



Conference Forum—March 2022



Wespath

BENEFITS | INVESTMENTS

Health and Well-Being Updates

Agenda

First Aid for Mental Health

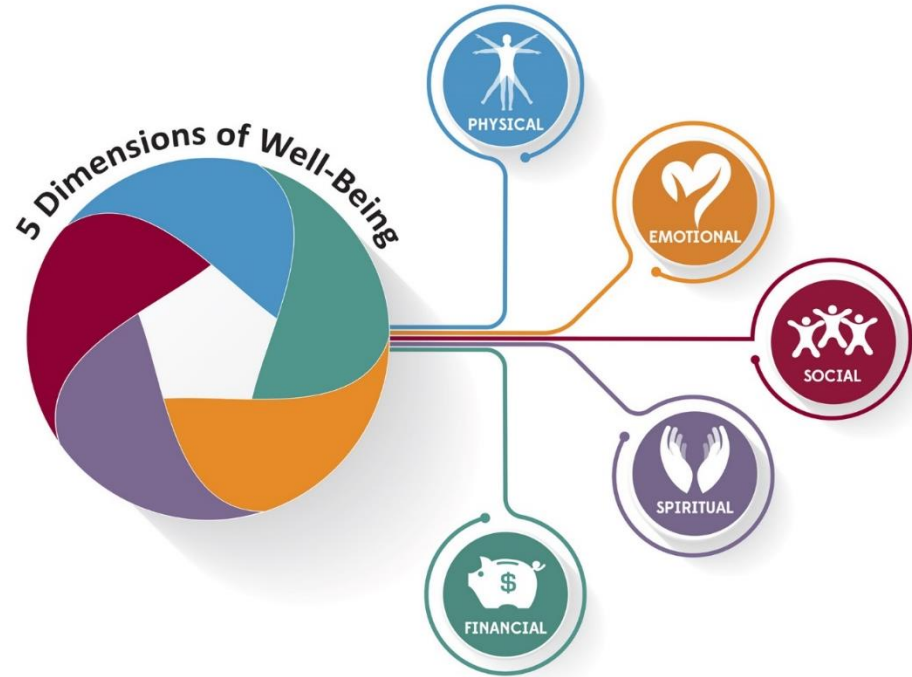
HealthFlex Update

Via Benefits Update



2021 Clergy Well-Being Results Created Concern

- Steady decline across almost all dimensions of well-being since 2012
- Steeper decline from 2019-2021, with emotional well-being as an area of particular concern



Emotional Dimension

Increase in Depression and Stress Is Alarming



14%

Report suffering
from depression

10 measures of perceived stress—all significantly worse:

- 45%** feeling stress in the past month
- 45%** feeling things were not going their way
- 36%** not feeling “on top of things”
- 27%** feeling more nervous and stressed

9 measures of depressive symptoms—all significantly worse:

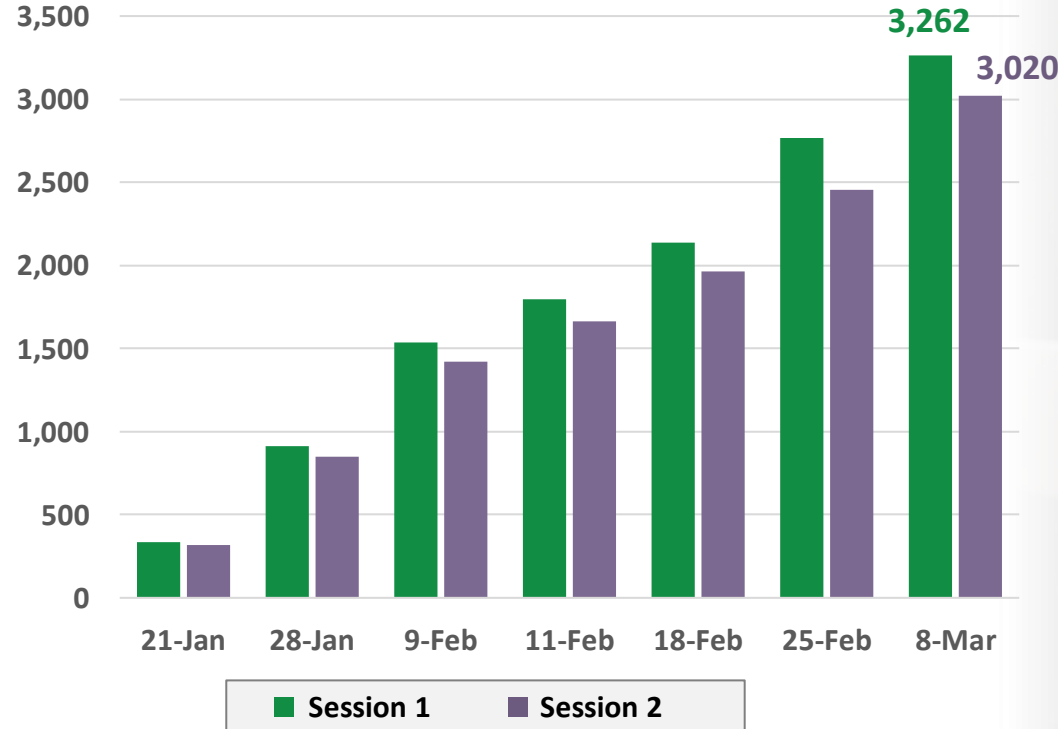
- 55%** reporting sleep troubles
- 40%** feeling down or hopeless
- 37%** feeling little interest or pleasure in activities
- 31%** trouble concentrating

Taking Action

- Enhanced 1-on-1 emotional support with HealthFlex
- Collaboration and education
- First Aid for Mental Health—denominational well-being offering



First Aid for Mental Health—Uptake

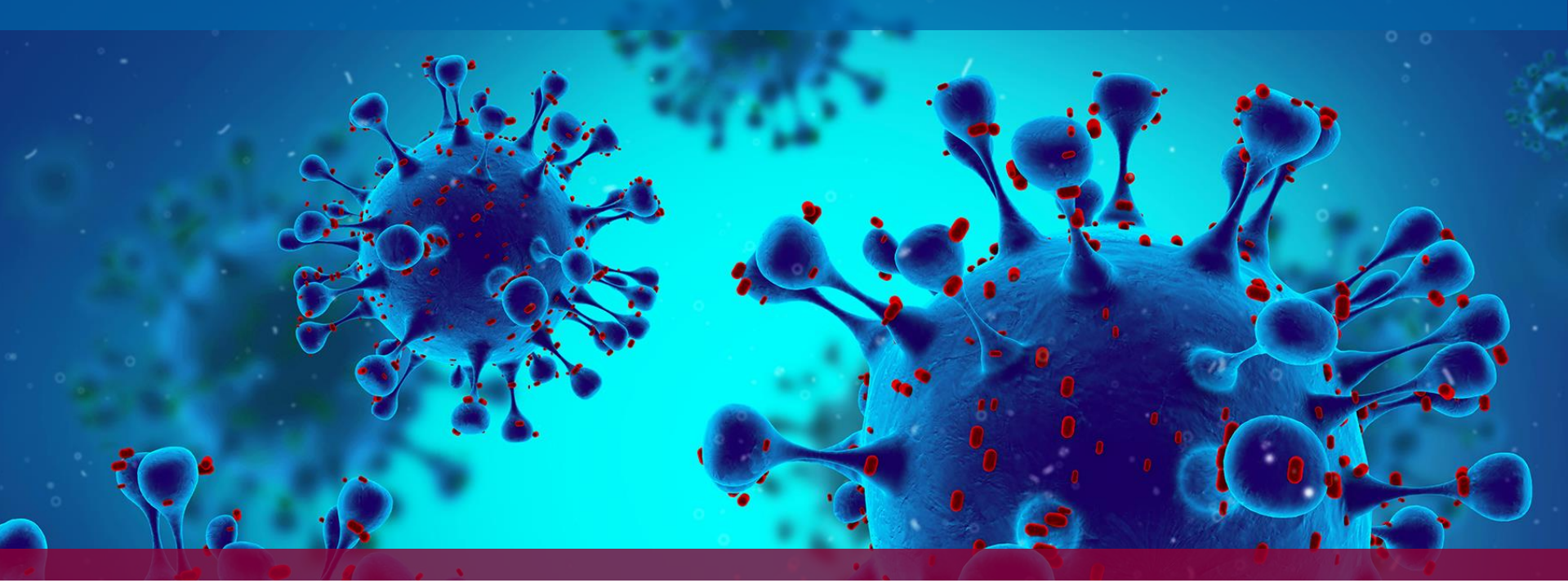


What's Next

- **Session 1**—recording now available
- **Session 2**— coming next week
- In-depth workshop for conference champions

We need your help identifying champions

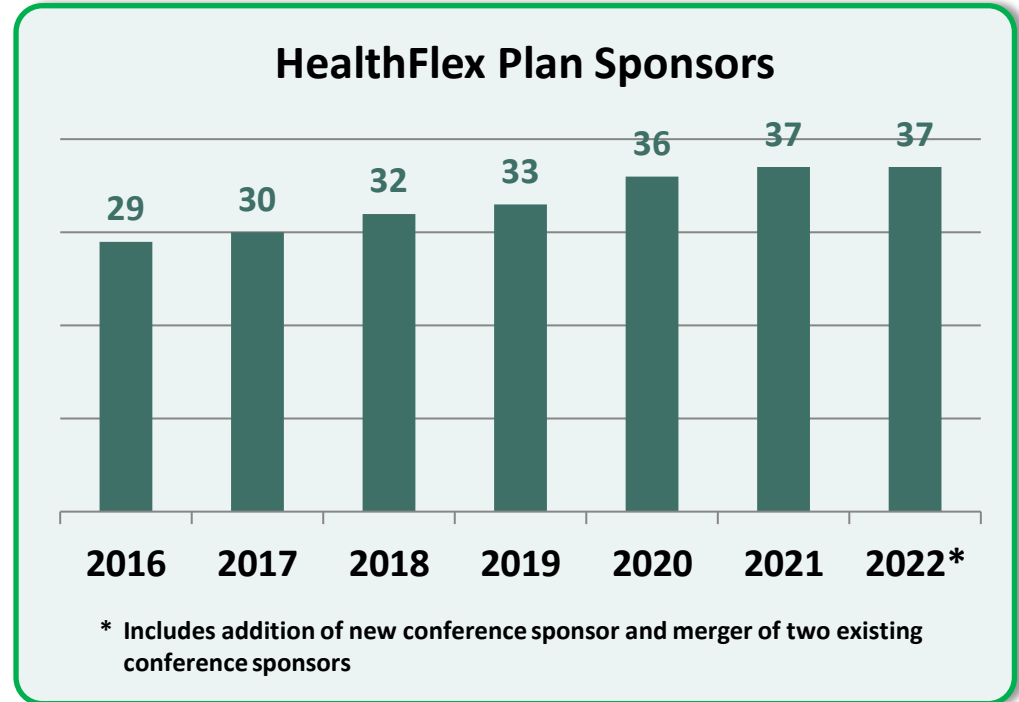




2021 Impact on Active Health Benefits

HealthFlex—Wespath's Active Health Plan

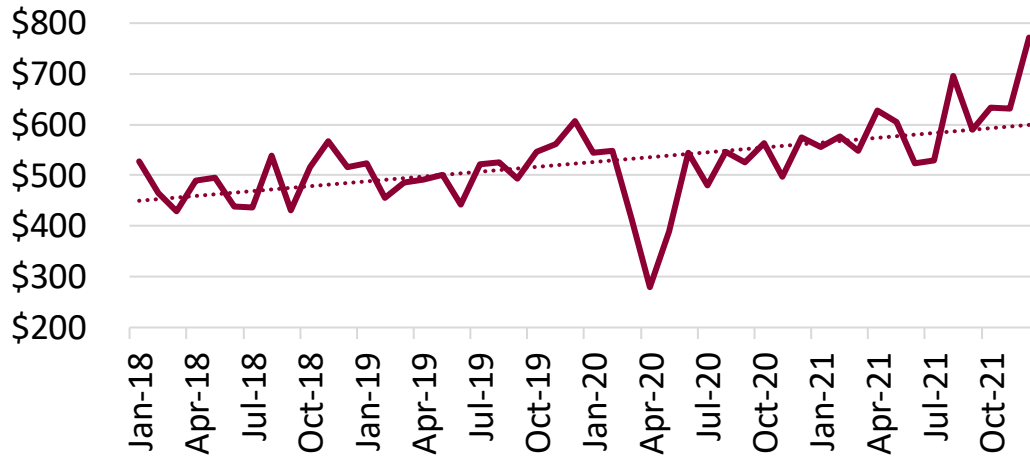
- Self-insured plan minimizes administrative costs
- Pooling acts as stop loss without adding cost
- Fixed premiums to plan sponsor each plan year
- High quality benefits for participants
- Growing sponsor base



2018 – 2021 HealthFlex Medical Claims

HealthFlex claims dropped in 2020 and more than rebounded in 2021, with significant impact from high-cost claimants.

HealthFlex Allowed Medical Claims (PMPM)



Year	Medical Claims Through Nov '21 (PMPM)	% Change
2018	\$487	
2019	\$512	5%
2020	\$492	-4%
2021	\$607	23%

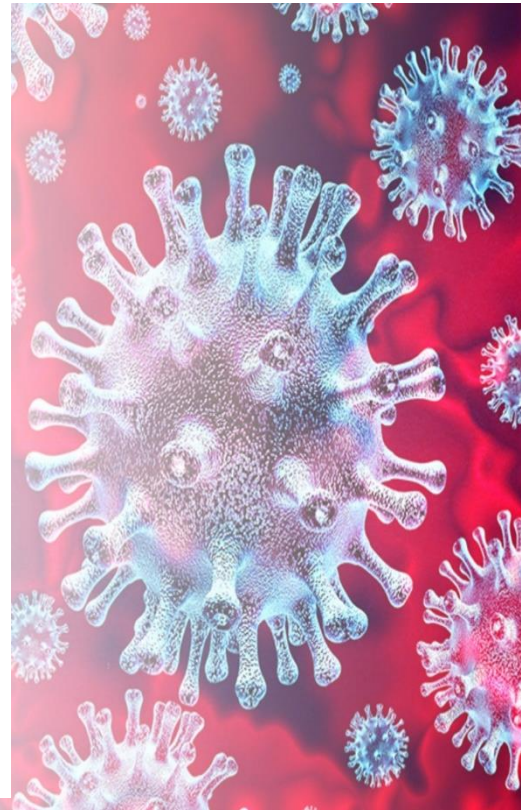
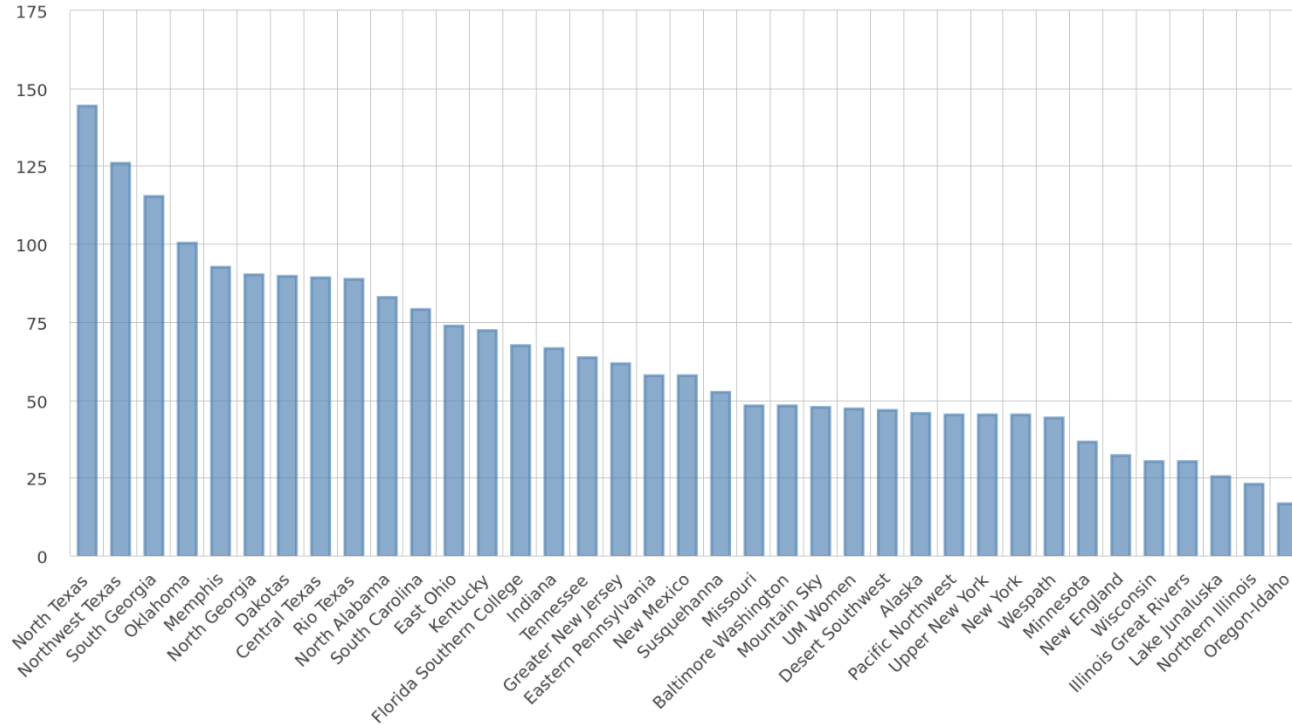
Annualized increases from 2018 and 2019 to 2021 are 9% and 8%, respectively

HealthFlex Responsiveness to COVID-19

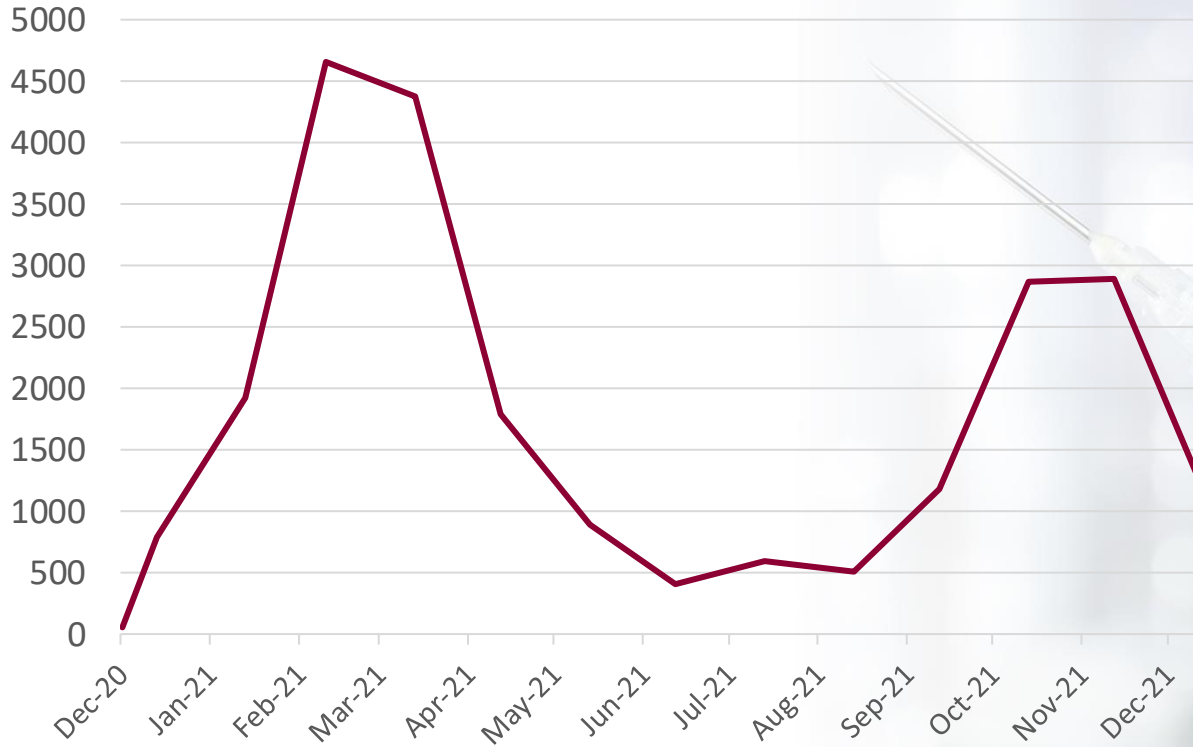
- Covered COVID testing at 100% (required)
- Covered telemedicine at 100%
 - Return to regular cost-sharing 3/2022
- Covered in-network COVID treatment at 100%
 - Continuing through emergency period
 - Anticipate return to deductible/coinsurance for COVID care in 2022
- Unlimited FSA carry over into 2021 and 2022

Regional Variation in HealthFlex COVID Cases

Plan Sponsor Cases per 1000



HealthFlex Vaccinations: Medical + Rx



~15,000 doses
through **Rx benefit**

>9,000 doses
through **medical benefit**

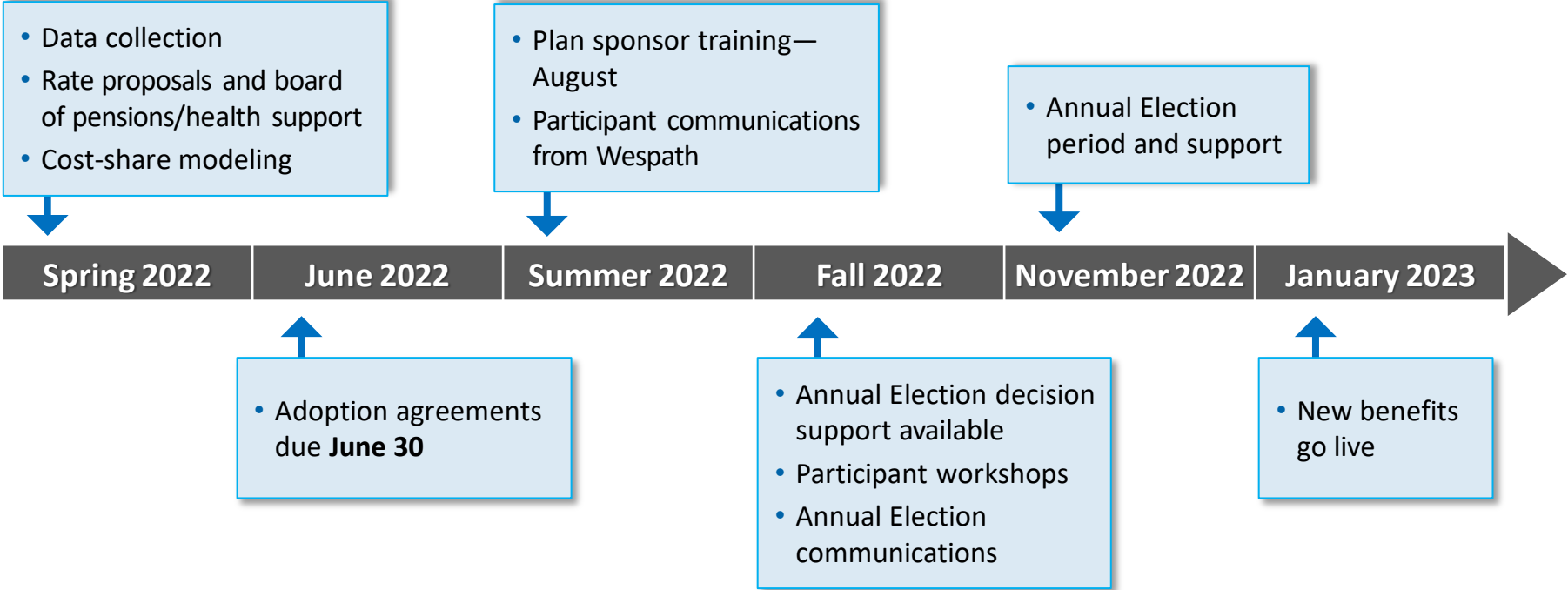
Does not include individuals
who were vaccinated outside
of insurance benefits

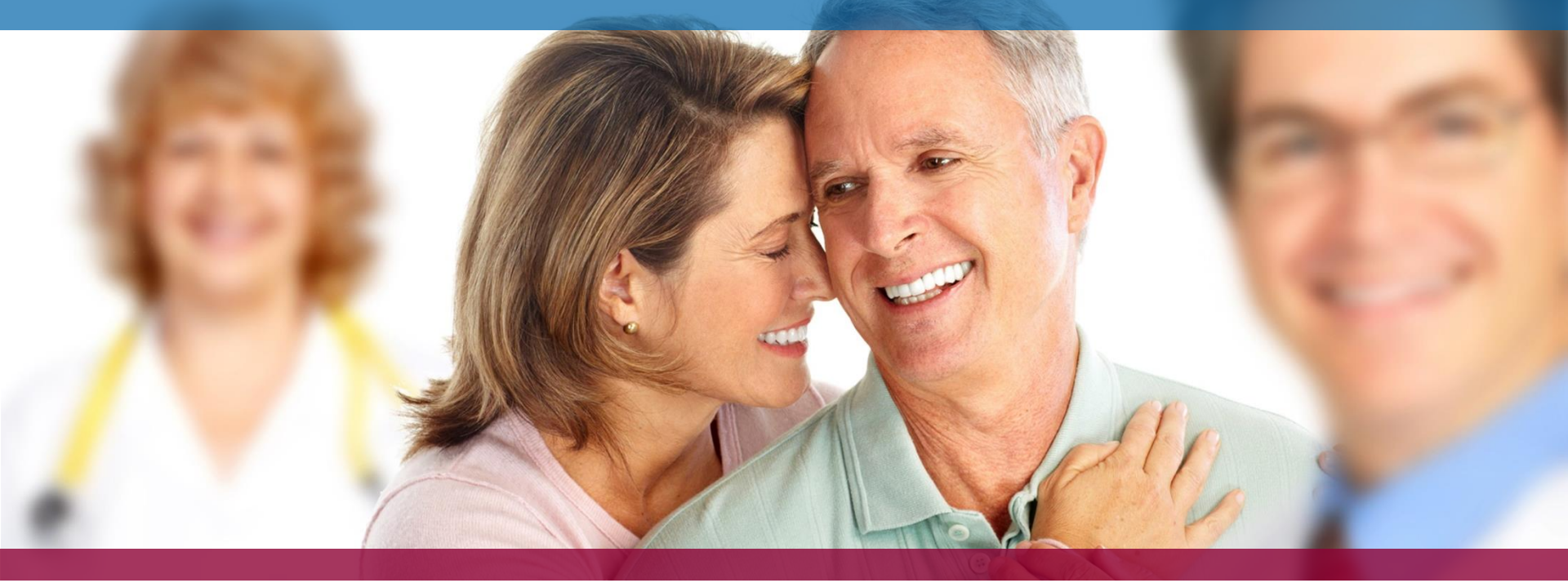
Wespath Benefits Plans Summary Report

- Available late Q2
- Includes other health-trends for comparison
 - Health account contributions (FSA, HSA)
 - Use of preventive and cost-effective care
 - Population health risk prevalence
 - Well-being program engagement
 - Top cost drivers (medical, Rx)



HealthFlex Implementation Timeline



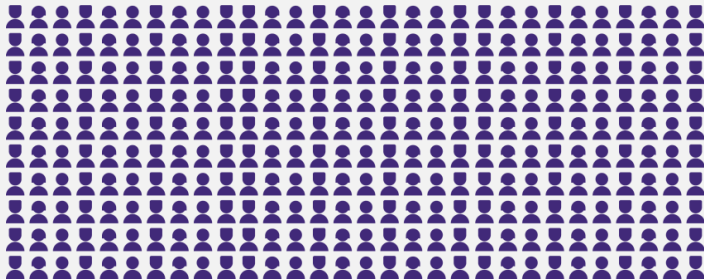


Serving Retiree Health Benefit Needs

Via Benefits in the UMC



33 plan sponsors (2012 – 2022)



Over 9,000 eligible members



Over 1,000 unique plans chosen



Over 100 different insurance carriers

Why Is Via Benefits Attractive?

Access to individual plans for retirees, with an option to provide **funding assistance**, aligns with individual and plan sponsor needs

Individual Needs

Choice

Flexibility

Plan Sponsor Needs

Cost Efficiency

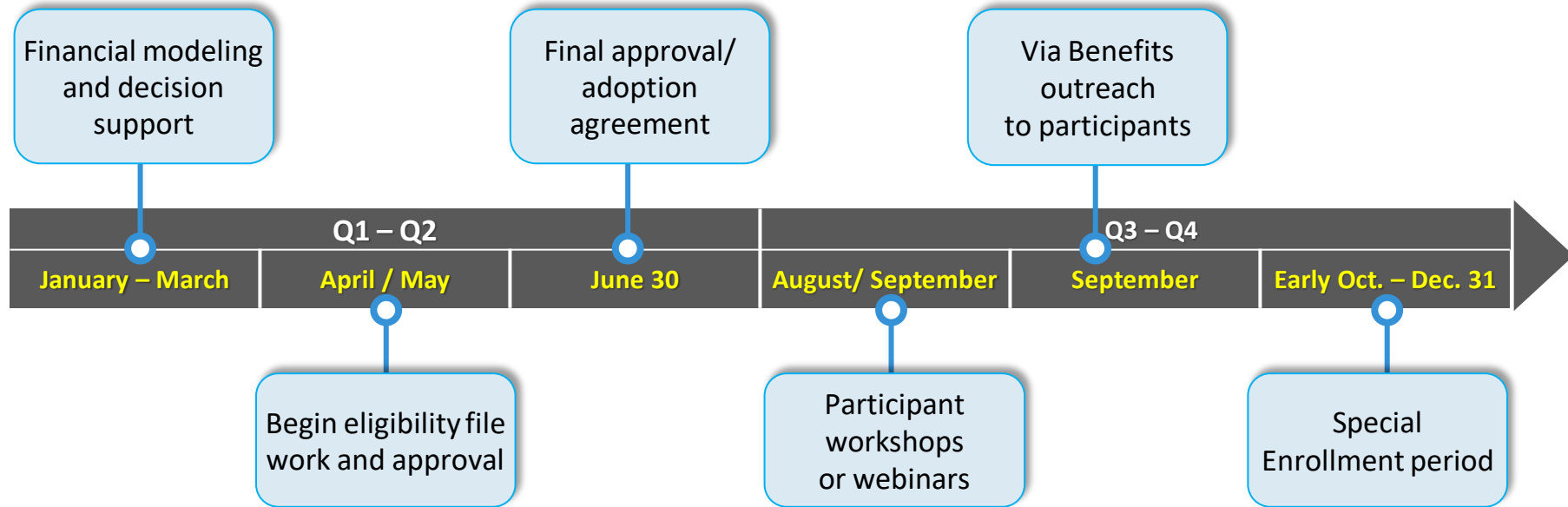
Sustainability



VIA BENEFITS



Via Benefits Implementation Timeline



Via Benefits HRA Offering—Roles and Responsibilities

Plan Sponsor

- Maintains HRA eligibility and contribution policies
- Sends data on eligibility and HRA funding to Wespath
- Funds HRAs with WTW*
- Handles appeals of claims denied by WTW*
- Hosts ongoing education sessions

Wespath

- Maintains eligibility and HRA data (Benefitsolver)
- Sends data to WTW
- Monitors WTW's performance
- Negotiates WTW fee arrangement
- Maintains SPD template and plan document

Via Benefits (WTW)

- Administers claims for reimbursements
- Bills Plan Sponsor for HRA funding
- Offers member customer service and guidance
- Provides enrollment and HRA reporting to Plan Sponsor
- Outreach to new retirees

* **WTW: Willis Towers Watson**

Via Benefits HRA Offering—Contractual Arrangement

- **Master Program Agreement (MPA)**
 - Signed in 2011 by Wespath and WTW (through their subsidiary, Extend Health)
 - Contains general and legal terms and conditions that apply to WTW's/Extend's services
 - Designed to work in conjunction with Statements of Work
- **Statements of Work (SOW)**
 - Signed by each plan sponsor, Wespath, and WTW
 - Plan sponsors adopt the program by signing an SOW
 - Contains a description of services provided and fees charged by WTW

To the extent there is a conflict between the MPA and an SOW, the SOW controls

Recent SOW Amendment

- 1. Revised preamble to update names—e.g., Wespath; Extend Health, Inc. to LLC**
- 2. Revised introductory paragraph to Schedule A to:**
 - Changed references from WTW to Extend
 - Clarified Wespath “supervises the sponsorship of” rather than “administers” the HRAs*
- 3. Revised compliance responsibility section to:**
 - Clarified that the plan sponsor, rather than Wespath, is responsible for ensuring the HRA* complies with applicable law
 - Deleted reference to ERISA (does not apply to church plans)
 - Changed a reference from WTW to Extend
- 4. Revised funding responsibility section to delete references to Wespath being jointly responsible for funding the HRAs***

*** More accurately reflects how the HRAs operate. Wespath does not administer the benefits, determine HRA eligibility or contributions, or play any role in funding**

#4—Funding Responsibility

- Concern raised about indemnification provision in the funding responsibility section
- Master agreement has mutual indemnification provisions that require notification of potential claims
- Plan sponsors handle all HRA appeals; participants required to exhaust appeal process before filing a lawsuit



Additional Wespath Support

Summary Plan Description Template

Standalone Plan Document

Policy template and compliance checklist—coming soon





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