



HealthFlex Health Benefits



Wespath

BENEFITS | INVESTMENTS

Plan Sponsor Conference Calls September 2023

Agenda

- Blueprint for Wellness and Health Check—Results are In!
- Well-Being: Looking Ahead
- Annual Election is Coming!
 - Updates, Communications and webinars
 - 2024 HSA Plan Changes
- Other updates
 - Updates to Health Equity cards coming
 - Via Benefits 2024 HRAs due
 - HealthFlex Summit

Health Check & BFW

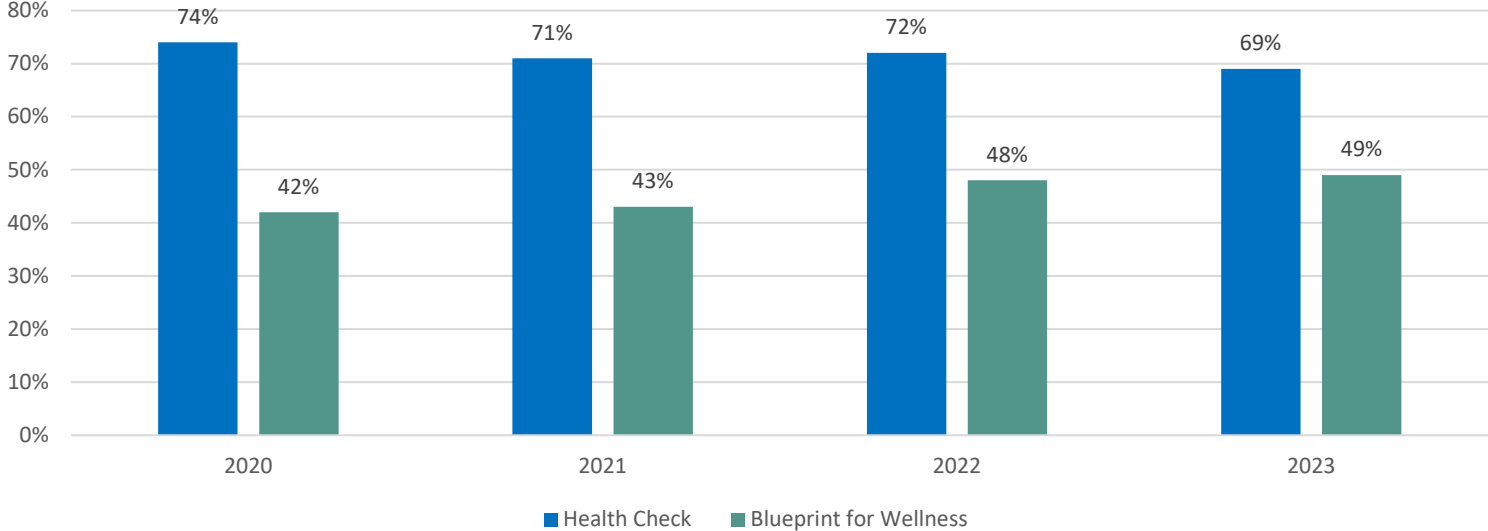
- **Final completer list:** Wednesday, September 6
- **Final higher deductible list:** TODAY
- **Requests for extensions or exemptions:** Participants and/or covered spouses submit requests to incentiverequest@wespath.org

Thank you for your partnership!



2024 Participation

Health Check / Blueprint for Wellness Annual Trends



BFW Onsite Events

- **NEW in 2024:** 30 participant onsite minimum

2023 Event Recap

Events under 20	9
Events with 20-30	21
Events over 30	17

Strategic scheduling for 2024!



Mentimeter

What resources are most helpful when promoting HealthFlex well-being programs?

Join at menti.com – use code 7782 3317





Questions?

Annual Election for 2024: November 1-16

Mark your calendars!
Participants begin
elections at
BenefitsAccess.org



Annual Election Notes

- ✓ ALEX will be ready soon!
- ✓ AE and other Health Information integrated in Benefits Access for easy experience
- ✓ AE Reporting to Plan Sponsors
 - 2 interim reports mid-AE
 - Final reports early December



Informational Reports during Annual Election

A person in a blue shirt is holding a pen and pointing at a laptop screen. The laptop screen displays a report with various data points and charts. The background is a blurred office setting.

- Annual Election Status—**provided twice during AE**
 - Lists who has made active elections
- Final Election Report—**provided early December**
 - Who made elections vs. enrolled in default
 - Compares current elections to new elections for existing groups
 - Includes employer/local church information if applicable

Annual Election Report – Sample

SSN	Last Name	First Name	Middle Name	Suffix	E-Mail	Employee ID	Structure Group	Input	Enrollment Status
XXX-XX-1989	WASHINGTON	GEORGE	A			P#####	335999 Sample :: Mandatory :: Clergy :: Active	Member	Approved
XXX-XX-4905	ADAMS	MARY	B			P#####	335999 Sample :: Mandatory :: Clergy :: Active		Not Started
XXX-XX-2818	JEFFERSON	THOMAS	C			P#####	335999 Sample :: LOA :: LOA :: All	Manual	Approved
XXX-XX-3315	MADISON	JANE	D			P#####	335999 Sample :: Mandatory :: Clergy :: Active	Manual	Approved
XXX-XX-3714	MONROE	JAMES	E			P#####	335999 Sample :: Mandatory :: Clergy :: Active		Not Started
XXX-XX-3869	ADAMS	JILL	F			P#####	335999 Sample :: Mandatory :: Clergy :: Active	Member	Approved
XXX-XX-7455	JACKSON	JOHN	G			P#####	335999 Sample :: Mandatory :: Clergy :: Active		Not Started
XXX-XX-9048	VAN BUREN	KAREN	H			P#####	335999 Sample :: Optional :: Lay or Deacon :: Active		Not Started
XXX-XX-7812	HARRISON	GRACE	I			P#####	335999 Sample :: Mandatory :: Clergy :: Active		Not Started
XXX-XX-6066	TYLER	GREGORY	J			P#####	335999 Sample :: LOA :: LOA :: All	Manual	Approved
XXX-XX-5583	POLK	STACEY	K			P003702024	335999 Sample :: Grandfathered :: Grandfathered :: All	Manual	Approved



2024 Medical Election	2024 Medical Tier	2024 Dental Electio	2024 Vision Electio	2024 HSA Election	2024 HSA Annual Amoun	2024 HSA Monthly Amour
C2000 with HRA	Employee Only	waive	VSP Exam Core	0	\$ -	\$ -
H5000 with HSA	Family		VSP Exam Core	H5000	\$ 1,200.00	\$ 100.00
C3000 with HRA	Family		VSP Exam Core	0	\$ -	\$ -
B1000	Family		VSP Exam Core	0	\$ -	\$ -
H2000 with HSA	Family		VSP Exam Core	H2000	\$ 6,500.00	\$ 541.67
H2500 with HSA	Employee and One Dep	PPO	VSP Full Service	H2500	\$ 6,000.00	\$ 500.00
C2000 with HRA	Family		VSP Exam Core	0	\$ -	\$ -
H2000 with HSA	Employee Only		VSP Exam Core	H2000	\$ 2,750.00	\$ 229.17
H5000 with HSA	Family		VSP Exam Core	H5000	\$ 4,000.00	\$ 333.33
H5000 with HSA	Family		VSP Exam Core	H5000	\$ 3,500.00	\$ 291.67
H2000 with HSA	Employee Only		VSP Exam Core	H2000	\$ 2,500.00	\$ 208.33

Annual Election Communications Support

- ✓ Key communications pieces already available
 - ✓ Plan Comparison in English, Spanish, Korean
 - ✓ How do I Choose
- ✓ Plan Sponsor toolkit piece is coming soon
- ✓ Wespath Update and Email outreach
- ✓ Home mailer planned in October



Annual Election Communications Support

HealthFlex—Plan Comparisons 2024

Table of Contents

- Choices—Medical, Pharmacy and Behavioral Health 2
- Health Account Contributions 3
- In-Network Medical Plan Benefits Comparison 3
- Out-of-Network Medical Plan Benefits Comparison 6
- Pharmacy Plan Benefits Comparison 7
- Choices—Dental 8
- Choices—Vision 9
- Health Accounts 11

Terms/Acronyms You Need to Know

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)
FSR	Flexible spending account (two types—health care and dependent care)
Formulary	This prescription drug list allows you to see which medications and alternatives are covered by HealthFlex
HMO	Health Maintenance Organization
HRA	Health reimbursement account
HSA	Health savings account
Out-of-Pocket Max (OOP)	Maximum amount the individual pays for covered medical, pharmacy and behavioral health expenses
PPO	Preferred Provider Organization
Premium	Your monthly (or annual) health plan payment to enroll in a plan

a general agency of The United Methodist Church




HEALTHFLEX

How Do I Choose My HealthFlex Plans?



HealthFlex: Annual Election 2024



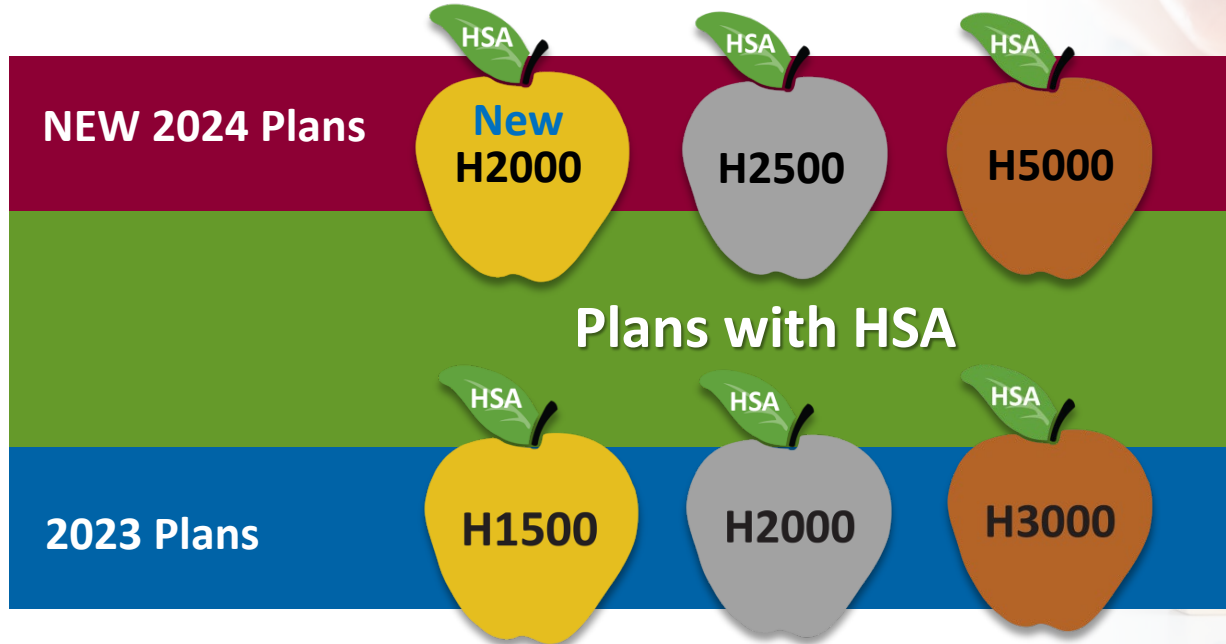
Annual Election Education Support

- ✓ Main Annual Election Webinar:
October 26 @ 1 CT
- ✓ Targeted webinars for HSA plan enrollees:
October 23 @ 11, 12, 1 CT
- ✓ Week of October 30 and November 6:
Rx Q&A and general Q&A
- ✓ Contact Bob if you have a unique webinar need



2024 Plan Changes

The new HealthFlex HSA plans were designed to align with the needs of participants on the current plans:



2024 Plan Changes

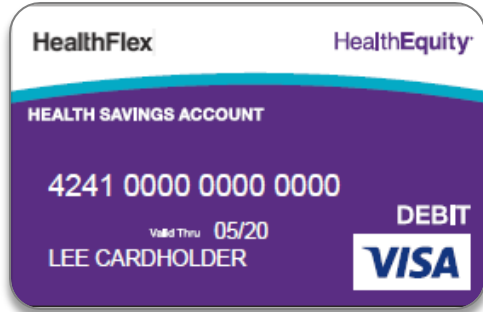
	H1500	New H2000		Old H2000	H2500		H3000	H5000
Individual/Family Deductible	\$1,500/ \$3,000	\$2,000/ \$4,000		\$2,000/ \$4,000	\$2,500/ \$5,000		\$3,000/ \$6,000	\$5,000*/ \$10,000
Coinsurance	80%	80%		70%	70%		40%	N/A
Individual/Family Out of Pocket Maximum	\$5,000/ \$10,000	\$5,000/ \$10,000		\$5,000/ \$10,000	\$5,000/ \$10,000		\$6,000/ \$12,000	\$5,000/ \$10,000
HSA Contribution Included	\$750/ \$1,500	\$1,000/ \$2,000		\$500/ \$1,000	\$250/ \$500		\$0	\$0
	Similar design to C2000			Same contribution as C3000			"Deductible only" plan design	

*For the H5000, once the deductible is met, no further out of pocket costs for covered, in-network services. Unlike other HSA plans if only one family member has expenses in the H5000, they only have to meet the individual (\$5,000) not the full family deductible.



Questions?

Health Equity Card Updates Coming



Current: Teal card = FSA/HRA, Purple = HSA

New cards only, starting mid-October:

Solid purple = FSA/HRA

Purple & White = HSA



Mid-2024:

One card for all accounts

More information will be provided via HealthFlex Express and directly to impacted participants

Updating Your Via Benefits HRA for 2024?

- E-mail from Lunyé Banks coming soon
- Intending to change HRA?
Please use the provided template
- Deadline for completion:
September 30



HealthFlex Summit: October 10-11

please
JOIN US





Questions?



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