



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

Center for Health



Your Health Benefits Important Details to Know Before You Retire

Congratulations on your upcoming retirement! As you plan for this new phase, you'll need to understand how retirement affects your health-related benefits. This flyer outlines key changes.

If you have questions, please call Wespath Benefits and Investments' Health Team at **1-800-851-2201**.

Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.

◆ Participants with Health Coverage through OneExchange

If You Retire Before Age 65

<p>Medical/Pharmacy/ Behavioral Health Benefits</p>	<p>Your medical, pharmacy and behavioral health benefits will continue to be administered through HealthFlex until you become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan). Once you become Medicare-eligible, your medical, pharmacy and behavioral health benefits will be administered by the carrier(s) you select through OneExchange.</p>
<p>Dental and Vision</p>	<p>If your plan sponsor does not offer dental and/or vision coverage for their pre-65 retirees, your dental and/or vision coverage will end on the last day of the month of your final date of employment. If your plan sponsor does offer dental and/or vision coverage for pre-65 retirees, your dental and/or vision coverage will end once you become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan).</p>
<p>HealthFlex Health Reimbursement Account (HRA)</p>	<p>If you have an HRA through HealthFlex, it will be converted to a HealthFlex Retiree HRA. Your HealthFlex Retiree HRA will function exactly as your previous HRA, except that you will also be allowed to use HRA funds to pay for your health plan premiums, including medical, pharmacy, dental and vision premiums. Your HealthFlex Retiree HRA will continue to be administered by WageWorks.</p>
<p>Health Savings Account (HSA)</p>	<p>If you have an HSA through HealthFlex, it is portable and remains with you indefinitely regardless of whether you are in the HealthFlex plan or not. You are not allowed to use HSA funds to pay for your health plan premiums, including medical, pharmacy, dental and vision premiums. Your HealthFlex HSA will continue to be administered by WageWorks. You may continue HSA contributions if you are in a qualified HDHP and not enrolled in Medicare.</p>
<p>Flexible Spending Accounts (FSA)</p>	<p>If you have an FSA through HealthFlex, your coverage under the HealthFlex Medical Reimbursement Account (MRA) and/or Dependent Care Account (DCA) will end on the last day of the month of your final date of employment. Only eligible expenses incurred through your final date of employment may be reimbursed from your MRA or DCA. <i>Expenses incurred after your final date of employment are not reimbursable.</i> You will have only 90 days after the date your coverage ends to submit FSA claims for eligible expenses that were incurred through your final date of employment.</p>
<p>All Other Programs (Employee Assistance Program, Virgin Pulse, Blueprint for Wellness, WebMD and all other Wellness Programs and Incentives)</p>	<p>These programs will continue until you become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan). If you leave HealthFlex, these programs will end on the last day of the month of your final date of employment (or when you drop HealthFlex coverage).</p>



If You Retire At Age 65 or After

Medical/Pharmacy/ Behavioral Health Benefits	Your HealthFlex medical, pharmacy and behavioral health coverage will end on the last day of the month of your final date of employment.
OneExchange	<p>Your plan sponsor has elected to offer retiree health coverage through OneExchange—a leading provider of health care solutions for Medicare-eligible individuals. OneExchange provides an exchange or connector-type marketplace through which Medicare-eligible participants choose from an array of Medicare Advantage, Medicare Supplement and prescription drug plans. In addition, your plan sponsor may elect to provide a contribution to a Health Reimbursement Account (HRA) to offset the cost of your monthly premium or other eligible medical expenses. Your OneExchange Retiree HRA will be administered by PayFlex.</p> <p>You will receive an <i>Enrollment Guide</i> that explains in detail how to evaluate Medicare supplemental plan options and enroll in the plan that is right for you. This communication will come directly from OneExchange. A OneExchange licensed benefit advisor will become your advocate—helping you find and enroll in the plan that best serves your medical needs and fits your budget. After the <i>Enrollment Guide</i> arrives, you will work with a OneExchange benefit advisor to select and enroll in a health plan.</p>
Medicare Part B	An individual cannot enroll in medical coverage through OneExchange if he or she does not have both Medicare Parts A and B. Therefore, it is important that you or your spouse (if Medicare-eligible) enroll in Medicare Part B coverage (if you and/or your spouse have not already done so) to avoid any gaps in coverage or potential Medicare Part B premium penalties. To obtain Medicare enrollment information, contact the Social Security Administration at 1-800-772-1213 or visit www.medicare.gov .
Dental and Vision	Your dental and/or vision coverage will end on the last day of the month of your final date of employment. You will have the opportunity to elect and purchase dental and/or vision coverage through OneExchange. This coverage is optional. A OneExchange benefit advisor can explain your options.
HealthFlex Health Reimbursement Account (HRA)	If you have an HRA through HealthFlex, it will be converted to a HealthFlex Retiree HRA, <i>but will not be combined with any HRA you may receive from your plan sponsor through OneExchange</i> . Your HealthFlex Retiree HRA will function exactly as your previous HRA, except that you will also be allowed to use Retiree HRA funds to pay for your health plan premiums, including medical, pharmacy, dental and vision premiums, as well as Medicare premiums. Your HealthFlex Retiree HRA will continue to be administered by WageWorks.
Health Savings Account (HSA)	If you have an HSA through HealthFlex, it is portable and remains with you indefinitely regardless of whether you are in the HealthFlex plan or not. You are allowed to use HSA funds to pay for Medicare premiums, but not for Medicare supplemental coverage or other medical, pharmacy, dental or vision premiums. Your HealthFlex HSA will continue to be administered by WageWorks. Once you are enrolled in Medicare, you are no longer eligible to make or receive HSA contributions.

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Caring For Those Who Serve

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Glenview, IL 60025-1604
1-800-851-2201
wespath.org

If You Retire At Age 65 or After

Flexible Spending Accounts (FSA)	If you have an FSA through HealthFlex, your coverage under the HealthFlex Medical Reimbursement Account (MRA) and/or Dependent Care Account (DCA) will end on the last day of the month of your final date of employment. Only eligible expenses incurred through your final date of employment may be reimbursed from your MRA or DCA. <i>Expenses incurred after your final date of employment are not reimbursable.</i> You will have only 90 days after the date your coverage ends to submit FSA claims for eligible expenses that were incurred through your final date of employment.
Virgin Pulse	Your Virgin Pulse eligibility will end on the last day of the month of your final date of employment. You have 30 days from the date your Virgin Pulse eligibility ends to “spend your HealthCash” through Virgin Pulse; after 30 days your HealthCash balance will be forfeited. Note: <i>Your plan sponsor may offer Virgin Pulse eligibility through your OneExchange election. If so, you will not lose your unspent HealthCash.</i>
All Other Wellness Programs and Incentives (Employee Assistance Program, Blueprint for Wellness, WebMD and all other Wellness Benefits)	Eligibility and access to all other wellness programs and incentives will end on the last day of the month of your final date of employment.