



## 2021 Annual Election: October 28 – November 12



### Spend Less on Healthcare and Build Financial Security this Annual Election. Let ALEX® Help Choose the Right Plan for You!

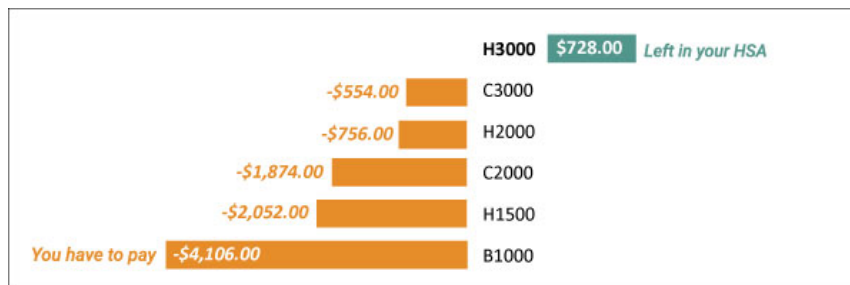
Financial security and peace of mind is something we all value, especially in times of uncertainty. Spend less money and start building that financial security by choosing a HealthFlex Health Savings Account (HSA) or Health Reimbursement Account (HRA) plan during this upcoming Annual Election.

#### HealthFlex HSA and HRA Benefits

- **Lower monthly plan premiums\***—spend less monthly and save more in your health accounts
- **Free money potential**—for plans that include funding, money is deposited and available in your HSA or HRA right away
- **If you don't use it, you DON'T lose it**—unused HSA and HRA money rolls over year after year
- **You don't lose coverage by switching**—access the same providers and covered services as the B1000

#### Did You Know?

**Over 95% of HealthFlex participants would SAVE MORE MONEY per year in a HealthFlex HSA or HRA plan than in the B1000.**



This chart\*\* is an example of the potential savings with a HealthFlex HSA or HRA plan when considering monthly premiums, health account funding, and out of pocket costs. Your yearly healthcare costs are determined by a variety of factors such as doctor visits, services received, prescription drugs and dental/vision expenses.

To see if you could spend less money next year by switching to a HealthFlex HSA or HRA plan, go to ALEX—the online benefit counselor, enter your estimated yearly healthcare costs and get a personalized recommendation on which HealthFlex plan could cost you the least in 2021.

To access ALEX, log into [HealthFlex/WebMD](#).

#### New for 2021

**Out-of-pocket maximums on all HSA and HRA plans have been lowered to help you spend less if you use a lot of healthcare next year.** View our HSA and HRA brochures to learn more about how they work and how they compare to the B1000 plan.

\* Plan premiums paid by your conference/employer can offset monthly plan premiums in the form of a "premium credit."

*\*\* Costs and savings in this chart are based on average premium + health account funding + out of pocket costs associated with the following services on a family plan over the course of 1 calendar year: 10 PCP visits (\$78 allowed), 10 generic prescriptions (\$60 allowed), 2 urgent care visits (\$200 allowed). Assumes premium credit is approximately equal to the cost of the C3000 plan and 100% of premium savings between B1000 and H3000 is contributed to an HSA.*

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