



HealthFlex Update—September 2020



**Wespath**

BENEFITS | INVESTMENTS

# Plan Sponsor Update

# Agenda

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- 2020 Housekeeping
- 2021 Annual Election Focus
  - 2021 Plan Changes and Highlights
  - AE Communications

# Housekeeping

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- Legal update—payroll tax deferral
- Recent updates
  - March Premium Refunded
  - HealthFlex Q2 Reporting
  - Request for Via Benefits 2021 HRA changes
  - Excess Premium Credit calculators for 2021
- Behavioral Health Runout
  - Communicated deadline 6/30; soft extension 7/31
  - If there was a vendor or Wespith error, please let the Health Team know, otherwise 7/31 is a **firm deadline**.



# Communication of Behavioral Health Runout



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1901 Chestnut Avenue  
Glenview, Illinois 60025-1804  
1-800-851-2201  
wespath.org

Your emotional well-being is important:  
**Know When To Use Behavioral Health Benefits vs. EAP**

Caring for your emotional well-being is critical—especially in complicated times like these. That's why HealthFlex offers generous behavioral health benefits and an Employee Assistance Program (EAP)—two programs to help support you in your times of need.



## When to use each:

	Behavioral Health
<b>What is it? When do I use it?</b>	Long-term relationship with a provider for emotional health, substance abuse, deep anxiety, and more. If you've been seeing a counselor for a while, most likely be using the behavioral health.
<b>New this year</b>	<ul style="list-style-type: none"> <li>Use your UHC ID card for behavioral health if you were seeing a provider in 2019 give them the UHC card for 2020.</li> <li>Look for in-network providers on the</li> <li>View your Explanations of Benefits for health alongside your medical EOB</li> <li>Virtual visits included during the COV</li> </ul>
<b>Same generous offering</b>	<ul style="list-style-type: none"> <li>Same outpatient counseling benefits provider is in-network or not. Choose that is the best fit for you.</li> </ul>

## What if I still have behavioral health claims to submit?

You'll need to do something a little different if you are submitting old claims. Please do this ASAP, as Optum will only accept 2019 claims through **June 30, 2020**. Here's how:

- Access LiveOptima website
- Go to **MyWespath, My Benefits**
  - Click on **Counseling/Support Resources (EAP)** and sign in with your Optum HealthSafe ID and password
  - Under **Benefits and Claims**, select submit an out-of-network claim and follow the instructions

Mail paper claim forms to:  
Claims Processing  
P.O. Box 30755  
Salt Lake City, UT 84130-0755

You'll need to do something a little different if you are submitting old claims. Please do this ASAP, as Optum will only accept 2019 claims through **June 30, 2020**. Here's how:

# Don't Forget!

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- Blueprint for Wellness and HealthQuotient deadline: September 30
  - Completion reports coming this week, mid-September, and late-September
  - **Please help us spread the word!**
- Walk the Wesley Way Challenge
  - October 1-31
  - Email invitation September 20
  - Points awarded to top 3 teams and those who average >7,000 steps/day (>210,000 steps)



# 2021 Annual Election

Mark your calendars!

October 28-

November 12



# Changes for 2021

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- Lower out-of-pocket maximum for all HRA/HSA plans!
- Streamlined pharmacy benefit design for all plans except H3000
  - Lower generics, higher brand cost share; H3000 is still deductible/co-insurance
- Out-of-network deductible = 2x in-network deductible for all plans
- Premier Vision—2 pairs of glasses allowed instead of glasses + contacts
- WageWorks completes their transition to Health Equity
  - FSA/HRA cards newly issued in 2021 will say Health Equity
- Flexibility in dental/vision coverage (premium credit aligns with medical)
- **Not a Change: Pharmacy benefits remain with OptumRx**

# 2021 Change—Maximum Out-of-Pocket Cost

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## Reduced/Simplified Out-of-Pocket Maximums

- \$5,000/\$10,000 for all plans except H3000
- \$6,000/\$12,000 for H3000





# 2021: Lower OOP Maximums

	HSA Plans			HRA Plans		B1000
	H1500	H2000	H3000	C2000	C3000	B1000
<b>Health Account Contributions</b>	\$750/\$1,500	\$500/\$1,000	None	\$1,000/\$2,000	\$250/\$500	None
<b>Deductible</b>	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$3,000/\$6,000	\$1,000/\$2,000
	If > 1 person is covered the family deductible always applies					
<b>Co-insurance</b>	80%   20%	70%   30%	40%   60%	80%   20%	50%   50%	80%   20%
<b>Out-of-Pocket Max (OOP)</b>	\$5,000/ \$10,000	\$5,000/ \$10,000	\$6,000/ \$12,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000
<b>Pharmacy Highlights</b>	Generics: \$10-\$25 after deductible  Preferred brand: 30% after deductible		60% after deductible	Generics: \$10-\$25  Preferred brand: 30%		Generics: \$10-\$25  Preferred brand: 30%

# 2021 Change—Refined Pharmacy Cost-Share

## Simple • Transparent • Promotes Consumerism

- \$10/\$25 for 30/90 day generics
- 30% coinsurance for formulary brand Rx (\$30/\$75 minimum – \$65/165 max)
- 40% coinsurance for non-formulary brand Rx (\$50/\$125 minimum – \$120/\$300 max)
- HSA plans require deductible first (except preventive list)
- H3000 = 60% coinsurance with no min/max (except OOP)



# 2021: Streamlined Pharmacy Benefits

	HSA Plans			HRA Plans		B1000
	H1500	H2000	H3000	C2000	C3000	B1000
<b>Health Account Contributions</b>	\$750/\$1,500	\$500/\$1,000	None	\$1,000/\$2,000	\$250/\$500	None
<b>Deductible</b>	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$3,000/\$6,000	\$1,000/\$2,000
	If > 1 person is covered the family deductible always applies					
<b>Co-insurance</b>	80%   20%	70%   30%	40%   60%	80%   20%	50%   50%	80%   20%
<b>Out-of-Pocket Max (OOP)</b>	\$5,000/ \$10,000	\$5,000/ \$10,000	\$6,000/ \$12,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000
<b>Pharmacy Highlights</b>	Generics: \$10 (30 day); \$25 (90 day) after deductible Preferred brand: 30% after deductible		60% after deductible	Generics: \$10 (30 day); \$25 (90 day) Preferred brand: 30%		Generics: \$10-\$25 Preferred brand: 30%

# 2021: Out of Network Deductibles

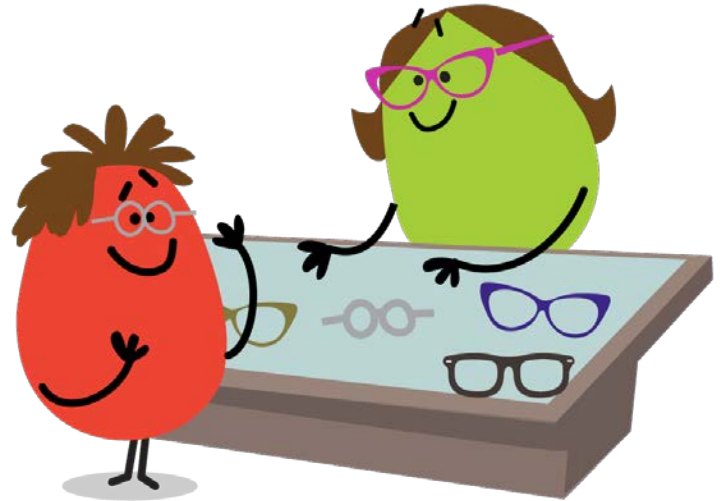
	HSA Plans			HRA Plans		B1000
	H1500	H2000	H3000	C2000	C3000	B1000
<b>In-Network Deductible</b>	\$1,500/\$3,000 If > 1 person is covered the family deductible always applies	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$3,000/\$6,000	\$1,000/\$2,000
<b>In-Network Co-insurance</b> Bold: participant	80%   <b>20%</b>	70%   <b>30%</b>	40%   <b>60%</b>	80%   <b>20%</b>	50%   <b>50%</b>	80%   <b>20%</b>
<b>Out-of-Network Deductible</b>	\$3,000/\$6,000 If > 1 person is covered the family deductible always applies	\$4,000/\$8,000	\$6,000/\$12,000	\$4,000/\$8,000	\$6,000/\$12,000	\$2,000/\$4,000
<b>Out-of-Network Co-insurance</b> Bold: participant	60%   <b>40%</b>	50%   <b>50%</b>	20%   <b>80%</b>	60%   <b>40%</b>	30%   <b>70%</b>	60%   <b>40%</b>

# Vision Plan Choices

## Vision\*

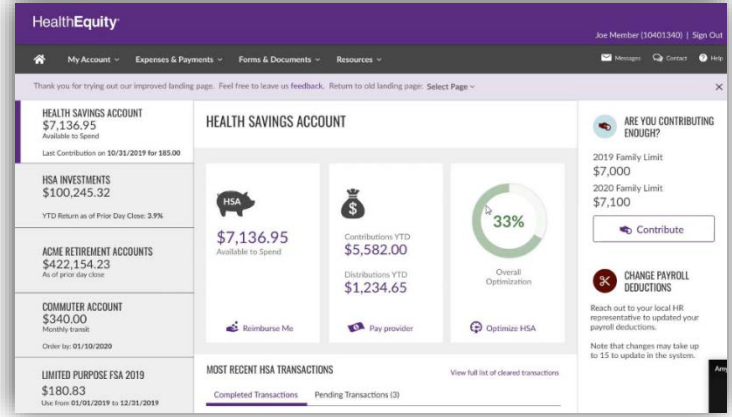
- **Exam-only:** Exams covered (glasses, materials discounted)
- **Full service:** Exam plus \$160 toward glasses or contacts
- **Premier:** Exam plus \$200 toward glasses and contacts (each)

\* Can use premium credit to pay for applicable premiums



To find in-network vision provider:  
[vsp.com](http://vsp.com)

# WageWorks Fully Becomes HealthEquity in 2021



# Expected Improvements with Health Equity

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- Better user experience for investment accounts
- Account Optimizer tool
- Opportunity to focus education on long term savings with HSA
- Internal vs. External relationship with Custodian
- Better reporting



# Transition Notes

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- Combined web experience—  
target: **January 1, 2021**
- Combined app experience—  
target: **early to mid-2021**
- Separate debit card for HSA





# Teal Healthcare Card (Blue/Orange WageWorks Card)

## WHICH ACCOUNT?

Health Care Flexible  
Spending Account (FSA)

Health Reimbursement  
Account (HRA)



## WHEN TO USE?

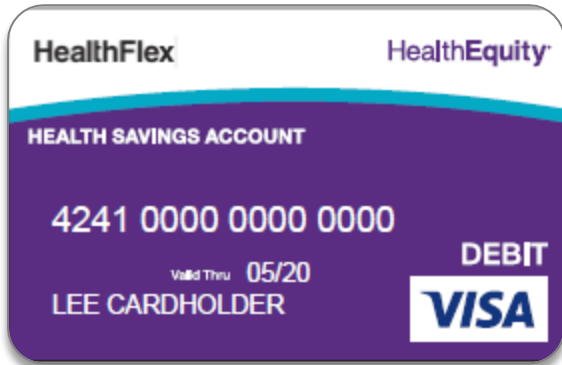
You only have an FSA or HRA	You have an FSA/HRA and an HSA
Use for all eligible expenses—medical, pharmacy, behavioral health, dental and vision.	<p><b>Beginning January 1:</b></p> <p>Use orange/blue card for dental and vision expenses.</p> <p>Use your HSA card for medical, pharmacy, behavioral health expenses.</p>
<p><b>You have an FSA and an HRA</b></p> <p>Use for all eligible expenses—medical, pharmacy, behavioral health, dental and vision.</p> <p><u><i>FSA always pays first</i></u></p>	<p><b>Once you have \$1,400 (single coverage) or \$2,800 (2+ covered) in expenses*:</b></p> <p>Use your orange/blue card for all eligible expenses—medical, pharmacy, behavioral health, dental and vision.</p>

\* Must provide documentation of expenses to HealthEquity (formerly WageWorks)

# Purple Health Savings Account Card

## WHICH ACCOUNT?

Health Savings Account  
(HSA)



## WHEN TO USE?

You only have an HSA	You have an HSA and an FSA/HRA
Use for all eligible expenses—medical, pharmacy, behavioral health, dental and vision.	<b>Beginning January 1:</b> Use purple card for medical, pharmacy, behavioral health expenses. Use your FSA/HRA card for dental and vision expenses.
	<b>Once you have \$1,400 (single coverage) or \$2,800 (2+ covered) in expenses*:</b> SAVE your HSA until you have exhausted your FSA and/or HRA.

\* Must provide documentation of expenses to HealthEquity (formerly WageWorks)

# Annual Election Communications

## *Direct to Participant* →

- September 15: Intro email + ALEX video
- October 10: AE mailing with legal notifications
  - Individuals who can't make elections online receive alternative letter (e.g. retirees, individuals on disability, spouses of post-65 retirees)
- October email series:
  - 10/1 AE information (separate for B1000 vs HRA/HSA participants)
  - 10/21 AE coming soon
  - 10/28 AE starts today



# Annual Election Communications

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## *Direct to Participant* →

- Reminder e-mails (targeted to those who have not completed an election)
  - 11/3, 11/8, 11/11
- Targeted emails
  - Select a DHMO provider
  - HSA if nearing 65
  - HSA and FSA
  - HSA plan with waived HSA account or did not accept terms and conditions



# Annual Election Communications

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*Plan Sponsor Communications Support* →

- September—Plan Sponsor Toolkit
  - 2021 AE E-blast
  - 2021 Changes and Highlights

*Other web communications* →

- Reminders on Wespath.org, WebMD, Virgin Pulse, AE site



# Annual Election Communications

*Detailed Communications Available Online* →

- 2021 Plan Comparison\*
- How Do I Choose a Plan?\*
- Special HSA considerations
  - HSA + Medicare; HSA + FSA
- Summaries of Benefits and Coverage
- Benefit Booklets
- Summary Plan Descriptions
- Legal notices

*\*Will be available in Spanish and Korean*

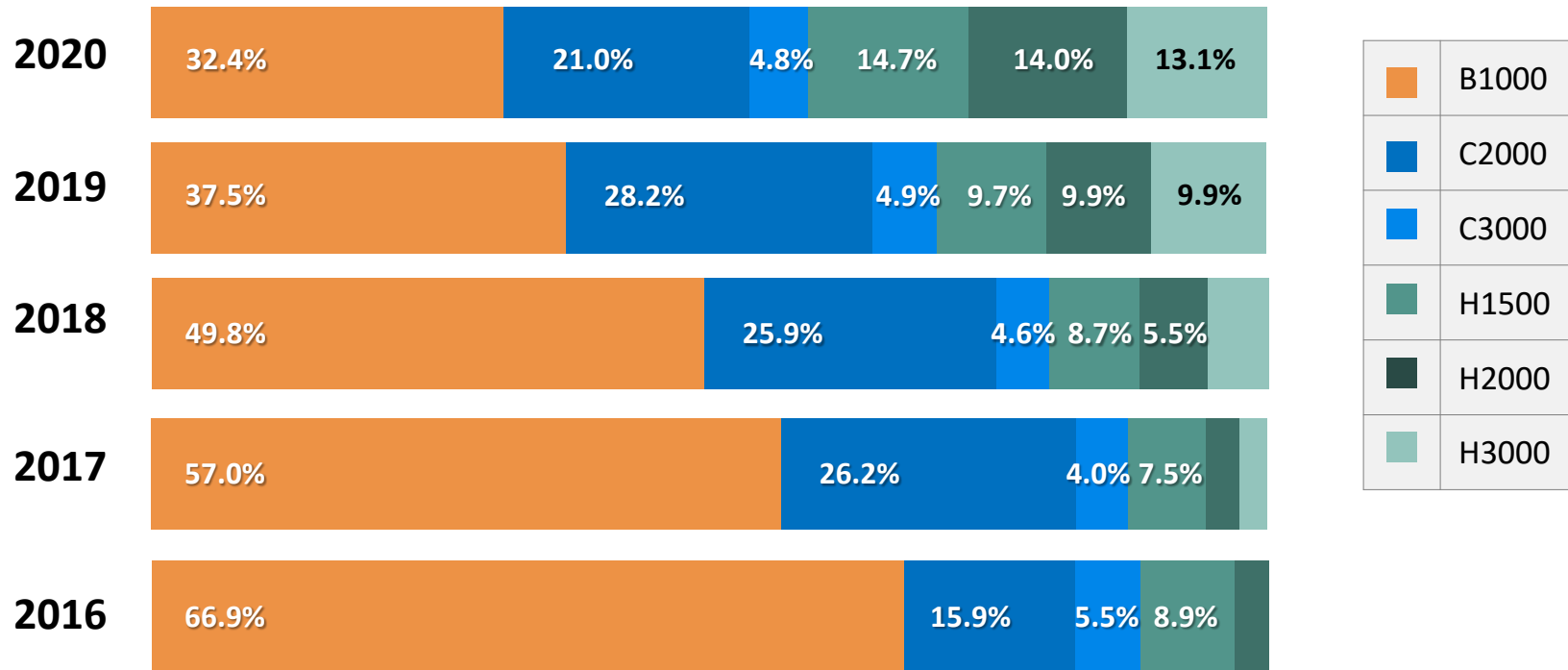


# Other Highlights for AE 2021

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- Encouraging consideration of HSA and HRA plans for current year and long-term savings
- Behavioral health reminders
- Telemedicine/MDLIVE

# Promoting Financial Well-Being with HSA/HRA Plans

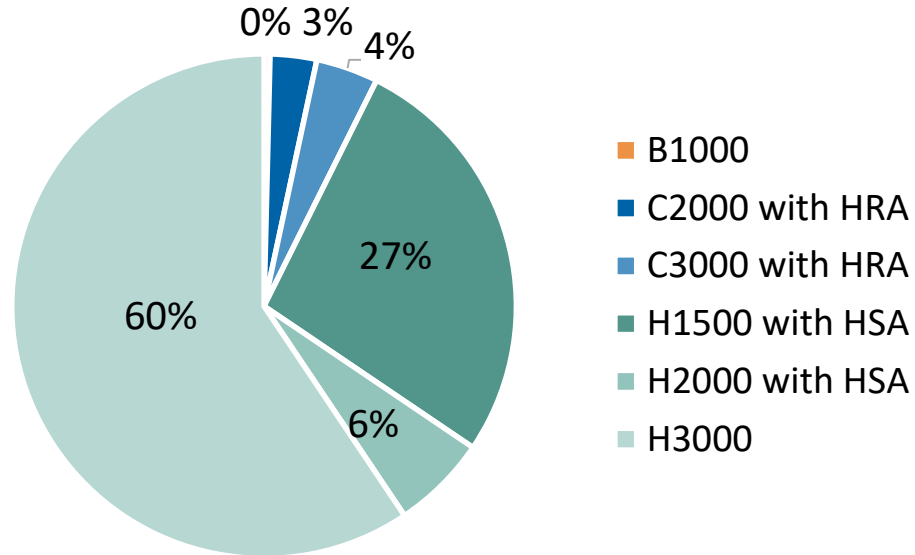




# Learning Opportunity—Lowest Net Cost Plan

## GOAL:

Help participants understand their potential savings opportunity by switching from B1000

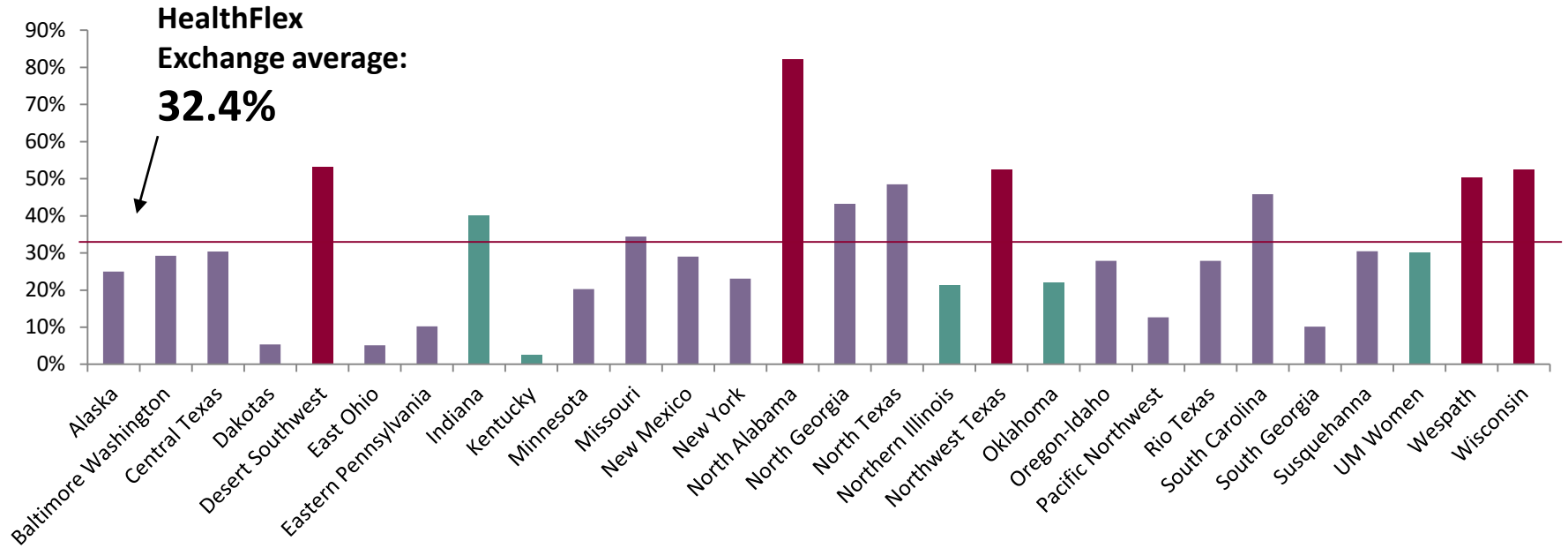


## Based on an analysis of out-of-pocket costs from 2017 and 2018

- Claims summarized across nine different categories
- Analysis included plan design and participant cost share

# Variation in Plan Enrollment by Sponsor

## 2020 B1000 Enrollment by Sponsor



# Education for B1000 Plan Participants

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## *Current for AE 2021 →*

- Messaging to address misconceptions
- Live webinar—October
- Plan comparison recording
- ALEX

## *Future opportunities →*

- More plan explanations online, year-round
- Exploring opportunities for personal cost comparison by plan based on past usage



# Behavioral Health vs. Employee Assistance Program

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## Behavioral Health

- Ongoing support for anxiety, depression, coping needs, etc.
- Same outpatient office visit benefit regardless of network status

**BCBS or UHC**

## Employee Assistance (EAP)

- Short term assistance
- Up to 8 visits
- Transition into behavioral health if concern persists
- Must use in-network provider

**Optum EAP**

# Lowest Cost, Appropriate Site of Care

- **MDLIVE Telemedicine** vs. Urgent Care or emergency room if not an emergency
- Saves money for participants and the plan

[www.myalex.com/healthflex/mmyp](http://www.myalex.com/healthflex/mmyp)



# 2021 Annual Election

Mark your calendars!

October 28-

November 12





**Wespath**

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