booklets*—Reference Center
- Updated Plan Sponsor Manual—coming soon
- Please access **most recent forms** via **Extranet**

The screenshot displays the Wespath website interface. At the top left is the Wespath logo with the tagline 'BENEFITS | INVESTMENTS'. A navigation bar contains links for Home, E-Newsletters, Events, Benefits Access, HealthFlex Tools & Resources, Retirement Resources, and Plan Documents. The main heading is 'Plan Documents - Forms - Guides'. Below this, a text block states 'The following documents are available online:' followed by links for Plan Documents, Forms, and Guides. A yellow highlight is placed under the 'Forms' link. A 'Form Selection' dropdown menu is open, showing a list of forms including Adoption Agreement, various Exhibits (A, B, C, D, E), HealthFlex and OneExchange enrollment forms, and a Salary-Paying Unit Sub-Adoption Agreement. The 'HealthFlex' category is selected in the dropdown.

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Home || E-Newsletters || Events || Benefits Access || HealthFlex Tools & Resources || Retirement Resources || Plan Documents - Forms

## Plan Documents - Forms - Guides

The following documents are available online:

[Plan Documents](#) | [Forms](#) | [Guides](#)

[Plan Documents](#)

**Forms**

The Wespath Online Form Center contains downloadable copies (in PDF format) of many of our official plan forms and documents.

### Form Selection

[List All Forms](#) | [DS Manual](#) | [Wespath Investment Management Forms](#) | [Benefits Access Quick Tips](#)

HealthFlex

- Select Form
- Select Form
- Adoption Agreement - HealthFlex Plan Sponsor
- Exhibit A - Conference Plan Sponsor Eligible Categories of Coverage
- Exhibit A - Employer Plan Sponsor Eligible Categories of Coverage
- Exhibit A Addendum - Adoption Agreement
- Exhibit B - Plan Benefit Options
- Exhibit C - No Change Verification
- Exhibit D - Civil Partner Coverage
- Exhibit E - OneExchange Health Optional Programs
- HealthFlex and OneExchange Enrollment Change Form for Participants
- HealthFlex Mandatory Coverage Waiver Form
- Salary-Paying Unit Sub-Adoption Agreement



# Well-Being Update

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

—John Wesley

# Talking Points

- Thank you!
- EEOC guidelines
- Wellness incentives as **taxable income**
- Well-being program updates
  - 150 points
  - Toolkits
  - Newsletters and bulletins
  - Healthy Family webinar series
  - Self-care program growth
- Virgin Pulse transition to V2—demo



# EEOC Guidelines

## Equal Employment Opportunity Commission Guidelines

- Final recommendations sent—June 2016
  - Incentive guidelines—HealthFlex in compliance
- Notifications
  - Focus on spouse being informed
  - Voluntary participation
  - Updated on vendor sites
  - Full disclosure form on HealthFlex regulatory page (website)
- Privacy Policy on wellness vendor's website—updated
  - Participants will be asked to accept new policy when they log in for the first time in 2017



# Wellness Incentives as Taxable Income

- Increased awareness due to EEOC guidelines
- IRS sent notifications—May 2016
- HealthFlex plan
  - Additional wording on communications  
*“The IRS considers cash wellness incentives as taxable income. Please contact your tax adviser.”*
  - Coordination with Virgin Pulse to provide conference with incentives earned by individuals

# Well-Being Program Update

- Incentives staying the same
- Increased opportunities to earn 150 Wellness Points
  - Designed to match the **5 dimensions of well-being**
  - **15 points** for adopting a new spiritual practice for a month—**spiritual dimension**
  - **15 points** for activating account with MDLIVE telemedicine provider
  - Finalizing process to reward completion of financial wellness questionnaires—**financial dimension**



# Well-Being Program Update

- **Toolkits**
  - **Prediabetes**—available
  - **Smoking cessation**—available soon
  - **Weight Watchers** —available
  - **Physical activity**—available soon
- **Newsletter and Bulletins**
  - **Q4 2016**—available
  - **Q1 2017**—available January
- **Healthy Family webinar series**
  - **Tuesday, January 10**
  - **Tuesday, February 7**

# Well-Being Program Update

- **Self-Care Offerings**
  - Explore new ways to communicate
  - Develop programs that are easy and fun
- **WebMD**
  - App—expected **Q1 2017**
  - Updated home page—**Q1 or Q2 2017**
- **NutriSavings Update**
  - 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 has ended
  - Possible roll out **Q1 2018**

# Virgin Pulse (VP)—New Program

- Transition to new platform/program—**January 1**
- VP developed new program almost 2 years ago
  - Transitioning clients over the past 18 months
  - 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 refresh

# Virgin Pulse—New Platform

## What Stays the Same

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

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

# Virgin Pulse—New Platform

## What Stays the Same

### Quarterly Levels and Incentives

Level	Points	Quarterly Rewards Earned	Cumulative Quarterly Rewards
1	1,000	\$5	\$5
2	5,000	\$15	\$20
3	10,000	\$10	\$30
4	15,000	\$10	\$40

# Virgin Pulse Transition— What's New for 2017

- Moving beyond physical activity to **well-being**
- More devices can be used
- HealthMiles are now **“Points”**
- HealthCash is now **“PulseCash”**
- 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



# Virgin Pulse What's New—Part 2

- 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
- Updated app
- Reporting is more robust and intuitive—will be able to pull up your conference's aggregate report

# Virgin Pulse—Demo



# Other Updates

**Merry Christmas and Happy New Year!**

Enjoy the holidays with your family and friends





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