



**Wespath**

BENEFITS | INVESTMENTS

Center for Health

October 2017

# HealthFlex Plan Sponsor Calls

# Agenda

- Annual Election (AE)
- Administrative Updates
- HealthFlex Exchange
- OneExchange
- Well-Being Updates

# Annual Election Reminders

- **November 1–16**
- Elections reporting from Wespath
  - Twice during AE
  - Once (final) following AE—**by December 1**
- Forms not required to add/remove dependents during AE (HealthFlex Exchange and Traditional)
- Waivers
- Individuals who cannot complete elections online:
  - Retired, MSP, disabled individuals, those on continuation, “grandfathered,” split couples (spouse in retiree plan)

# Annual Election Reminders— Account Funding

## Funds available Jan. 1

- HRA plan-sponsor funded amounts
- HSA plan-sponsor funded amounts
- HRA “extra” plan-sponsor amounts
- Health care FSA election amount

## Funds available Jan. 5

- 1/12 of annual dependent care FSA election amount
- Excess DC HRA contribution for January

## Funds available Jan. 9

- HSA personal contributions
- Excess DC HSA contribution for January

All accounts are eligible to reimburse expenses back to **January 1, 2018** regardless of when they post

**HRA:** health reimbursement account; **HSA:** health savings account;  
**FSA:** flexible spending account; **DC:** defined contribution

# Annual Election Communications

- Mailings
  - Legal notices—**week of October 9**
  - Targeted brochures/letters—**week of October 16**
- E-blasts—Virgin Pulse and WebMD
- Communications Toolkit
  - ALEX-focused
  - General reminders

# Annual Election Decision Support

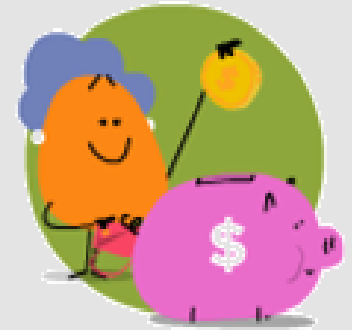
- All new **ALEX Benefits Counselor**
  - *All plan sponsors*
- **MyChoice** online or by phone
  - *HealthFlex Exchange only*
- Details and FAQs
- Reference Center

# Annual Election Highlights

- ALEX
- Health Accounts
- NutriSavings
- WebMD mobile app

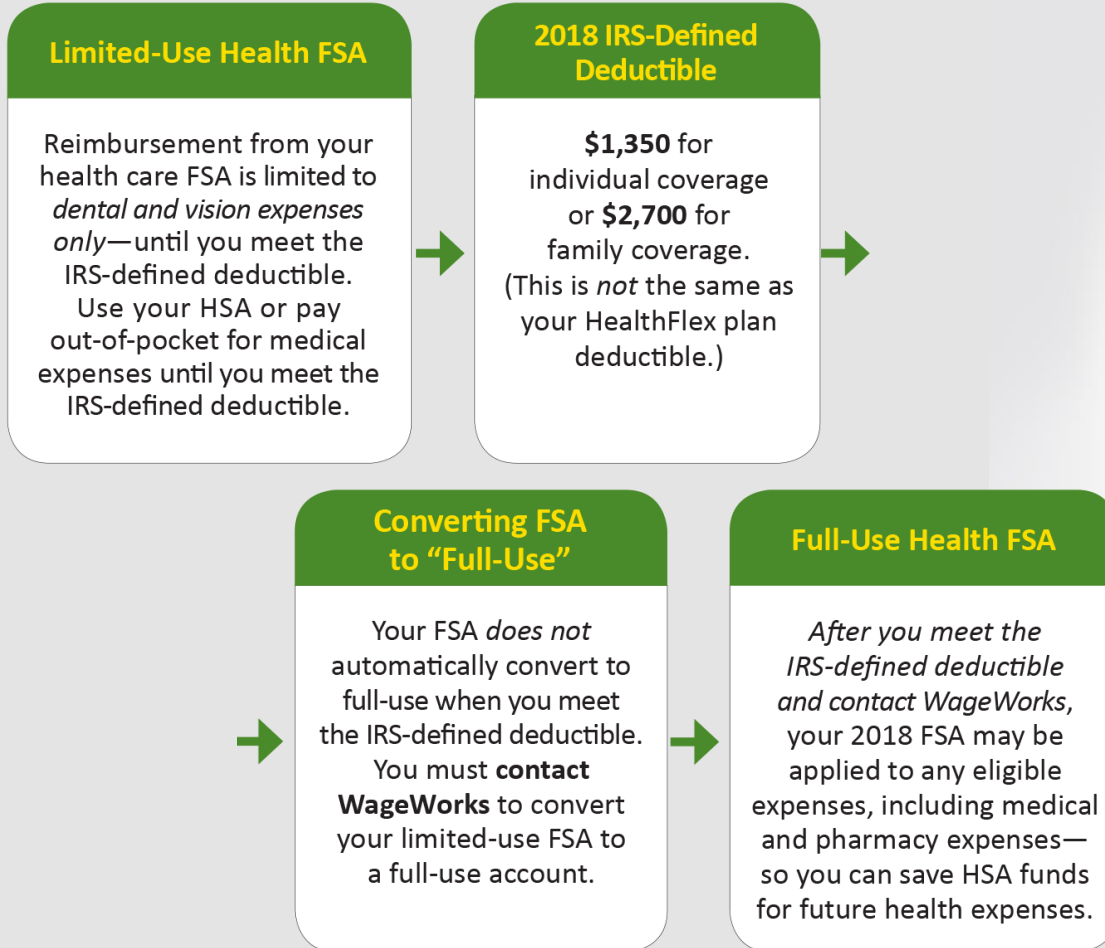
# Why Promote Health Account Contributions?

- **Current year savings**—  
use pre-tax money for eligible expenses
- **Access accumulated funds**—  
no need to use a credit card or dip into savings
- **Save for future expenses** (health, retirement)
- **HSA**—triple-tax advantage



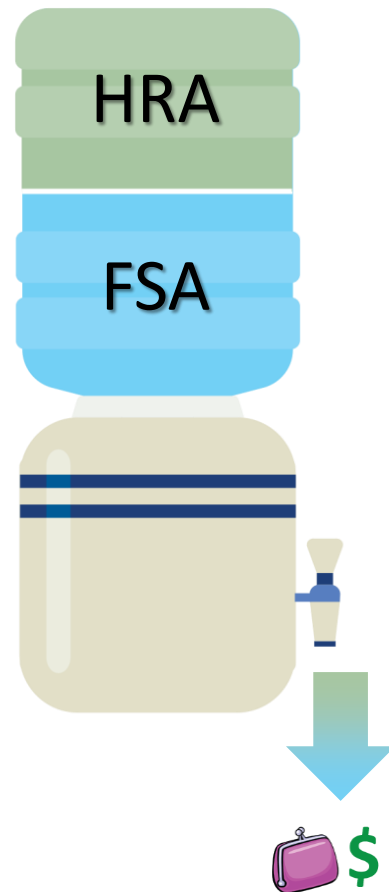


# Limited-Use Accounts (HSA-Compatible)



Applies to MRA or HRA (includes spouse's accounts). **MRA:** medical reimbursement account (health care FSA)

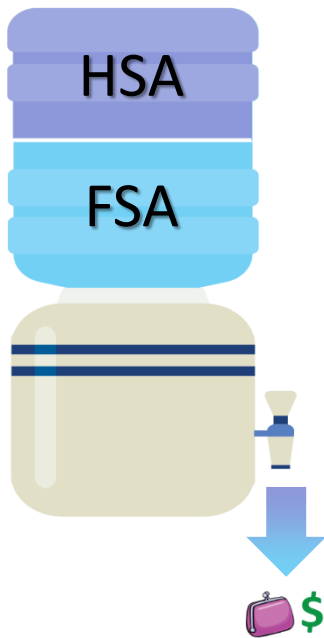
# HRA and FSA Operations Review— “Smart” Stacking Debit Card



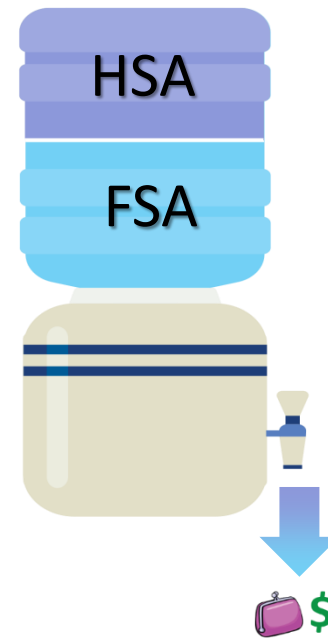
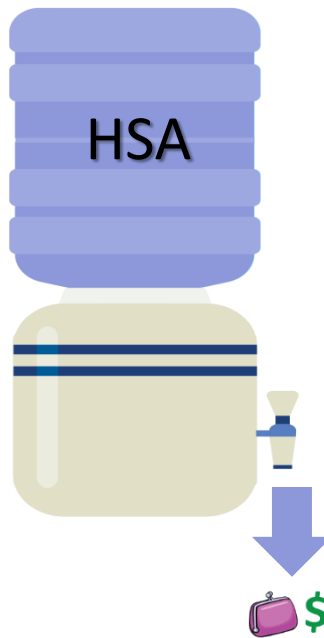
FSA  
("use it or lose it")  
automatically pays first

# HSA and FSA Operations Review— “Smart” Stacking Debit Card

BEFORE WageWorks is notified  
that IRS-defined deductible has been met  
(\$1,350/\$2,700)

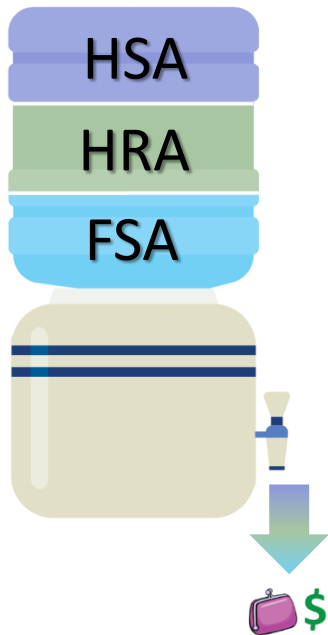


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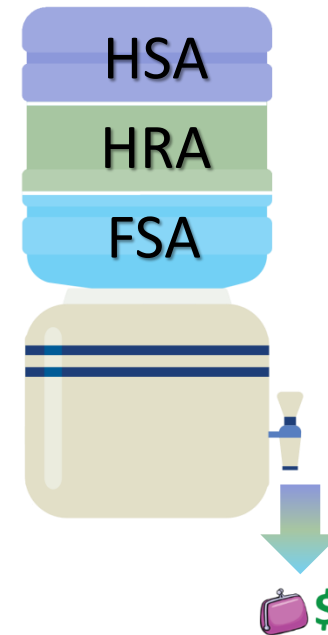


# HSA and FSA (plus leftover HRA)— “Smart” Stacking Debit Card

BEFORE WageWorks is notified  
that IRS-defined deductible has been met  
(\$1,350/\$2,700)



AFTER WageWorks is notified  
that IRS-defined deductible has been met



# 2018 Behavioral Health Office Visits

Behavioral health plan design continues to align with medical benefit

- Exceptions
  - More generous out-of-network office visit benefit
  - B1000 office visit co-pay lowered to **\$15**

|              | <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> | \$15                           | \$15*                              | 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

# Administrative Updates

- HSA mailing series—in review
- HRA termination letters
- OptumRx SSO Update
- CMS delay with MSP-SEE continues

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

**CMS:** Centers for Medicare and Medicaid Services

# HealthFlex Exchange Timeline for 2019

|                          |   |
|--------------------------|---|
| <b>Q4 2017–Q1 2018</b>   | <p>Board meeting support</p> <ul style="list-style-type: none"> <li>• DC modeling assistance</li> <li>• Communications</li> <li>• Wespath staff support (in person/phone)</li> </ul>  |
| <b>April 2018</b>        | Firm intention to Wespath   |
| <b>June 30, 2018</b>     | <p>Formal adoption agreement</p> <ul style="list-style-type: none"> <li>• Finalize DC and default plans</li> </ul>  |
| <b>June–September</b>    | <p>Participant communications</p> <ul style="list-style-type: none"> <li>• Tools to support plan sponsor communication</li> <li>• Plan sponsor “train the trainer” (August)</li> <li>• Wespath direct mailing (August)</li> </ul> |
| <b>September–October</b> | Participant workshops<br>(conducted by plan sponsor)  |
| <b>Early November</b>    | Annual Election period  |

# OneExchange Timeline for 2019

## Q4 2017–Q2 2018

- Collect relevant population data for financial modeling
- Deadline for 2019 adoption—**April 15, 2018**
- Eligibility file work and approval deadline—**May 31, 2018**
- Final approval/adoption agreement—**June 30, 2018**

## Q3–Q4 2018

- Participant workshops—**August/September 2018**
- OneExchange outreach to participants—**September 2018**
- Medicare open enrollment—**October–December 2018**



# Well-Being Update

- Final HealthQuotient (HQ) non-completer files will be sent late October/early November
  - After special situation extensions and final reviews
- *Well-Being Resource Guide* recently updated with additional pieces



# Well-Being Update

Upcoming webinar

## ***Pastoral Visits: Carrying More than Comfort?***

Basic infection control practices for clergy and lay visitors

**Tuesday, October 17, 2:00 p.m., Central time**

Register at:

[www.wespath.org/cfh/tools-webinar/](http://www.wespath.org/cfh/tools-webinar/)



# Thank you for your partnership!





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