



HealthFlex Summit—October 2019



Wespath

BENEFITS | INVESTMENTS

HealthFlex 101

Agenda

- HealthFlex Overview and Value Proposition
- HealthFlex Partners
- HealthFlex Plans
- Decision Support
- Annual Timeline
- Well-Being
- Participant/Plan Sponsor Support
- Reporting



The Basics—What is HealthFlex?

- Health benefits plan for active participants and pre-65 retirees
- Self-insured by Wespath
- **Included:**
 - Medical
 - Pharmacy
 - Behavioral health
 - Basic vision
 - Well-being programs
- **Optional:**
 - Dental
 - Vision materials
- 30 annual conferences, 3 UMC employers in 2019
- 8,600 primary participants in 2019

17,900 total covered lives...and growing!



Benefits to Your Participants

- Broad coverage for medical, pharmacy, behavioral health, vision and dental— all plans
- Comprehensive well-being programs and incentives
- Tax-advantaged reimbursement accounts
- Strong Wespath customer service support
- Tools/resources to support consumerism



Benefits to Your Conference

- Strategic leadership and consultation
- Complete vendor management and oversight
- Risk management and premium setting blends stewardship, equity and connectionalism
- Training, reporting, communications
- Strategic vision supporting long-term financial stewardship for churches, conferences and employers



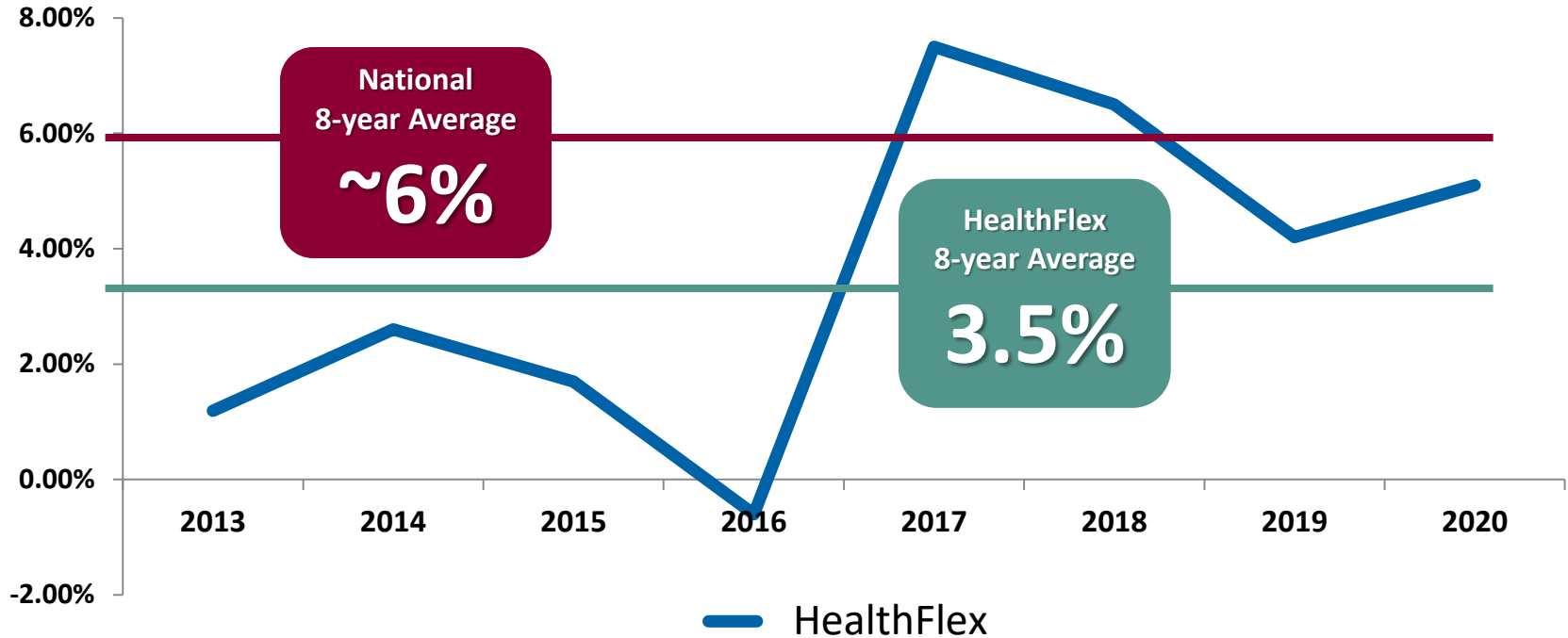
Stewardship and HealthFlex Premium Rating

Primary Rating Methodology Goals	Fairness and equity across conferences
	Connectional in nature
	Logical, understandable and stable each year
	Delivered in Q1 for spring board meetings

Principles	Rate increases are driven by experience
	Each conference is responsible for its own experience
	Except: High cost claims are shared across all conferences



History of Rate Increases



Financial Stewardship for the Church

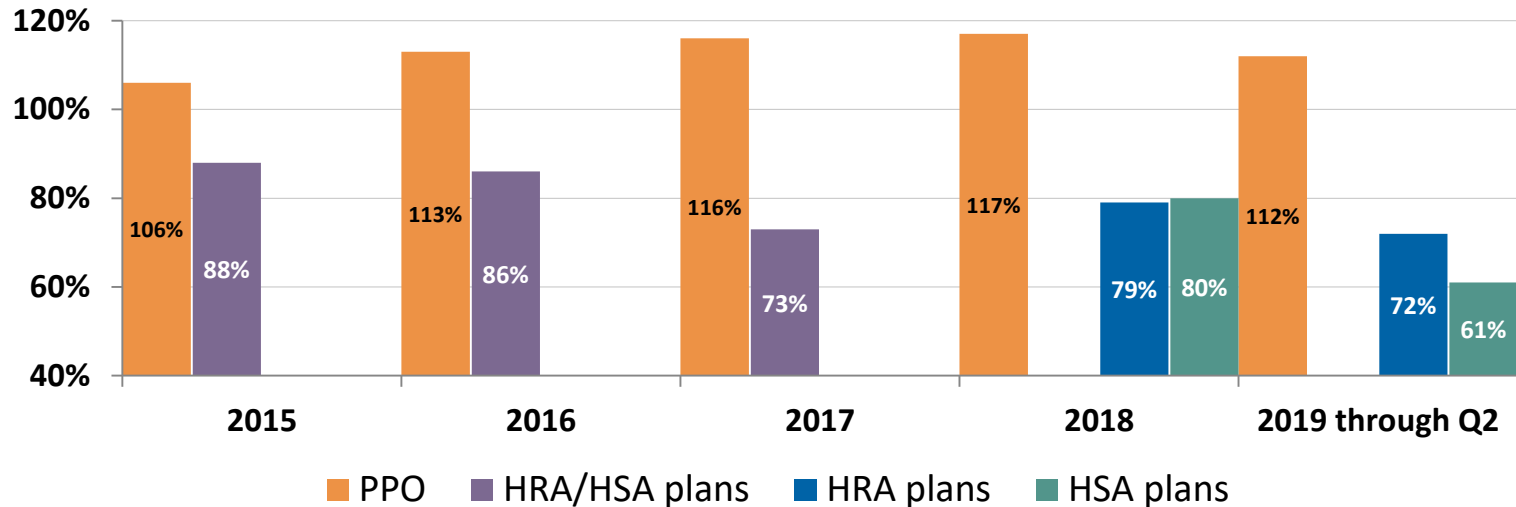
Award-winning well-being programs that positively influence health risk and cost

- Fuels vitality for those serving the UMC
- Favorable association with costs
- Favorable association with risk factors
- Appreciated by participants

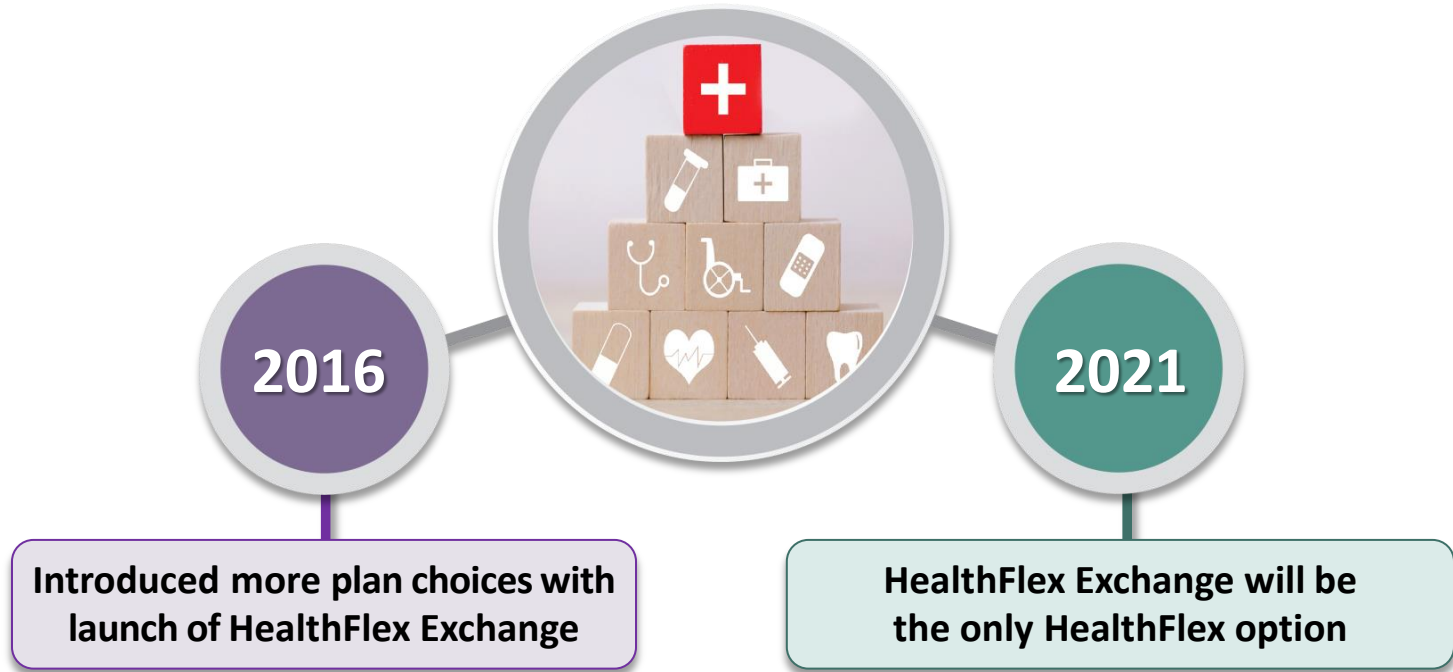


Consumerism and Stewardship

HealthFlex Exchange Associated with Greater Enrollment in Account-Based Plans, with Improved Loss Ratios



HealthFlex Exchange—More Choice, More Support



HealthFlex Exchange—Concept

More Plan Options

6 Medical/Rx • 3 Dental • 3 Vision Options



Higher premiums,
Lower out-of-pocket



Lower premiums,
Higher out-of-pocket

“Participant Shops” for Plan with “Credit” (Premium Credit)



More premium owed



Less premiums owed

Premium costs offset by “credit” (fixed premium credit)



PREMIUM

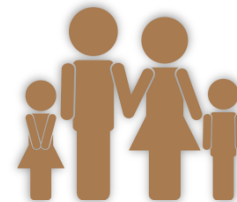


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CREDIT



Participant pays
additional \$
monthly



PREMIUM



<

CREDIT




Participant
receives extra \$
in health
account monthly

What Is a “Premium Credit” (Credit)?

- Different approach to sharing premium cost with participants
- Fixed-dollar amount from the plan sponsor
- Used to “**shop for**” a HealthFlex plan



Credit Helps Pay for Plan

	Monthly Credit Amount	Monthly Medical Premium	Difference
 Pastor John	\$700	\$800	-\$100

Premium more than
premium credit



Participant owes more



Additional monthly cost deducted
from paycheck

 Pastor Judy	\$700	\$600	\$100
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Premium less than
premium credit



Participant owes nothing



Excess deposited to HRA or HSA






Why HealthFlex Exchange?

Offer Participants Choices to Select Their Own “Best Fit”

- Control how cost increases are absorbed by the conference through fixed contribution—**premium credit**
- Encourage greater consumerism through account-based health plan options
- Same high quality, UMC-focused group health plan that Wespath has always provided



Overview of Benefits and Vendors

<p>Medical—Blue Cross and Blue Shield of Illinois or United HealthCare (plan sponsor choice)</p> <ul style="list-style-type: none">• Choice of six medical plan options• Includes behavioral health	 	<ul style="list-style-type: none">• Use one ID card for medical, pharmacy and behavioral health• Nationwide networks for medical and behavioral health (plan sponsor choice)• Premium Formulary for pharmacy
<p>Pharmacy—OptumRx</p> <ul style="list-style-type: none">• Choice: aligns with medical plan selection		
<p>Dental—Cigna Dental</p> <ul style="list-style-type: none">• Choice of three dental plan options		<ul style="list-style-type: none">• Only Dental HMO enrollees receive an ID card• Other dental participants print ID card (optional)• PPO Advantage or Dental Care Access Plus networks
<p>Vision—Vision Service Provider (VSP)</p> <ul style="list-style-type: none">• Choice of three vision plan options		<ul style="list-style-type: none">• No ID card necessary

Overview of Benefits and Vendors

Health Account Management

- Flexible Spending Accounts (health and dependent care)
- Health Reimbursement Accounts
- Health Savings Accounts (in partnership with BNY Mellon)



- Convenient debit card with “smart stacking” for all accounts
- Submit claims for reimbursement online or via Mobile app

Telemedicine

- Included with all medical plans
- Access a physician for non-emergency, acute conditions 24/7 from anywhere via phone or video conference capabilities



- \$40 service fee is an in-network benefit for all plans
- Pre-registration makes for easy access

Extensive Well-Being Offerings!






HealthFlex Plans—Medical, Pharmacy, Behavioral Health




	HSA Plans			HRA Plans		B1000
	H1500	H2000	H3000	C2000	C3000	B1000
Health Account Employer Contributions	\$750 for 1 person \$1,500 for > 1 person	\$500 for 1 person \$1,000 for > 1 person	None	\$1,000 for 1 person \$2,000 for >1 person	\$250 for 1 person \$500 for >1 person	None
Deductible You pay all	\$1,500 per person \$3,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family	\$1,000 per person \$2,000 per family
	If > 1 person is covered the family deductible always applies					
Co-insurance You pay part (Plan pays You pay)	80% 20%	70% 30%	40% 60%	80% 20%	50% 50%	80% 20%
Out-of-Pocket Max (OOP) After this, plan pays all	\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$6,500 per person \$13,000 per family	\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$5,000 per person \$10,000 per family
Pharmacy Benefit Highlights	Generics \$15 (30 day), \$35 (90 day) after deductible Preferred brand 25% after deductible (with min/max cost)		You pay 60% after deductible	Generics: \$15 (30 day), \$35 (90 day) Preferred brand: 25% (with min/max cost)		Generics \$15 (30 day), \$35 (90 day) Preferred brand 20% (min/max)
	Certain preventive medications are not subject to deductible					

Deductibles illustrated above assume participant and covered spouse (if applicable) meet HealthQuotient (HQ) incentive requirement.

Plan Similarities and Differences

	 HSA Plans	 HRA Plans	 B1000
Doctor, Urgent Care and ER Visits: Fixed co-payment			✓
Doctor, Urgent Care and ER Visits: Co-insurance after deductible is met	✓	✓	
Pharmacy: Co-payment or co-insurance before deductible is met		✓	✓
Pharmacy: Co-payment or co-insurance after deductible is met (some preventive medications not subject to deductible)	✓		
Mental Health Outpatient Counseling Fixed co-payment (does not apply to deductible)			✓
Mental Health Counseling: Co-insurance <i>before</i> deductible is met (does not apply to deductible)		✓	
Mental Health Counseling: Co-insurance <i>after</i> deductible is met	✓		

Plan Similarities and Differences— Another Way to Look at It

	 HSA Plans	 HRA Plans	 B1000
Medical office visits	Deductible and co-insurance	Deductible and co-insurance	Copay
Urgent care			
ER visits			
Hospitalization			Deductible and co-insurance
Other medical services			
Behavioral health office visits	Co-insurance, no deductible	Copay	
Prescription drugs	Deductible, then copay/co-insurance (Preventive drug list = no deductible)	Copay/co-insurance	Copay/co-insurance

Pharmacy Benefit Rules

Formulary: OptumRx Premium

- Much of the savings comes from rebates
- Some medications = lower net cost alternative
- Override to formulary exclusion is possible with medical necessity
- Updates to formulary are made and communicated twice per year (January/July)



HealthFlex Pharmacy Rules Promote Stewardship

Maintenance medications

- Limited to **three 30-day fills at retail**
- Participant must transition to **90-day fills** at Walgreens or OptumRx Home Delivery

Prior authorization/step therapy/quantity limits

- Promotes safe, effective and efficient use
- Based on clinical evidence
- Requires doctor to substantiate need for exceptions



Preventive Medications and HSA Plans



Co-payment and co-insurance apply before the deductible for certain preventive drugs in the following categories:

Antipsychotics and SSRI Anti-depressants	Estrogens
Asthma and COPD, including peak flow meters	GI/Ulcer
Certain breast cancer Rx	HIV/AIDS
Cardiovascular (antianginal, anticoagulants, blood pressure Rx and monitors, cholesterol)	Osteoporosis
Contraceptives	Transplant
Diabetes, including glucometers	Smoking cessation

List changes 2x/year—subject to OptumRx Preventive drug list for Premium Formulary: www.wespath.org/assets/1/7/5434.pdf



HealthFlex Plans—Dental

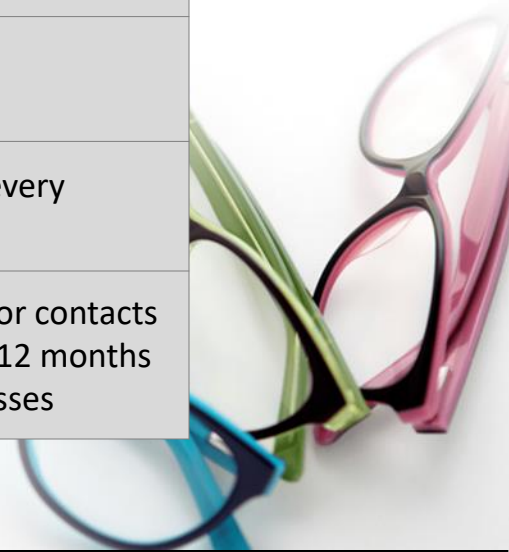


	PPO	Passive PPO 2000	Dental HMO Sample Participant Costs*
Deductible	\$50 per person \$150 per family	\$50 per person \$150 per family	None
Annual Maximum	\$2,000 in-network \$1,000 out of network	\$2,000 (in or out-of network)	None
Preventive / Diagnostic Care	Plan pays 100%	Plan pays 100%	<ul style="list-style-type: none"> • Periodic/Comprehensive oral evaluation; prophylaxis (cleaning): \$0 • X-rays panoramic (every 3 yrs) or bitewings: \$0
Basic Restorative (Fillings, root canal, extractions)	Plan pays 90% in-network Plan pays 70% out-of-network	Plan pays 80%	<ul style="list-style-type: none"> • All amalgam filling, anterior composite filling: \$0 • Posterior composite filling: \$47 – \$115 • Molar Root canal: \$335 • Periodontal scaling/root plane: \$42 – \$83/quad
Major Restorative (Crowns, dentures, implants)	Plan pays 60% in-network Plan pays 50% out-of-network	Plan pays 50%	<ul style="list-style-type: none"> • Crown: \$88 – \$150 + \$410 – \$460 for materials • Partial dentures: \$525 – \$715
Orthodontia (Up to age 19)	50% up to \$2,000 in-network 50% up to \$1,000 out-of-network	50% up to \$2,000	<ul style="list-style-type: none"> • Child orthodontics: \$2,040 • Adult orthodontics: \$2,376

* HMO dentists not available in all areas. Full Patient Charge Schedule (PCS) online lists member cost share for detailed services/

HealthFlex Plans—Vision

	Exam Core	Full Service	Premier
Exam Every 12 months	\$20 co-pay	\$20 co-pay	\$20 co-pay
Glasses / Lenses Every 12 months	No coverage	\$20 co-pay	\$20 co-pay
Glasses / Frames	No coverage	\$160 allowance every 24 months	\$200 allowance every 12 months
Contact Lenses	No coverage	\$160 allowance for contacts and exam; every 12 months instead of glasses	\$200 allowance for contacts and exam, every 12 months in addition to glasses



Health Accounts Included with HealthFlex Plans

Tax-advantaged accounts help you decrease how much money is spent on health care

	HSA Plans			HRA Plans		
	H1500	H2000	H3000	C2000	C3000	B1000
Employer Contributions (included)	\$750 for 1 person \$1,500 for > 1 person	\$500 for 1 person \$1,000 for > 1 person	No employer contribution	\$1,000 for 1 person \$2,000 for >1 person	\$250 for 1 person \$500 for >1 person	No employer contribution
	HSA			FSA (all plans)		
Personal Contributions (optional)	Participants can also contribute to a health savings or flexible spending account—IRS limits apply					



HealthFlex/WebMD Website

Gateway to all HealthFlex Exchange information, including:

- **ALEX Benefits Counselor**
- **All other tools**
 - Annual Election portal
 - Consumer Education Tools
 - Details and FAQs
 - HealthFlex Partner Links

The screenshot displays the Wespath website interface, which is powered by WebMD health services. The header includes the Wespath logo (BENEFITS | INVESTMENTS) and the WebMD health services logo. The main content area features a large image of fresh berries (blueberries and raspberries) in a white bowl. To the right of the image is a login form with fields for Username and Password, a Log In button, and links for 'Forgot username or password?' and 'First Time Here? Register'. Below the login form, there is a section titled 'Don't miss important information' with text about accessing the full HealthFlex Center. A 'Jim's Action Plan' section is visible, featuring a background image of a person hiking and a button that says 'Take your HealthQuotient'. At the bottom, there are three columns of content: 'HealthFlex Partners' with a link to vendor partners (OptumRX, Quest, EAP, VSP, WageWorks, and more), 'HealthFlex Details and FAQs' with a link to find detailed information, and 'HealthFlex News' with a link to meet ALEX, the Benefits Counselor.

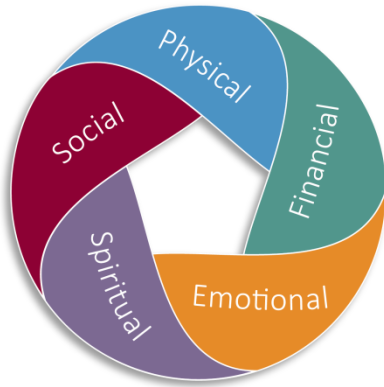
HealthFlex Decision Support Tools

HealthFlex Consumer Tools via HealthFlex/WebMD

- **ALEX Benefits Counselor**
 - Learn about plan(s) and estimate out of pocket costs
- **Resources to minimize costs**
 - Provider finder (medical)
 - Treatment cost estimator (medical)
 - Pharmacy cost estimator
- **Making the Most of your Plan**
 - Cost saving tips
- **More detailed plan information**
 - Details and FAQs and Reference Center



HealthFlex Well-Being Focus



PHYSICAL



FINANCIAL



EMOTIONAL



SPIRITUAL



SOCIAL

Well-Being programs drive better outcomes and participant satisfaction



Well-Being Programs



HealthFlex / WebMD website—This is the hub to vendor partner websites, benefits information, health tools, wellness success stories, videos and more. Start at wspath.org—select **HealthFlex / WebMD**



Virgin Pulse—Track physical activity and healthy habits, and learn new well-being tips and hints every day. Participants also receive **PulseCash** along the way



Diabetes Prevention Program—Online program for those at risk for diabetes, heart disease or with non-insulin dependent diabetes; reimbursement for participation in a local community-based program



Health Coaching (WebMD)—Confidential, phone-based coaching can help the participant stay on track toward achieving well-being goals



EY Financial Planning Services—Web and phone based help for everything from financial planning, managing debt, estate planning and more

Well-Being Programs



Employee Assistance Program (EAP)—Contact the EAP for confidential counseling related to work, relationship, family life, relocation and more (8 EAP sessions at no cost)



Work/Life Services—Phone-based representatives help find local resources for child care, elder care, legal needs and more; especially helpful during appointment changes relocation







MDLIVE—Consult with physicians by phone, secure video or mobile app when a regular provider is unavailable



WeightWatchers®—HealthFlex offers a 50% subsidy on WeightWatchers membership fees for local meetings and WeightWatchers OnlinePlus

Participant Support

	BCBSIL:	1-866-804-0976
	UHC:	1-800-901-1939
	OptumRx:	1-855-239-8471
	CIGNA:	1-800-244-6224
	VSP:	1-800-877-7195
	WageWorks:	1-877-924-3967
	MDLIVE Telemedicine:	1-888-750-4991



Additional Advocacy/Escalation



Participant Issues/Inquiries

Health and Wellness Team

1-800-851-2201

Dial “2” for Health and press “0”

health@wespath.org

Plan Sponsor: Escalated Issues

Nikki Landing-Hill

Vendor Relations Manager

847-866-4309

landing-hill@wespath.org

Additional layer of customer service, advocacy and expertise

Automatic System Transactions

What Is Processed Automatically?

- Newly eligible clergy into single coverage, default plan
- Employment terminations, transfers to a non-eligible status
- Termination for deaths (survivors maintain coverage)



Eligible Life Events

- Eligible life event for plan changes
 - Birth/adoption
 - Death
 - Marriage, divorce
 - Loss or gain of other coverage
- 31 days from date event to process benefit changes
- 60 days for retroactive requests



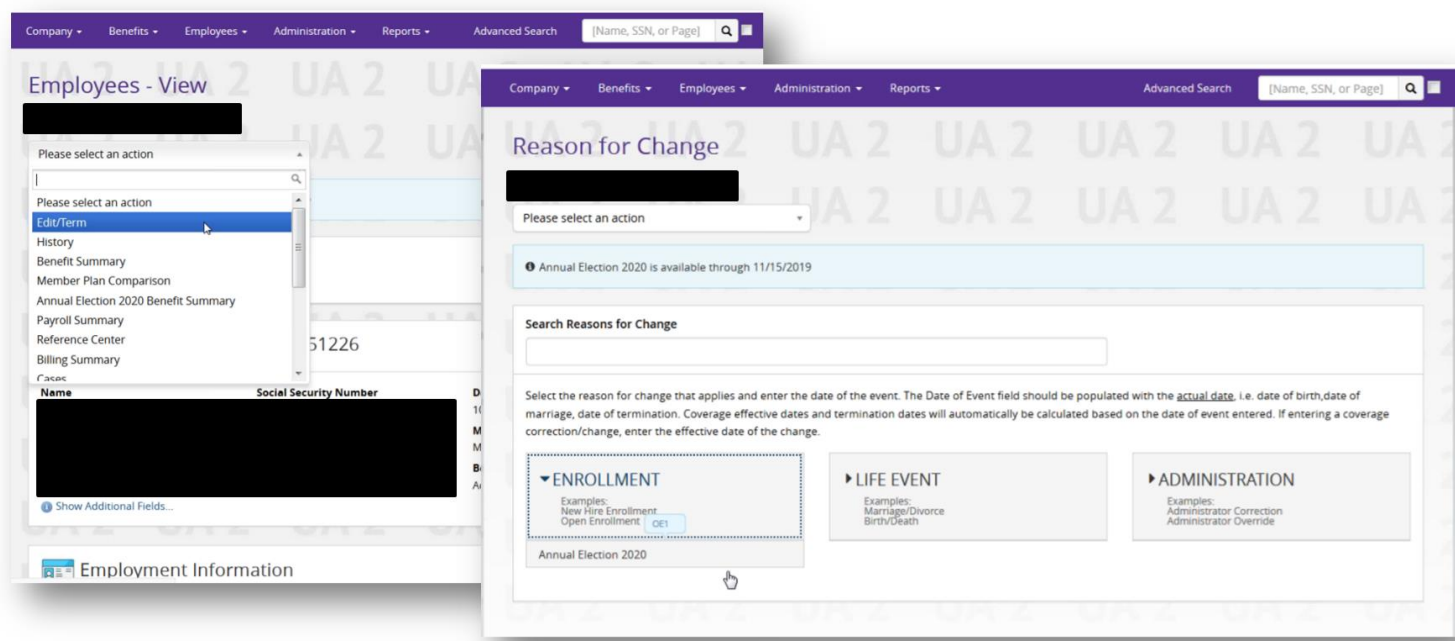
Access to Information and Reporting 24/7

- Plan sponsor can get necessary information on demand
- Online transactions help avoid extra work and data security concern of a form
- Go green!

**No need to submit a form
for an election already made online!**



Enter Elections Online (AE or Life Events)



Log in to Benefitsolver via the Wespath Portal

Enter Elections Online—AE

Annual Election 2020

Enrollment changes will be effective:

MM/DD/YYYY

Save Settings

Based on the date entered

- Any add or change in coverage will be effective on: **01/01/2020**
- Any coverage dropped or no longer continued will be terminated on: **12/31/2019**

[Show Plan Exceptions](#)

Company ▾ Benefits ▾ Employees ▾ Administration ▾ Reports ▾ Advanced Search [Name, SSN, or Page] 🔍

Review Enrollment for [REDACTED]

Annual Election 2020

The following information summarizes your elections, pending your approval. If you would like to make changes or new elections, click on the "Edit" link under the benefit that you would like to change. You can also return and make changes through the end of the Annual Election period: November 15, 2018 (11:59 p.m. Central Time). All elections are subject to HealthFlex Plan eligibility rules.

If you do not click "Approve", any change or new elections will not be saved.

About You



Enter Elections Online—Life Events

Search Reasons for Change

Select the reason for change that applies and enter the date of the event. The Date of Event field should be populated with the actual date, i.e. date of birth, date of marriage, date of termination. Coverage effective dates and termination dates will automatically be calculated based on the date of event entered. If entering a coverage correction/change, enter the effective date of the change.

► ENROLLMENT
Examples:
New Hire Enrollment
Open Enrollment

▼ LIFE EVENT
Examples:
Marriage/Divorce
Birth/Death

► ADMINISTRATION
Examples:
Administrator Correction
Administrator Override

Birth or Adoption

Employee or Dependent Gains Other Coverage

Employee or Dependent Loses Coverage

HSA Update

Marriage

Virgin Pulse Qualification

Birth or Adoption

What was the dependent's date of birth or date of adoption?

MM/DD/YYYY

Save Settings


Cancel Continue


Life events start differently,
then act the same.
Require input of a life
event date




Enter Elections Online

Election Information [Show All Details](#) Costs are Monthly

 My Health	Coverage	Employee Cost
UHC C2000 with HRA Show Details	Employee Only	\$0.00 Edit
Dental Passive PPO 2000 Show Details	Employee Only	\$0.00 Edit
VSP Exam Core Show Details	Employee Only	\$0.00 Edit

 My Savings	Coverage	Employee Cost
Flexible Spending Medical		\$0.00 Edit
✘ Flexible Spending Dependent - Coverage Waived		\$0.00 Edit

 Other	Coverage	Employee Cost
Ask ALEX		Edit

Click **Edit**
for any elections
you wish to update



Enter Elections Online

The screenshot displays a multi-step online election process. On the left, two plan options are shown: 'BCBS C3000 with HRA' and 'BCBS H1500 with HSA'. The 'BCBS H1500 with HSA' plan is selected. The 'Plan Pricing' table for this plan is as follows:

Tier	Your Cost (Monthly)
Employee Only	\$623.00
Employee and One Dependent	\$1183.00
Family	\$1619.00

The central panel, titled 'Choose who you would like to cover in this plan', allows selecting dependents. It includes a 'Covered?' column with 'Yes' and 'No' radio buttons, and columns for 'Effective Date' and 'Term Date'. The following table summarizes the selection:

Member	Covered?	Effective Date	Term Date
PARTICIPANT	Yes	01/01/2019	
SPOUSE	Yes	01/01/2019	
CHILD1	Yes	01/01/2019	
CHILD2	Yes	01/01/2019	

A confirmation summary box at the bottom shows a green checkmark and the following details:

- Plan:** BCBS H1500 with HSA
- Coverage:** Family
- Cost:** \$1858.00 /Monthly
- Covered Members:** PARTICIPANT, SPOUSE, CHILD1, CHILD2

Navigation buttons for '< Previous' and 'Next >' are visible at the bottom of the summary box.

Select the desired plan and make sure desired dependents are covered, then click **NEXT**



Enter Elections Online—HSA Plans

Election Information [Show All Details](#) Costs are Monthly

My Health	Coverage	Employee Cost
BCBS H1500 with HSA ⚠ Pending Approval Show Details	Family	\$1,858.00 Edit
VSP Premier Show Details	Family	\$37.02 Edit
✖ Dental - Coverage Waived		\$0.00 Edit

My Savings	Coverage	Employee Cost
Flexible Spending Medical		\$0.00 Edit
✖ Health Savings Account - Coverage Waived		\$0.00 Edit
✖ Flexible Spending Dependent - Coverage Waived		\$0.00 Edit

I Want Coverage Waive Coverage

Select your plan

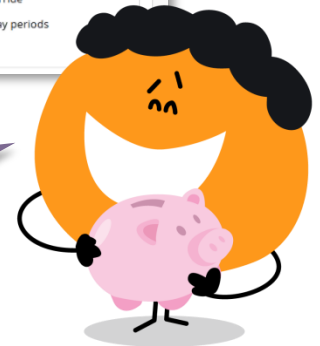
Select H1500 HSA

[Plan Details](#)

Current HSA Election
Coverage has been waived as of 12/27/2017

Update Election
Maximum annual amount: \$6,600.00 Admin Override
I want to contribute * \$ 0 every Year over 12 pay periods
or \$0.00 for each pay period

Don't forget to elect the correct Health Savings Account for HSA Plans!



Enter Elections Online

*Total participant cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval. The deduction amounts are based on rates and calculations stored in the benefitsolver system at the time of elections. To verify actual elections and/or deduction amounts, please contact your benefits administrator or plan sponsor.

Every effort has been made to report information accurately, but the possibility of error exists. In case of any conflict between your benefits election confirmation and an official plan document, the plan document will be the final authority. Please note, some insurance coverage elections only become effective upon approval of your evidence of insurability (EOI) by the carrier.

[← Previous](#) **Total Participant Cost: \$428.02** Monthly [Approve →](#)

Important:
Two-step
approval process

Thank You!

Change Complete for [REDACTED]

Transaction Complete [Print Benefit Summary](#)

Your changes have been submitted.

To add a note to this member's record for the change you just made, [click here](#).

To search for a new employee, [click here](#).

Confirmation Number
969-00-92-036

[← Home](#) [Logout](#)



Plan Sponsor Online/On-Demand Reports

- **Payroll Reports**—run/pushed automatically
- **Submitted Changes Report**—on demand
- **Annual Election Report**—on demand
(does not replace the AE reports from Wespath)
- **Customer Information Program (CIP)**



Job Aids available for these reports



Wespath

BENEFITS | INVESTMENTS