



# HealthFlex: Train the Trainer



**Wespath**  
BENEFITS | INVESTMENTS

# Agenda

- Welcome to HealthFlex!
- Plan Options—Medical, Dental, Vision
- Premium Credit
- Health Accounts—HRA, HSA, FSA
- Decision Support
- Making Your HealthFlex Elections
- Administration and Reporting



# Terms & Acronyms You Need to Know

## Coverage and Payment Terms

Term	Definition
Co-insurance	Percentage of health care expense paid by individual and/or HealthFlex plan
Co-payment	Flat dollar amount individual pays toward health care expense
Explanation of Benefits (EOB)	A document that explains how your insurance processed the claim for services you received
Formulary	The list of prescription drugs (medications and alternatives) covered by HealthFlex
Deductible	Amount the individual pays in full before plan co-insurance begins (does not include co-payments)
Out-of-Pocket Max (OOP)	Maximum amount the individual pays for covered medical, pharmacy and behavioral health expenses
Premium Credit	Amount your plan sponsor gives you toward your HealthFlex premiums
Premium	Your monthly (or annual) health plan payment to enroll in a plan

# Terms & Acronyms You Need to Know

## Plan Types

Term	Definition
HMO	Health Maintenance Organization
PPO	Preferred Provider Organization

## Health Savings and Reimbursement Accounts

Term	Definition
FSA	Flexible Spending Account; there are two types—health care and dependent care
HRA	Health Reimbursement Account
HSA	Health Savings Account

**Welcome to  
HealthFlex!**



# benefit bites

## HealthFlex Overview

# HealthFlex Offers High-Quality Partners

## Top Health Plan Partners

- Quantum Health
- OptumRx
- VSP (vision)
- Cigna (dental)
- MDLIVE (telemedicine)
- Health Equity (accounts)

## Broad Network Access

- All plans have the same broad, nationwide Blue Cross Blue Shield PPO network
- All plans have same OptumRx premium formulary and retail pharmacy network

# Bonus Benefits Included in All HealthFlex Plans



## Well-Being Programs and Incentives

- Activity tracking, biometric screening, health coaching, diabetes prevention, emotional health support, and more
- Earn up to \$410 for activity, screening and wellness credits
- Avoid a higher deductible\* (\$250/\$500) by completing the Health Check questionnaire

## Care Coordinators Make Health Care Easier



- Team of nurses, benefits experts, and claims specialists to help support you by:
  - Providing answers to claims, billing and benefit questions
  - Helping to find in-network providers
  - Assisting with coverage verification and approvals
  - Reviewing care options and treatment coordination

\* Households with family coverage in the H5000 who do not complete Health Check will have their deductible and individual out-of-pocket maximum increased the following year so the deductible does not exceed the individual out-of-pocket max.



# HealthFlex Provides Options Tailored to You



## Multiple Options

### Medical/Prescription, Dental and Vision Options

- Six medical/pharmacy plan combinations
- Up to three dental choices
- Three vision choices



## Flexibility

### Plans Personalized to Your Unique Situation

- Covered individuals
- Health status
- Financial risk tolerance
- Financial preparedness



## Individual Support

### Guidance for Plan Selection

- ALEX® Benefits Counselor
- Prescription pricing tool
- Plan comparison
- Detailed plan materials

# Plan Options— Medical, Dental, Vision



# benefit bites

## HealthFlex Plan Options

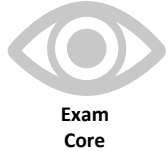
# 2024 HealthFlex Benefit Options



6 Medical/Behavioral/Rx Plans



Up to 3 Dental Plans



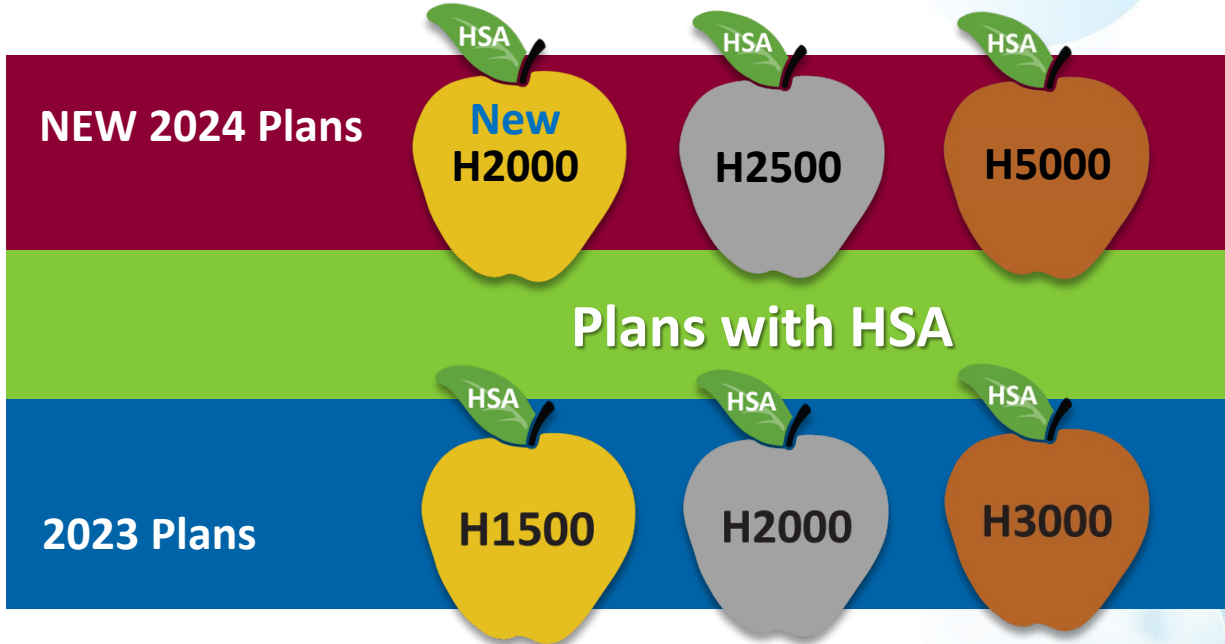
3 Vision Plans



Health and Reimbursement Account Options

# 2024 Plan Changes

We have designed the new HealthFlex HSA plans to align with the needs of participants on the current plans:



# All HealthFlex Plans—How They Work

You pay all

You pay part/plan pays part

Plan pays all of covered expenses

Deductible

Co-insurance

No cost-share




You can use your health account \$

Non-covered expenses and dental/vision expenses do not apply to the deductible and OOP max






Out of Pocket (OOP) max  
\$5,000 for an individual  
\$10,000 for a family  
Same for **ALL** plans

# Benefits Included With Every Plan

	 HSA Plans	 HRA Plans	 B1000
See the doctor or provider of <b>your choice</b> , without a referral	✓	✓	✓
<b>Full access</b> to the nationwide Blue Cross Blue Shield PPO network	✓	✓	✓
Access to <b>all OptumRx premium formulary</b> medications	✓	✓	✓
<b>Care Coordinators</b> to make your health care journey easier	✓	✓	✓
Coverage for the <b>same medical services and prescription drugs</b>	✓	✓	✓
<b>Comprehensive well-being</b> programs and incentives	✓	✓	✓
<b>\$0 cost</b> for MDLIVE medical care and behavioral health virtual visits through at least 2024	✓	✓	✓

# How HealthFlex Plans Differ

	 HSA Plans	 HRA Plans	 B1000
<b>Doctor, Urgent Care and ER Visits</b>	Co-insurance after deductible is met*		Fixed co-payment
<b>Medications</b>	Co-payment or co-insurance <i>after</i> deductible is met*	Co-payment or co-insurance (does not apply to deductible)	
<b>Behavioral Health Office Visits</b>	Co-insurance <i>after</i> deductible is met*	Co-insurance only (does not apply to deductible)	Fixed co-payment (does not apply to deductible)
<b>Health Accounts Permitted</b>	HSA Limited use FSA	HRA, FSA	FSA

\* Does not apply to H5000, where OOP maximum = deductible



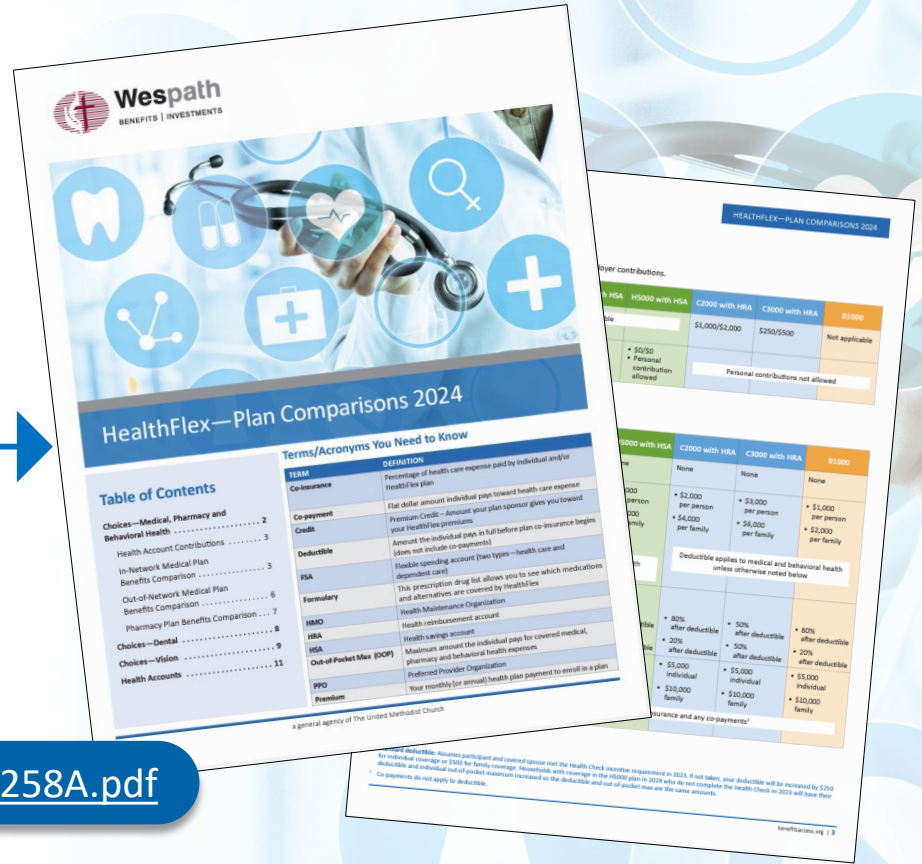
# Plan Comparisons

## HealthFlex Plan Comparison brochure

For detailed comparisons of cost coverage by plan

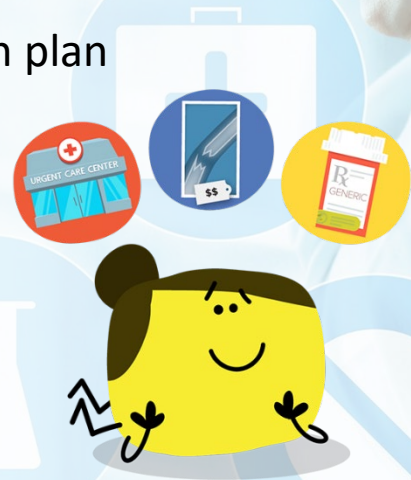


[www.wespath.org/assets/1/7/5258A.pdf](http://www.wespath.org/assets/1/7/5258A.pdf)



# Comparing Plans

- Higher monthly premium does not make a plan “better”
- You receive the same quality/services on all plans
- Over 90% of people would **save** money in an HSA plan
- Want to save money in 2024?
  - Consider how much you pay each month in premiums for each plan when looking at your total out-of-pocket cost
  - Look at past medical services (your Explanation of Benefits) to plan for the upcoming year
  - Use tools like ALEX to estimate future expenses and get a recommendation for health account contributions
  - Contribute what you saved in premium to your HSA or FSA



# HSA Plans: Understanding Deductibles for C2000 and H2500

HRA Plan Example (C2000)	HSA Plan Example (H2000)
Cover 1 person: You pay \$2,000, then plan pays 80%	Cover 1 person: You pay \$2,000, then plan pays 80%
Cover 2+: <ul style="list-style-type: none"><li>1 person has expenses— you pay \$2,000, then plan pays 80%</li></ul>	Cover 2+: family deductible always applies <ul style="list-style-type: none"><li>1 person has expenses— you pay \$4,000, then plan pays 80%</li></ul>
<ul style="list-style-type: none"><li>2 or more people have expenses— each pays up to \$2,000 (up to \$4,000 for the family), then plan pays 80%</li></ul>	<ul style="list-style-type: none"><li>2 or more people have expenses— family pays \$4,000 combined, then plan pays 80%</li></ul>

## Remember:

- Out of pocket max always applies (\$5,000 individual, \$10,000 family)
- HSA contributions help offset the higher deductible
- Most families have several people contributing toward the deductible (and prescriptions count, too!)

# HSA Plans: Understanding Deductibles for C3000 and H5000

HRA Plan Example (C3000)	HSA Plan Example (H5000)
Cover 1 person: You pay \$3,000, then plan pays 50%	Cover 1 person: You pay \$5,000, then plan pays 100%
Cover 2+: <ul style="list-style-type: none"><li>1 person has expenses— you pay \$3,000, then plan pays 50%</li></ul>	Cover 2+: deductible = maximum out of pocket <ul style="list-style-type: none"><li>1 person has expenses— you pay \$5,000, then plan pays 100%</li></ul>
<ul style="list-style-type: none"><li>2 or more people have expenses— each pays up to \$3,000 (up to \$6,000 for the family), then plan pays 50%</li></ul>	<ul style="list-style-type: none"><li>2 or more people have expenses— you pay no more than \$5,000 per person or \$10,000 for family, then plan pays 100%</li></ul>

## Remember:

- Out of pocket max always applies (\$5,000 individual, \$10,000 family)
- HSA contributions help offset the higher deductible

# HSA Plans: Helping You Save Money on Medicine

- **Preventive Drugs**

- Not all drugs are subject to the deductible in HSA plans
- Co-payment and co-insurance apply before the deductible for specific preventive drugs in several common categories (ex. diabetes, cardiovascular)
- Find the current list at [welcome.optumrx.com/wespath](https://welcome.optumrx.com/wespath)

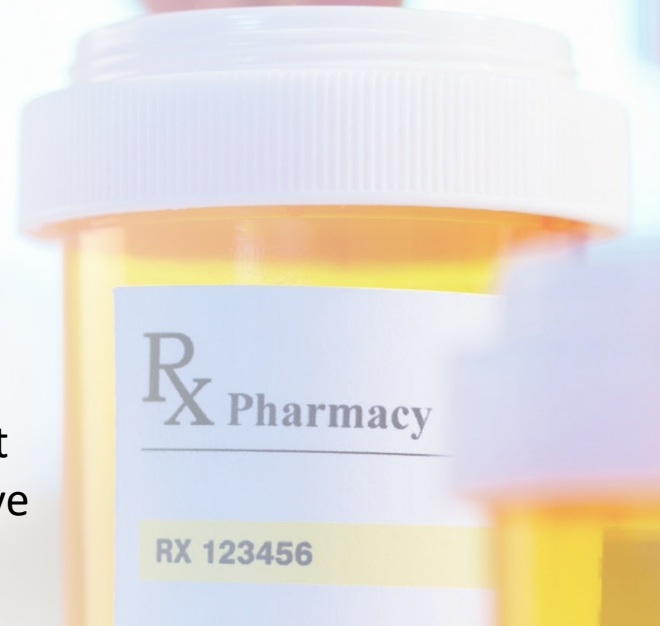
- **Drug Rebates**

- HealthFlex gives you credit for manufacturer rebates
- Rebates reduce the price you pay at the pharmacy



# Categories of Prescription Drugs

- **Generic:**
  - Medication that uses the same active ingredients as a brand-name version, taken the same way, and offering the same effect but typically cost less
- **Preferred Brand:**
  - Commonly used brand name medications that will provide the most savings; may not be available in generic form
- **Non-Preferred Brand:**
  - These are higher cost brand name medications that usually have a generic or preferred brand alternative available

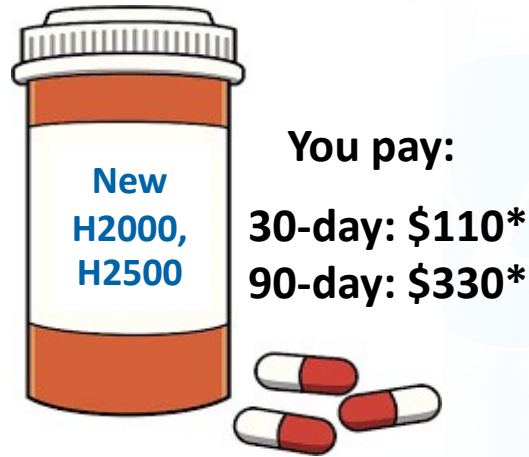
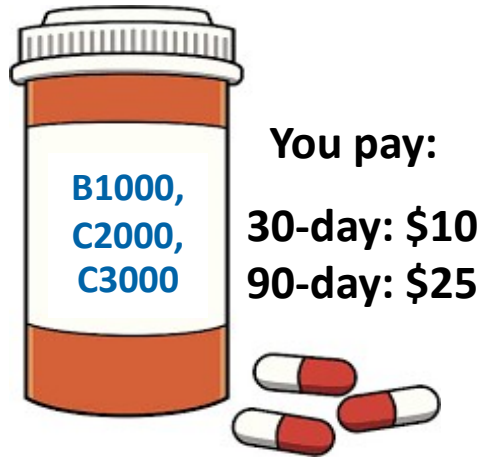


# Generic, Non-Preventive Medication Comparison

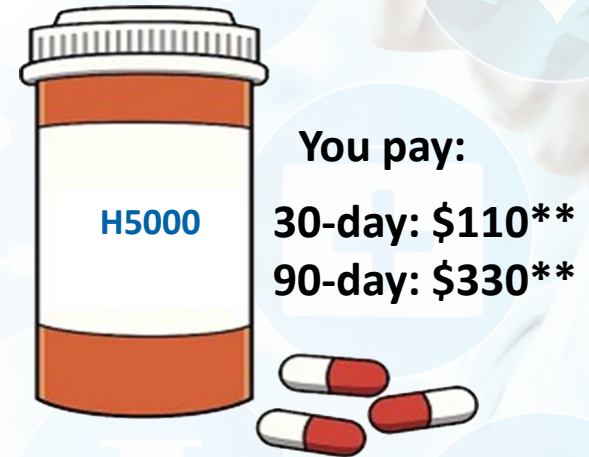
Full price of medication (discounted by OptumRx):

30-day supply: \$110

90-day supply: \$330



\*Until deductible met,  
then copays



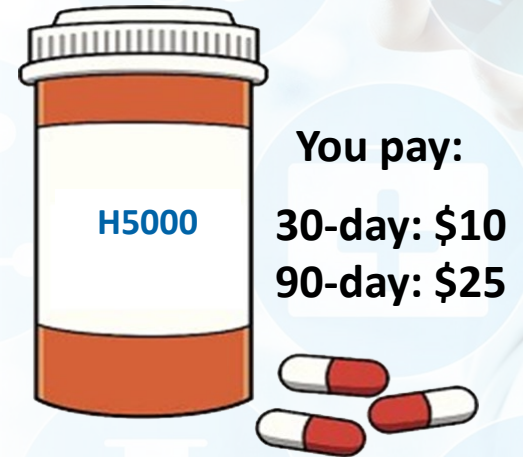
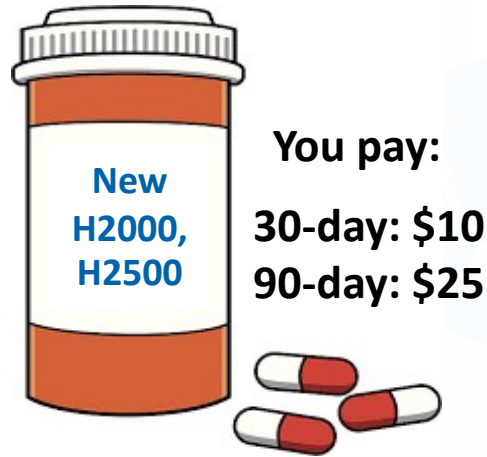
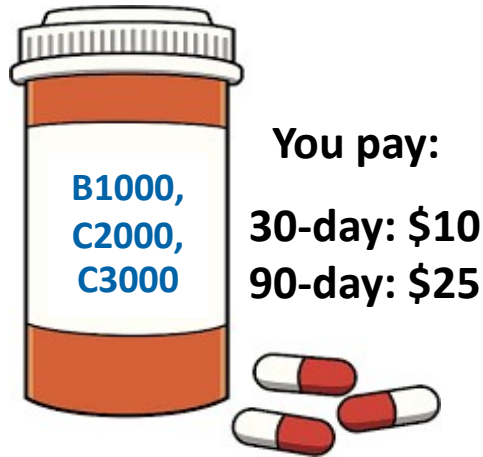
\*\*Until deductible/  
OOP max met, then \$0

# Generic, Preventive Medication Comparison

Full price of medication (discounted by OptumRx):

30-day supply: \$110

90-day supply: \$330



Preventive Drug List can be found:  
[Welcome.optumrx.com/wespath](http://Welcome.optumrx.com/wespath)

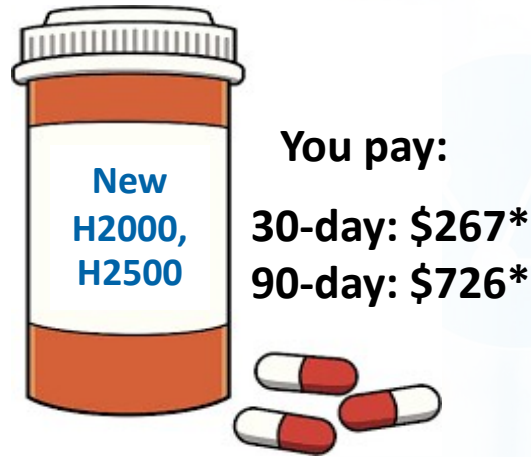
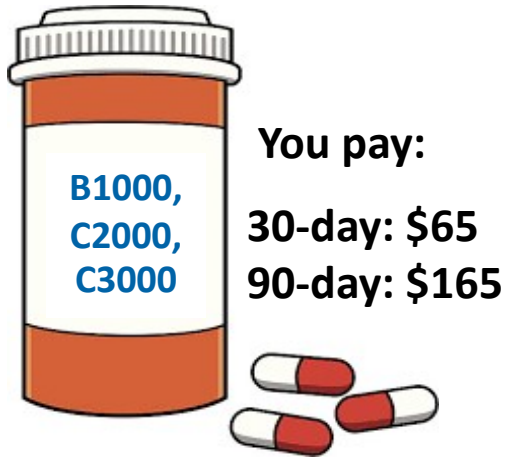


# Preferred Brand, Non-Preventive Medication Comparison

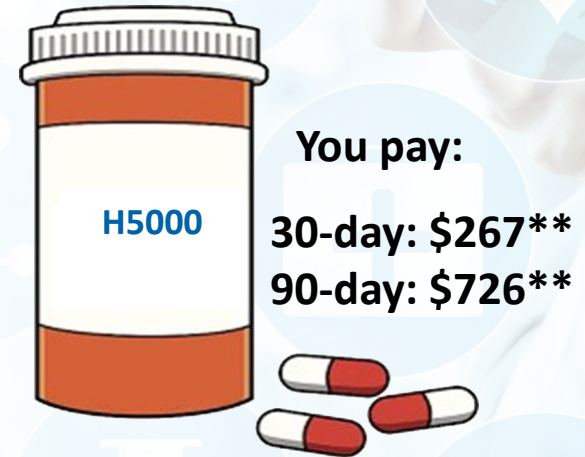
Full price of medication (discounted by OptumRx):

30-day supply: \$267

90-day supply: \$726



\*Until deductible met,  
then copays



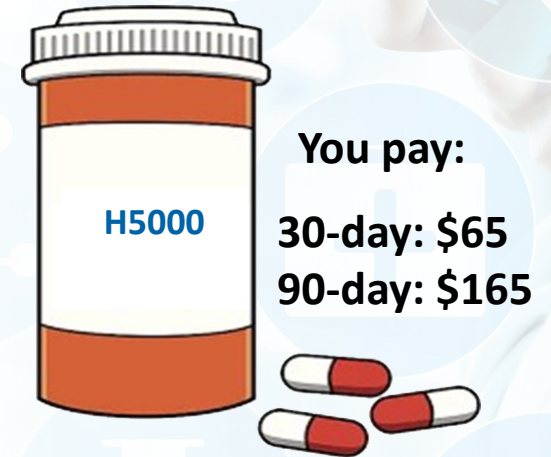
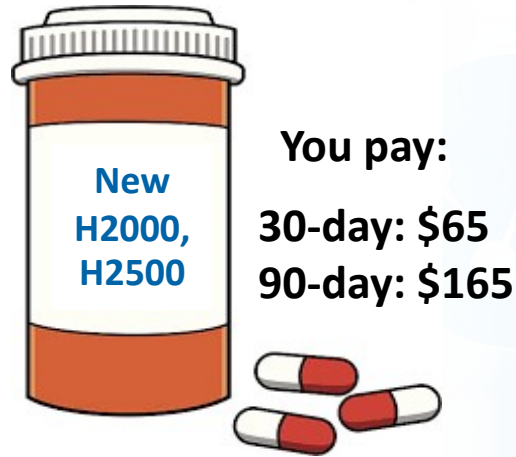
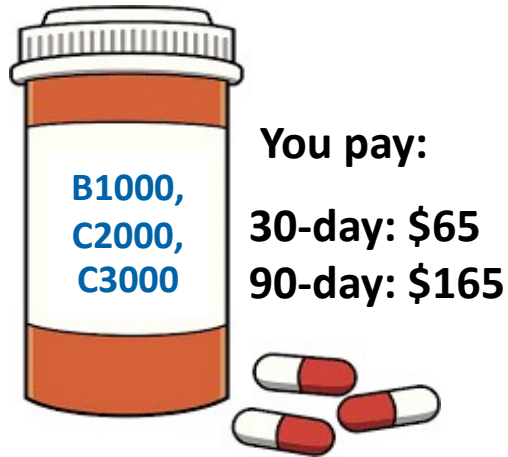
\*\*Until deductible/  
OOP max met, then \$0

# Preferred Brand, Preventive Medication Comparison

Full price of medication (discounted by OptumRx):

30-day supply: \$267

90-day supply: \$726



30% co-insurance is more than the maximum, so maximum applies

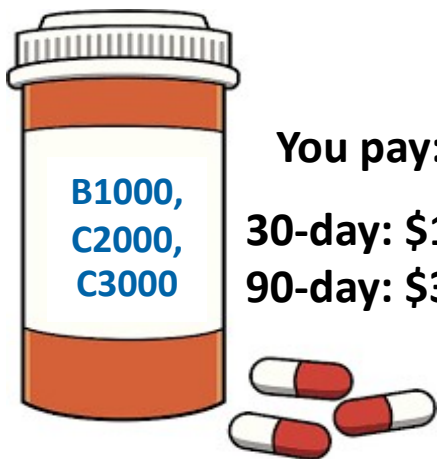
Preventive Drug List can be found:  
[Welcome.optumrx.com/wespath](http://Welcome.optumrx.com/wespath)

# Non-Preferred Brand, Non-Preventive Medication Comparison

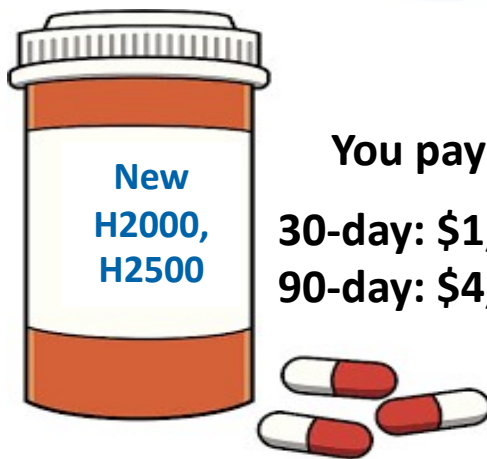
Full price of medication (discounted by OptumRx):

30-day supply: \$1,648

90-day supply: \$4,944

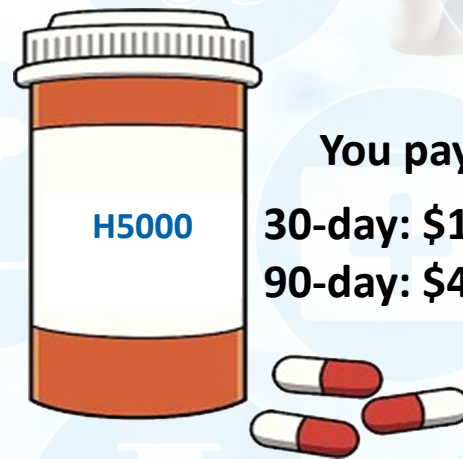


You pay:  
30-day: \$120  
90-day: \$300



You pay:  
30-day: \$1,648\*  
90-day: \$4,944\*

\*until deductible met,  
then copays



You pay:  
30-day: \$1,648\*\*  
90-day: \$4,944\*\*

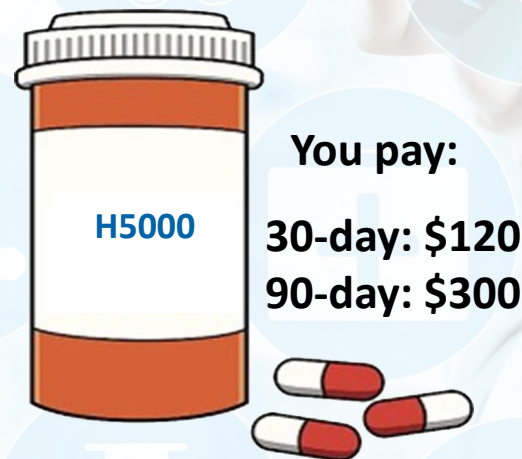
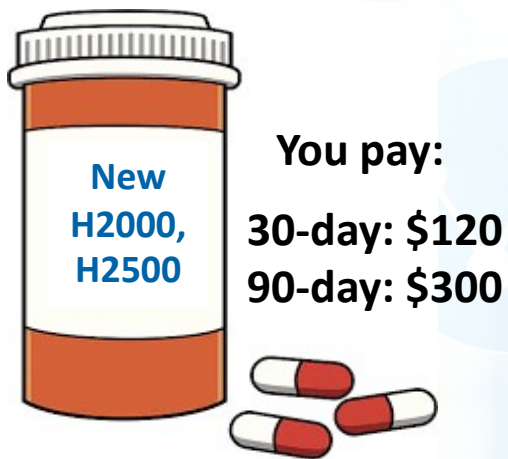
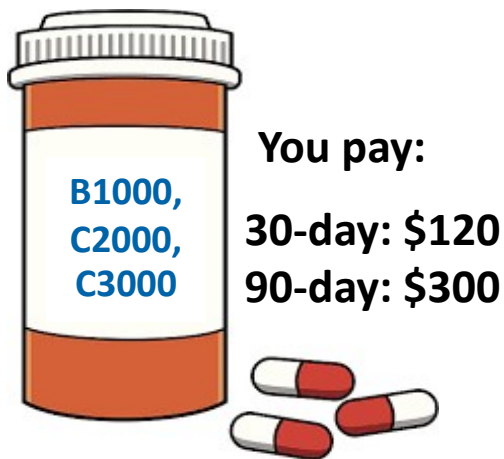
\*\*until deductible/  
OOP max met, then \$0

# Non-Preferred Brand, Preventive Medication Comparison

Full price of medication (discounted by OptumRx):

30-day supply: \$1,648

90-day supply: \$4,944



40% co-insurance is more than the maximum, so maximum applies

Preventive Drug List can be found:  
[Welcome.optumrx.com/wespath](http://Welcome.optumrx.com/wespath)

# Questions?



# Understanding Dental Plan Options

	Passive PPO	PPO	DHMO*
<b>Network</b>	Broader Cigna PPO Advantage		Narrower Cigna Dental Care Access Plus
<b>Deductible</b>	\$50 per person (does not apply to cleanings/x-rays)		None
<b>In-Network Benefits</b>	80% coinsurance \$2,000 max benefit	90% coinsurance \$2,000 max benefit	Follows charge schedule
<b>Out-of-Network Benefits</b>	80% coinsurance \$2,000 max benefit	70% coinsurance \$1,000 max benefit	None
<b>ID Card</b>	Print your Own		Separate ID mailed to each family member
<b>Primary Care Dentist</b>	Not Required		Choose or one will be assigned (on ID card)

# Is Your Dentist In-Network?

**Wespath**  
BENEFITS | INVESTMENTS

**DENTAL CARE**

## Finding a Dentist in the DHMO\*

Here are some quick instructions on looking up a dentist in the DHMO.

1. Go to [www.cigna.com](http://www.cigna.com)
2. Click on "Find a Doctor, Dentist or Facility"
3. Click "Employer or School"
4. Enter zip code and click "Doctor by Type"

Find a Doctor, Dentist, or Facility

How are you Covered?

- Employer or School
- Healthcare.gov or Direct Purchase

Find a Doctor, Dentist, or Facility

Search for a doctor, dentist, orthodontist, orthopedist, etc...

Park, IL 60462

- Doctor by Type
- Doctor by Name

DENTAL CARE—FINDING A DENTIST IN THE DHMO

5. Select "Dentist"
6. On the Login/Register pop-up, click "Continue as Guest"

5. Select "Dentist"

6. On the Login/Register pop-up, click "Continue as Guest"

7. Click "Continue"

8. Click "CIGNA Dental Care Access Plus"

Dentists in the network within 25 miles of your zip code will be displayed.

2 of 2

5465/110819

## Please Select a Plan

---

**CIGNA DENTAL CARE DHMO**

- Cigna Dental Care Access (formerly Cigna Dental Care HMO)
- Cigna Dental Care Access Plus ◀ **Dental HMO**

**DPPO/EPO**

- Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)
- Cigna DPPO Advantage ◀ **Dental PPO**

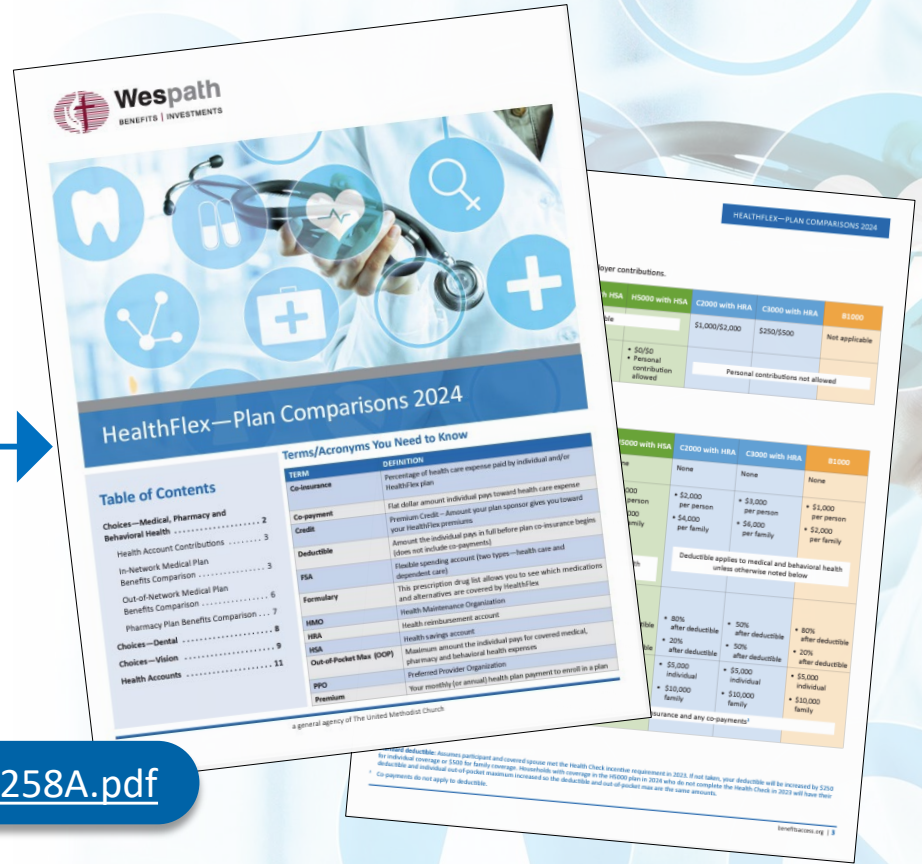
# Plan Comparisons

## HealthFlex Plan Comparison brochure

For detailed comparisons of cost coverage by plan



[www.wespath.org/assets/1/7/5258A.pdf](http://www.wespath.org/assets/1/7/5258A.pdf)



The image shows the cover and sample pages of the "HealthFlex—Plan Comparisons 2024" brochure. The cover features the Wespath logo (Benefits | Investments) and a central image of a doctor's hand holding a stethoscope, surrounded by medical icons like a tooth, pills, a heart, a female symbol, a network, a first aid kit, and a plus sign. Below the image is the title "HealthFlex—Plan Comparisons 2024".

One sample page is titled "Table of Contents" and lists sections such as "Choices—Medical, Pharmacy and Behavioral Health", "Health Account Contributions", "In-Network Medical Plan Benefits Comparison", "Out-of-Network Medical Plan Benefits Comparison", "Pharmacy Plan Benefits Comparison", "Choices—Dental", "Choices—Vision", and "Health Accounts".

Another sample page is titled "Terms/Acronyms You Need to Know" and includes a table with the following content:

TERM	DEFINITION
Co-insurance	Percentage of health care expense paid by individual and/or HealthFlex plan
Co-payment	Flat dollar amount individual pays toward health care expense
Credit	Premium Credit—Amount your plan sponsor gives you toward your HealthFlex premiums
Deductible	Amount the individual pays, in full before plan co-insurance begins (does not include co-payments)
FSA	Flexible spending account (two types—health care and dependent care)
Formulary	The prescription drug list allows you to use which medications and alternatives are covered by HealthFlex
HMO	Health Maintenance Organization
HSA	Health reimbursement account
HSA	Health savings account
HSA	Maximum amount the individual pays for covered medical, pharmacy and behavioral health expenses
Out-of-Pocket Max (OOPM)	Preferred Provider Organization
PPO	Preferred Provider Organization
Premium	Your monthly (or annual) health plan payment to enroll in a plan

Additional sample pages show "Member Contributions" tables for various plan types (HSA, HSA with HSA, CDOO with HSA, CDOO with HSA, CDOO with HSA, CDOO with HSA) and "Deductible" tables for different plan categories (Individual, Family, etc.).



# Understanding Vision Plan Options

	Exam Core	Full Service	Premier
<b>Exam covered</b>	Yes. \$20 co-pay + additional for retinal photos and diabetes eye care		
<b>Provider Network</b>	To find an in-network vision provider: <a href="http://vsp.com">vsp.com</a>		
<b>Out of Network Benefits</b>	None	Yes, but reduced	
<b>Glasses and Contacts Covered?</b>	Discount only	\$160 toward glasses OR contacts	\$200 toward glasses and contacts OR 2 pairs of glasses
<b>Glasses—lens enhancements</b>	None	Progressive lenses covered	Progressive lenses and UV protection covered; \$25 co-pay for anti-reflective coating

# How Do I Use My Vision Benefit?

## No ID Card

Print out benefits online  
or have your VSP provider  
look you up



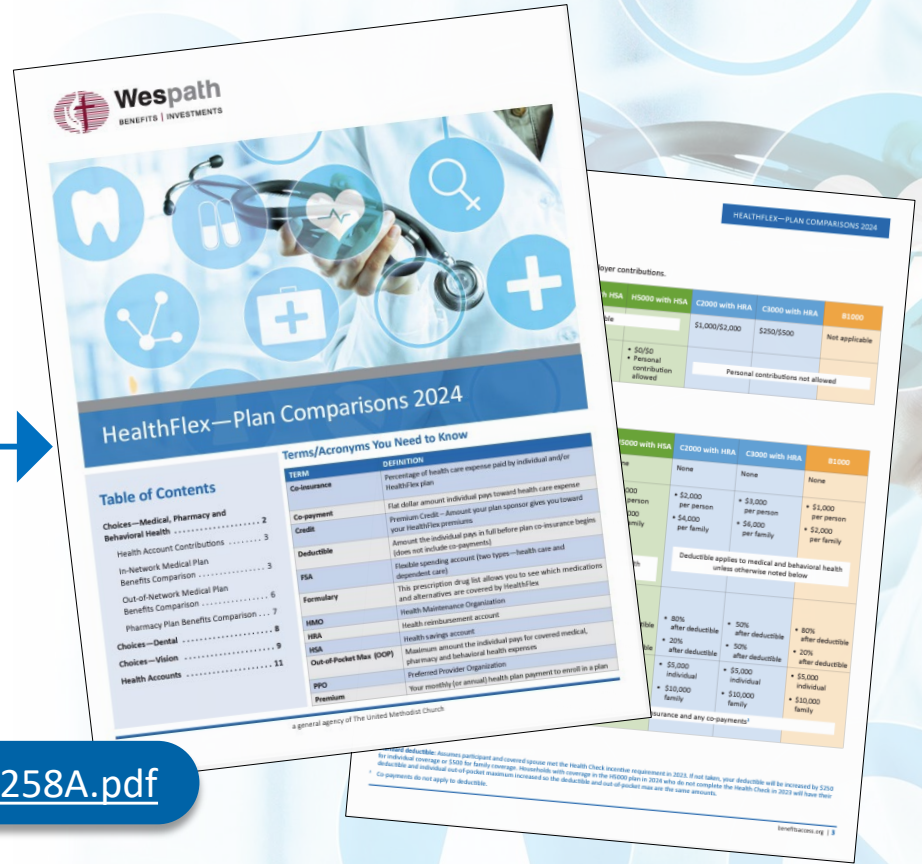
# Plan Comparisons

## HealthFlex Plan Comparison brochure

For detailed comparisons of cost coverage by plan



[www.wespath.org/assets/1/7/5258A.pdf](http://www.wespath.org/assets/1/7/5258A.pdf)



# Questions?



# Premium Credit



# benefit bites

## HealthFlex Premium Credit

# Paying for HealthFlex

- Premiums vary by plan
- Premium credit is determined by plan sponsor
- Premium credit can vary by how many people in the household are enrolled
- Premium credit does not apply to personal health account contributions
- Participant pays anything in excess of the premium credit and personal contributions
- Excess premium credit is automatically deposited on a monthly basis into an HRA or HSA



# Paying for HealthFlex: An Example



Premium credit:  
\$800



Single coverage  
premium:  
\$1,000



Single coverage  
premium:  
\$40



Exam Core

Single coverage  
premium:  
\$0



Health FSA  
Contribution:  
\$100/month

Premium Credit:  
\$800

Total Premium (medical + dental + vision):  
 $\$1,000 + \$40 + \$0 = \$1,040$

Participant's Portion (premium that exceeds credit + personal contribution):  
 $\$240 + \$100$



# Paying for HealthFlex: An Example



Premium credit:  
\$1,650



Two-person  
coverage premium:  
\$1,500



\$0



Exam Core

Two-person  
coverage premium:  
\$0



HSA Contribution:  
\$300/month

Premium Credit: \$1,650

Total Premium (medical + dental + vision):  
\$1,500 + \$0 + \$0 = \$1,500

Participant's Portion (premium that exceeds credit + personal contribution):  
\$0 + \$300

Excess Premium Credit (deposited into HSA):  
\$150

# Health Accounts: HSA, HRA, FSA



# benefit bites

## HealthFlex Health Accounts: HSA, HRA, FSA

# Most Plans Include Account Funding

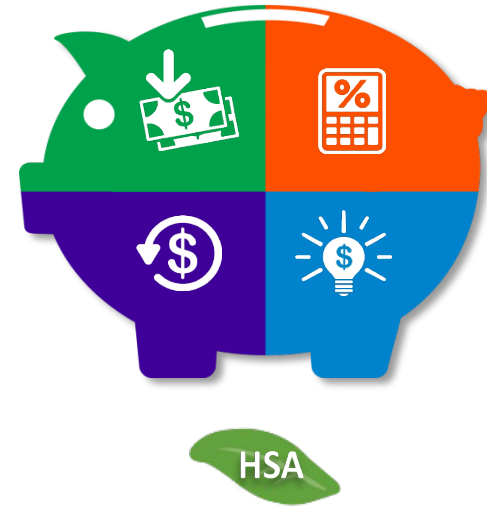
Tax-advantaged accounts help you decrease how much money you spend on health care

	HSA Plans			HRA Plans		
	New H2000	H2500	H5000	C2000	C3000	B1000
Employer Contributions (included)	\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 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			Health Care FSA (all plans)		
Personal Contributions (you choose)	You can also save on your own out of pocket expenses by contributing to a health savings or flexible spending account—IRS limits apply					



# Benefits of a Health Savings Account\*

- **Tax savings**—pay medical expenses with pre-tax money
- **Accumulate funds**—have money for health care when you need it
- **Save for future expenses**, especially health and retirement
- **Employer contributions** available in full January 1
- **Savings**—comparisons of actual participant expenses show at least 90% of HealthFlex participants would pay the lowest amount in an HSA plan



\*Not all participants are eligible to contribute to an HSA; HSA plans can be complicated for those approaching Medicare enrollment or covered by a second plan

# Comparing Health Accounts

	HSA	HRA	FSA
<b>Annual IRS Limits</b>	<b>Self-only:</b> \$4,150 <b>Family:</b> \$8,300 <b>Individuals &gt;55:</b> Extra \$1,000	None, limited to what plan or employer contributes	\$300-\$2,850*
<b>Eligible Dependents</b>	All dependents claimed on your tax return	Dependents covered by HealthFlex	Tax dependents under 27 at the end of the tax year
<b>Rollover</b>	No limit	No limit	\$610 to next plan year*
<b>Portability</b>	It's yours—no matter what	If you terminate or waive HealthFlex—90 days to spend; Keep if you retire from HealthFlex sponsor	If you terminate or waive HealthFlex, you can only use on claims as of your last day in HealthFlex
<b>Interest/Dividends</b>	Possible, depending on investment choices	No	No
<b>Other</b>	<i>Must accept terms/conditions to open account; ID confirmation may be required</i>	May forfeit* if balance <\$100 <i>* With notification</i>	Special rules if you have HSA contributions; 100% of personal funds available Jan 1

\*The IRS has not announced FSA contribution or rollover limits for 2024

# Which Accounts Can I Have?

## It Depends on the Plan You Choose!

- HRA may be better if you are:
  - Approaching Medicare eligibility within the year
  - Enrolled in Medicare Part A or receiving Social Security
  - Facing high prescription costs, but not medical costs to help meet deductible
- HSA may be better if you are:
  - Enrolled in family coverage (higher HSA contribution limit)
  - Facing a combination of medical and pharmacy expenses for all members of the family (help meet family deductible)
  - Planning to save for future expenses

# Unique HSA Circumstances

- Approaching Medicare Eligibility
- Considering an FSA with HSA

More Information Available Online





# Health Account Options



**HEALTHFLEX—PLAN COMPARISONS 2024**

### Health Account Contributions

HRA and HSA applicable accounts and **included** employer contributions.

Health Account Type and Employer Contributions	NEW H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
HRA Single/Family	Not applicable			\$1,000/\$2,000	\$250/\$500	Not applicable
HSA Single/Family	<ul style="list-style-type: none"> <li>\$1,000/\$2,000</li> <li>Personal contribution allowed</li> </ul>	<ul style="list-style-type: none"> <li>\$250/\$500</li> <li>Personal contribution allowed</li> </ul>	<ul style="list-style-type: none"> <li>\$0/\$0</li> <li>Personal contribution allowed</li> </ul>	Personal contributions not allowed		

### In-Network Medical Plan Benefits Comparison

Plan Feature	NEW H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
Lifetime Benefit Maximum	None	None	None	None	None	None
Annual In-Network Deductible* (Participant pays)	<ul style="list-style-type: none"> <li>\$2,000 per person</li> <li>\$4,000 per family</li> </ul>	<ul style="list-style-type: none"> <li>\$2,500 per person</li> <li>\$5,000 per family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 per person</li> <li>\$10,000 per family</li> </ul>	<ul style="list-style-type: none"> <li>\$2,000 per person</li> <li>\$4,000 per family</li> </ul>	<ul style="list-style-type: none"> <li>\$3,000 per person</li> <li>\$6,000 per family</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000 per person</li> <li>\$2,000 per family</li> </ul>
No individual deductible if more than 1 person is covered. Deductible applies to medical, behavioral health and pharmacy.						
				Deductible applies to medical and behavioral health unless otherwise noted below.		
In-Network Co-Insurance						
• Plan pays	80% after deductible	70% after deductible	100% after deductible	80% after deductible	50% after deductible	80% after deductible
• Participant pays	20% after deductible	30% after deductible	0% after deductible	20% after deductible	50% after deductible	20% after deductible
Annual In-Network Out-of-Pocket (OOP) Maximum (Participant pays)	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000 individual</li> <li>\$10,000 family</li> </ul>
Includes annual deductible, co-insurance and any co-payments <sup>1</sup>						

\* Standard deductible: Assumes participant and covered spouse met the Health Check incentive requirement in 2023. If not taken, your deductible will be increased by \$250 for individual coverage or \$500 for family coverage. Households with coverage in the H5000 plan in 2024 who do not complete the Health Check in 2023 will have their deductible and individual out-of-pocket maximum increased so the deductible and out-of-pocket max are the same amounts.  
<sup>1</sup> Co-payments do not apply to deductible.

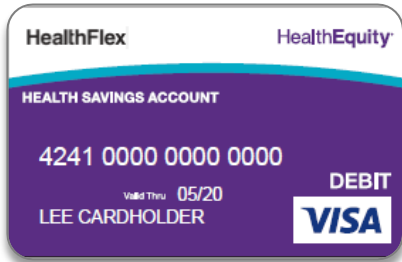
benefitsources.org | 3



[www.wespath.org/assets/1/7/5258A.pdf](http://www.wespath.org/assets/1/7/5258A.pdf)

# Purple Health Savings Account Card

## WHICH ACCOUNT?



## WHEN TO USE?

You only have an HSA	You have an HSA and an FSA/HRA
<p>All eligible expenses:</p> <ul style="list-style-type: none"> <li>• Medical</li> <li>• Pharmacy</li> <li>• Behavioral health</li> <li>• Dental</li> <li>• Vision</li> </ul>	<p><b>Purple</b> = medical, pharmacy, behavioral health expenses</p> <p><b>Teal</b> = dental and vision (FSA/HRA)</p> <p><b>Once you have \$1,600 (single coverage) or \$3,200 (2+ covered) in expenses*:</b></p> <p>Use <b>Teal</b> for all expenses</p> <p>SAVE your HSA until you have exhausted your FSA and/or HRA</p>

\* Must provide documentation of expenses to HealthEquity

# Teal Health Care Card

## WHICH ACCOUNT?



## WHEN TO USE?

You only have an FSA and/or HRA	You have an FSA/HRA and an HSA
<p>All eligible expenses:</p> <ul style="list-style-type: none"> <li>• Medical</li> <li>• Pharmacy</li> <li>• Behavioral health</li> <li>• Dental</li> <li>• Vision</li> </ul> <p>If you have FSA and HRA, <b><u>FSA always pays first</u></b></p>	<p><b>Purple</b> = medical, pharmacy, behavioral health expenses <b>Teal</b> = dental and vision (FSA/HRA)</p> <hr/> <p><b>Once you have \$1,600 (single coverage) or \$3,200 (2+ covered) in expenses*:</b> Use <b>Teal</b> for all expenses</p> <p>SAVE your HSA until you have exhausted your FSA and/or HRA</p>

\* Must provide documentation of expenses to HealthEquity

# Dependent Care Flexible Spending Account

Dependent care FSA is available with all plans

	Dependent Care
<b>Rollover</b>	None
<b>Portability</b>	If you terminate or waive HealthFlex, you can only use on claims as of your last day in HealthFlex
<b>Eligible Expenses</b>	Care for child <13 or adult dependents
<b>Annual Limits</b>	\$300–\$5,000
<b>Other</b>	Monthly share of election available on 5 <sup>th</sup> of each month

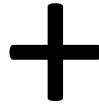
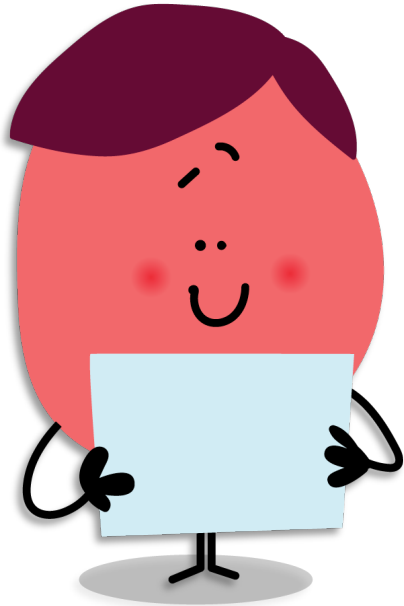


**NO DEBIT CARD:** submit reimbursement requests online or via app



**Decision Support**

# Key Resources for Your Decision



More details available during Annual Election



# ALEX Benefits Counselor

- Available for Annual Election
- Explains confusing benefit concepts using simple language
- Approximately 30 minutes to complete
- Personalized recommendation for plan choices and health account contributions
- Lively graphics, animation and humor

# ALEX Knows Your Premium Credit



Select your employment category for accurate premium credit information:

Which of these best describes your working arrangement?

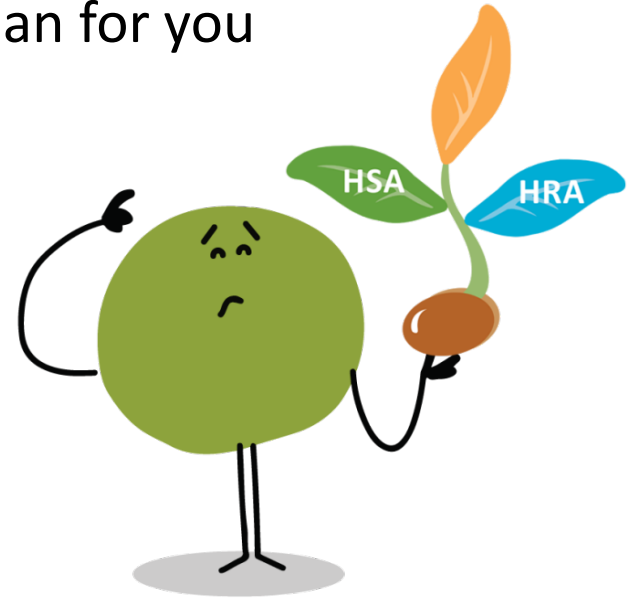
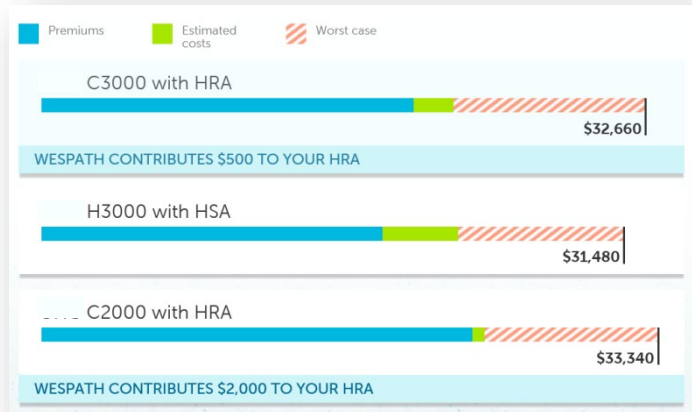
Choose One

- Clergy - still working
- Lay employee of the conference office
- Lay employee working at a church or other location
- Retired clergy
- Retired lay employee
- Spouse or child of a deceased clergy person
- Spouse or child of a deceased lay employee of the conference office
- Spouse or child of a deceased lay employee working at a church or other location
- On a personal leave
- On a medical leave



# ALEX Recommends a Plan

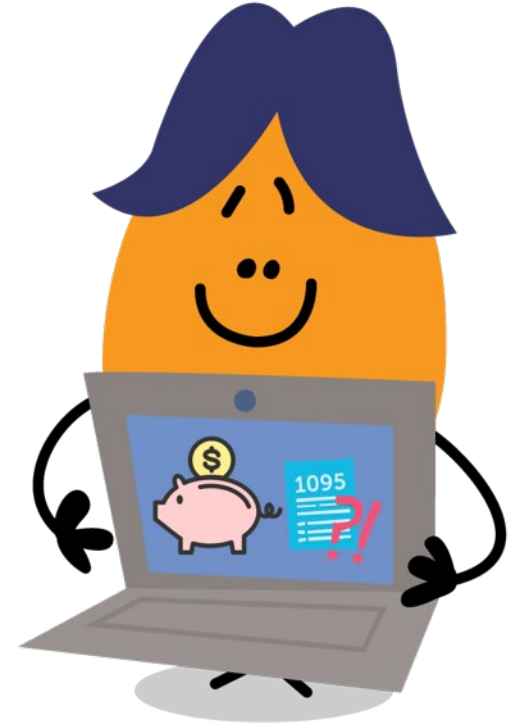
- ALEX “crunches” the numbers: premium, credit and estimated out-of-pocket costs
- Compares side-by-side and recommends a plan for you
- ALEX identifies “worst case scenario” when...



# ALEX Explains Tax Savings

ALEX explains the tax benefits of contributing to a health account and helps you pick the right amount to contribute

Medical: \$6,500
Dental: \$1,000
Vision: \$500
<b>Total: \$8,000</b>
<b>Wespath's contribution: \$1,500</b>
<b>Adjusted total expenses: \$6,500</b>
If you set money aside in a health savings account, you'll save on federal taxes.

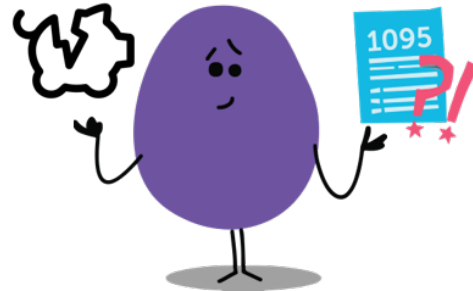


# Health Accounts: How Tax Savings Works

If you make \$40,000 and pay 20% in federal income tax:



**CONTRIBUTE** \$2,000 to an HSA or FSA:  
**PAY 20% TAX** on \$38,000 = **\$7,600**



**NO** health account contribution:  
**PAY 20% TAX** on \$40,000 = **\$8,000**

If your tax bracket is 20%\*, you take home \$400 more per \$2,000 contributed

\* Tax bracket based on Denominational Average Compensation (DAC) is 22%.

Actual tax savings will vary based on several factors, including, e.g., total income, deductions, and family circumstances.

# OptumRx Drug Pricing Tool

- Helpful if considering HSA plans
- Receive pricing estimates under each of the plan designs (considers preventive drug list)
- Inform your decision about choosing an HSA plan or how much to set aside in your health account
  - *Access from Benefits Access or the AE site*

Optum Rx<sup>®</sup> | Wespith  
CONSOLE | INVESTMENT

Home Find a network pharmacy Pricing and coverage tool Prescription Drug Lookup Information Center ▾ Contact Us

## Pricing and coverage tool

### Your drug options and costs

Our Optum Rx Pricing and Coverage Tool helps you find and compare drug cost options in your area.

Fields marked with an asterisk \* are required

Select a Plan \*  
Select

ZIP code, city and state, or address \*  
Enter a location

Radius  
5 miles

Drug name \*  
Search

<https://welcome.optumrx.com/wespith/pricing-and-coverage-tool>

# Considering a Higher Deductible plan?

Remember, before you even meet the deductible, the plan offers benefits, including:

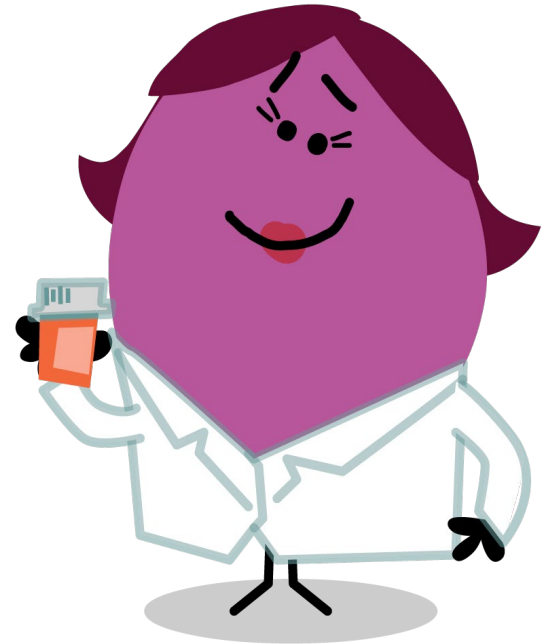
Well-person checkups covered 100%

\$0 cost virtual visits through MDLIVE

Discounted services and medications

Rx rebates applied at point of sale

Preventive drugs bypass deductible\*



\* Most medications are subject to deductible in HSA plans, but the plan pays for a portion of preventive medications before the deductible is met

# BenefitsAccess.org

- Centralized place to access AE information
- Plan comparisons
- Information about health accounts
- Helpful videos
- Links to ALEX and making elections



[www.benefitsaccess.org](http://www.benefitsaccess.org)

The screenshot shows the 'Benefits Access Login' page. At the top, there is a purple header with the 'Wespath' logo and 'Benefits Access' text. The main content area is a white box containing the following elements: a 'Username' label above a text input field, a 'Password' label above another text input field, a blue 'Secure Login' button with a lock icon, a blue link for 'Trouble Logging In?', a 'Remember me' checkbox with the text 'Not recommended for shared computers.' below it, and a dark grey 'New User Registration' button. At the bottom of the page, there is a small disclaimer: 'By logging in you agree to the [Terms and Conditions of Use](#). Plan sponsors, please [log in to administer](#) your participant's records.'

# BenefitsAccess.org

- New: AE specific information in Benefits Access



[www.benefitsaccess.org](http://www.benefitsaccess.org)

The screenshot displays the Wespath Benefits Access website interface. At the top, there is a navigation bar with the Wespath logo, 'Benefits Access', and user information including 'Pending Actions', 'Wes Patrick', and a 'Log Out' button. Below the navigation bar, there are tabs for 'Summary', 'Retirement', 'Health', 'Well-Being', and 'Life & Disability'. The main content area features a prominent banner for the 'HealthFlex Annual Election Is Coming', with the text 'Explore your health plan options before Annual Election this fall.' and a 'Learn More' button. Below this banner, there are four main sections: 'Retirement' (Account Balance: \$204,013; Accrued Monthly Benefit: \$11,325), 'Health' (HealthFlex 2024 - What's New? with a 'Learn More' link), 'Well-Being' (Navigating Annual Election with a 'Learn More' link), and 'Life & Disability' (You Are Protected - You are currently enrolled in the Comprehensive Protection Plan (CPP)). A secondary screenshot below shows the 'Health' tab selected, displaying 'HealthFlex Benefits' and a video player titled 'Learn What's New for 2024 Annual Election [3 minute video]'. Below the video player, there are two call-to-action buttons: 'Make An Informed Choice' and 'New For You In 2024' (Three new Health Savings Account plan).

# No Access to BA?

Visit the Annual Election webpage for basic information about plan options, helpful tools and resources, and more



[www.wespath.org/health-well-being/AE](http://www.wespath.org/health-well-being/AE)



# Questions?



The background features a complex network of white lines connecting various circular icons. The icons include a cross, a pill, a person silhouette, a heart, a hand, a flask, a bottle, and a virus. The network is set against a dark blue background with a bright light flare in the center. The text 'Making Your Elections' is overlaid on the right side of the image.

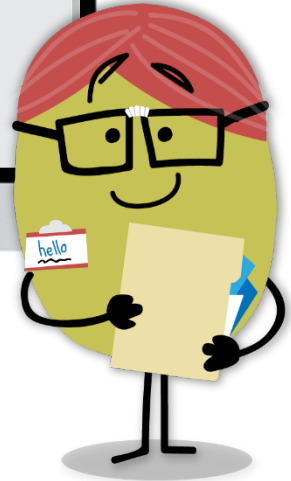
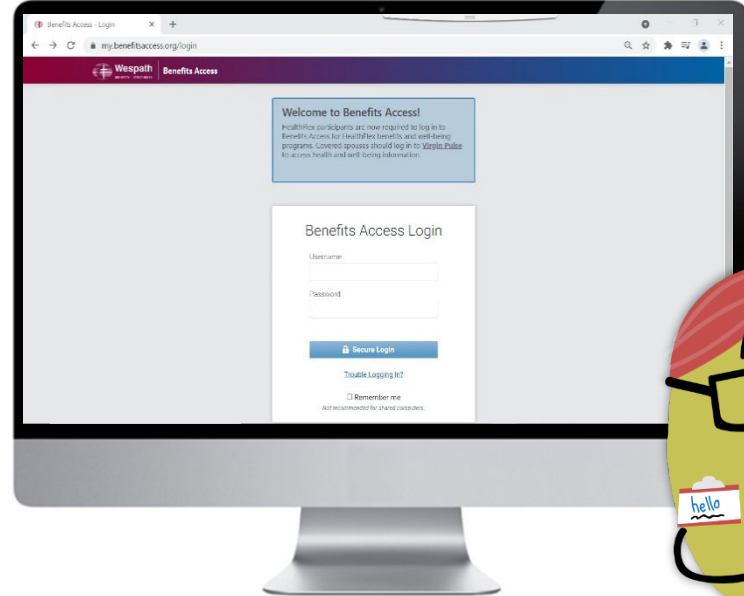
# Making Your Elections

# Making Your HealthFlex Elections

**Log into Benefits Access for:**

- **HealthFlex Plan overview**
- **ALEX Benefits Counselor**
- **Annual Election portal**
- **More plan details**

**BenefitsAccess.org**  
Register and log in today!



# Making Your HealthFlex Elections


The screenshot shows the Wespath Benefits Access website. At the top, there is a navigation bar with the Wespath logo, 'Benefits Access', and links for 'Pending Actions', 'Wes Pathrick', and 'Log Out'. Below this is a secondary navigation bar with tabs for 'Summary', 'Retirement', 'Health' (which is selected), 'Well-Being', and 'Life & Disability'. Under the 'Health' tab, there are icons for 'Reimbursement Accounts', 'Medical & Behavioral', 'Prescriptions', 'Dental', 'Vision', and 'Manage Health Benefits'. The main content area features a large banner with the text 'Select Your 2024 HealthFlex Benefits Now' and 'Annual election is open through November 16.', accompanied by a photo of a family and a 'Get Started' button. Below the banner is a 'Health Details' section with a 'Print Summary' button. The 'Health Details' section is divided into two columns: 'Health & Reimbursement Accounts' and 'Medical & Behavioral Health'. The 'Health & Reimbursement Accounts' section includes a description of HSA accounts and shows an 'HSA Annual Contribution' of '\$2,500.00'. The 'Medical & Behavioral Health' section lists the insurance company as 'Blue Cross and Blue Shield', the plan as 'BCBS CDHP C3000', and provides details on coinsurance (80%), deductibles (\$3,500 / \$12,000), and out-of-pocket limits (\$7,000 / \$14,000).

BenefitsAccess.org

# Premium Credit is Automatically Applied

- Your employer (or plan sponsor's) contribution to cost of health benefits
- Fixed-dollar amount you can use when “shopping” for your HealthFlex plan(s)
- Appears as a monthly “credit” toward cost of plans
- Can be used for medical/Rx, dental and vision plan premiums, **not personal account contributions**
- Your premium credit is assigned based on who you cover in medical (not which plan you elect)
- **DO NOT WAIVE PREMIUM CREDIT**

Premium Credit Election Summary



Review Your Election

Enrolled in Premium Credit?	<a href="#">Edit</a>
Yes	
Effective Date	01/01/2017

Plan Selected	<a href="#">Edit</a>
Plan Selected	Premium Credit
Total Credit Used	\$2,171.00
Credit Remaining	\$4.00
Employee Cost	-\$2,175.00 Monthly
<small>Your employer provides a per paycheck credit to be used to pay premiums for the following benefits: Medical, Dental, Vision Benefits.</small>	

[< Back](#) [Looks Good >](#)

# Need More? Visit the Reference Center

The screenshot shows the Wespath Benefits Access interface. At the top, there is a navigation bar with 'Wespath Benefits Access' on the left, 'Pending Actions |' in the center, and 'Log Out' on the right. Below this is a secondary navigation bar with tabs for 'Summary', 'Retirement', 'Health' (which is selected and underlined), 'Well-Being', and 'Life & Disability'. Under the 'Health' tab, there are several icons and labels: 'Health & Reimbursement Accounts', 'Medical & Behavioral Health', 'Dental', 'Vision', 'Prescription Drugs', and 'Plan Details'. A large blue arrow points from the right side of the screen towards the 'Plan Details' link. Below the navigation is a 'Health Details' section with a 'Print Summary' button and a date 'Data as of 08/23/2021'. This section is divided into two columns: 'Health & Reimbursement Accounts' and 'Medical & Behavioral Health'. The 'Health & Reimbursement Accounts' column shows 'HSA Annual Contribution' as \$2,500 and 'FSA Annual Contribution' as \$0. The 'Medical & Behavioral Health' column shows 'Insurance Company' as Blue Cross Blue Shield, 'Plan' as BCBS H3000 with HSA, and 'Coverage' as Family. It also lists 'Co-Insurance (In Network) Plan pays 40%', 'Out of Pocket (In Network) Individual/Family \$6,000 / \$12,000', and 'Deductible (In Network) Family \$6,000'. A paragraph of text at the bottom of the 'Medical & Behavioral Health' section is partially visible.

Benefitsaccess.org

# Annual Election (AE): November 1–16

- **Before November 1—Use ALEX to help you pick your plans**
  - ALEX does not enroll you in any plans!
- **November 1–16—Make your 2024 elections**
  - Choose your plans
  - Make FSA and/or HSA\* contribution elections
  - Accept the terms and conditions for HSA (if applicable)
  - Select a primary dentist in the DHMO (if applicable)

If you do not make elections during AE, you will be automatically enrolled into the following default plans:

- DEFAULT
- Exam Core Vision
- No personal FSA or HSA contributions

\* HSA contributions require enrollment in an HSA plan and confirmation that you are eligible per IRS guidelines

# Need Additional Help?

**Beginning in late October, you can call our AE support center for information**

- Basic medical plan information (HSA vs. HRA vs. PPO plans)
- Health account information (differences and limits)
- Drug pricing differences between plans

**AE Support: 1-844-688-1375**  
Monday – Friday / 7a–7p, Central time





# Avoid These Common Mistakes

Not using ALEX

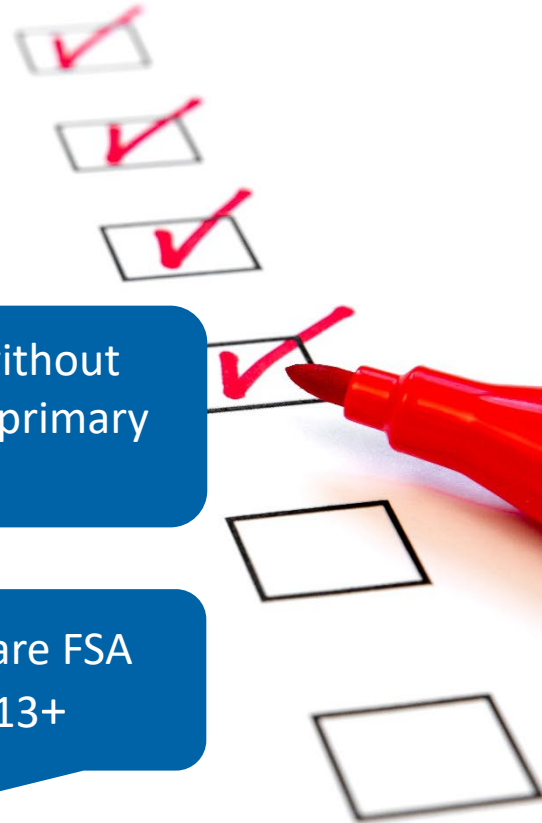
Thinking ALEX makes your elections instead of going to [BenefitsAccess.org](https://BenefitsAccess.org)

Writing different FSA/HSA amounts on charge conference form than you entered during AE

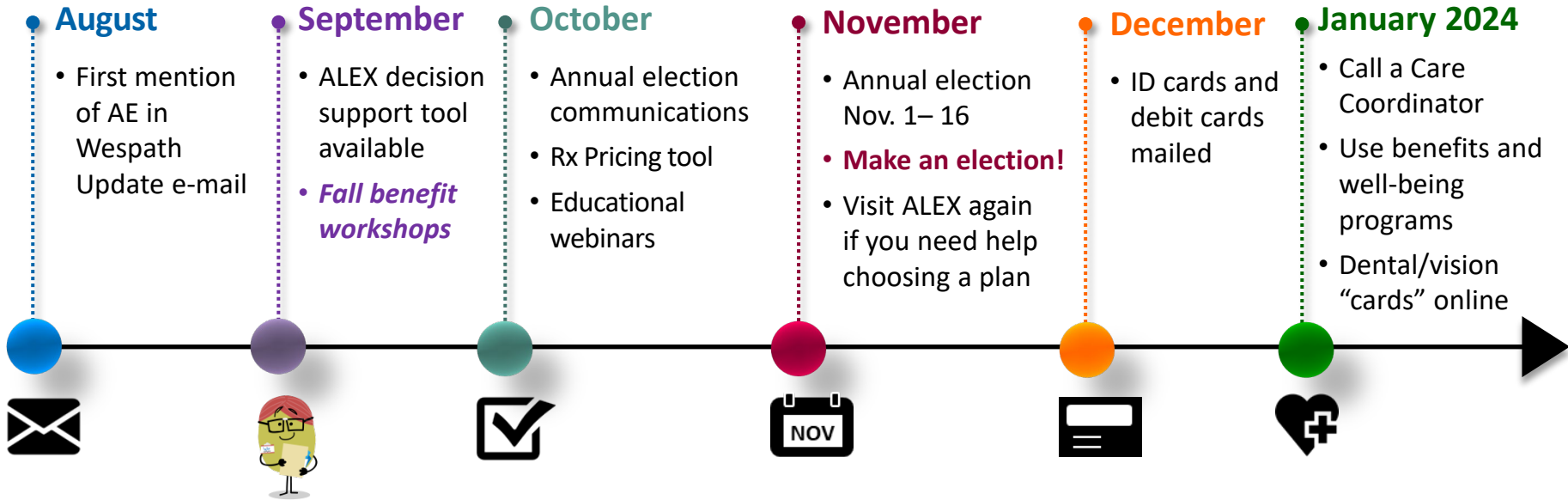
Choosing the DHMO without selecting an in-network primary care dentist

Not approving the terms and conditions in the HSA

Electing a dependent care FSA when your kids are 13+



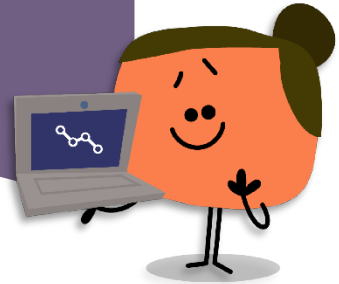
# Timeline



# What We Think You Will Love



The flexibility to choose the right plan(s) for your household



Dental and vision choices



More tax-advantaged money (Health Savings Accounts)



# Final Questions?





**Wespath**

BENEFITS | INVESTMENTS