



# Wespath

BENEFITS | INVESTMENTS



HEALTHFLEX EXCHANGE

## How Do I Choose My HealthFlex Plans?

a general agency of The United Methodist Church

## What Is Great About HealthFlex Exchange?

### Plan Options to Meet Your Unique Needs

Everyone's health care needs are different. What works for one individual may not be the best for a family or person with different medical or financial circumstances. With HealthFlex Exchange, you choose the HealthFlex plans that are best for you.

**You can select from:**



**6 Medical**



**3 Dental**



**3 Vision**

With flexibility to select the plans that best fit your budget and health care needs, and more choice over how to allocate your Premium Credit, HealthFlex Exchange puts you in control.



## Shop for Coverage With Your Premium Credit

Your annual conference or UMC employer will help pay your monthly premium costs for coverage with a Premium Credit to be used specifically for purchasing the HealthFlex plans you select. Your credit is applied to your plan premiums—offsetting *what you owe*.

### Premium Credit Example

	Monthly Premium Credit Amount	Monthly Premium	Difference
Pastor John	\$600	\$700	-\$100
1. HealthFlex bills plan sponsor <b>\$700/month</b> for Pastor John.			
2. Plan sponsor bills <b>Pastor John's church</b> \$700/month.			
3. Pastor John's church <b>withholds</b> \$100/month from his paycheck for additional premium costs.			

## ALEX Benefits Counselor

**ALEX is a tool to help you select the right plans.** The “benefits counselor” will ask a series of questions to help determine which plans may be the best fit for participants.

Use ALEX to:


- Estimate out-of-pocket costs, such as deductibles, co-payments or co-insurance
- Compare HealthFlex plans and which might cost the least overall
- Estimate health account contributions





To access ALEX, go to [wespath.org](https://wespath.org) and log into **HealthFlex/WebMD**.

### Medical Plan Comparisons

There are also important differences in how each type of HealthFlex plan covers some services:

	 <b>HSA Plans</b>		
Plan Feature	H1500	H2000	H3000
Health Account Employer Contribution	\$750 for 1 person \$1,500 for > 1 person	\$500 for 1 person \$1,000 for > 1 person	None
<b>Deductible</b> Participant pays all	\$1,500 per person \$3,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family
	If > 1 person is covered the family deductible always applies		
<b>Co-insurance</b> Participant pays part (Plan   Participants pays)	80%   20%	70%   30%	40%   60%
<b>Out-of-Pocket Max (OOP)</b> After this, plan pays all	\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$6,500 per person \$13,000 per family
<b>Office Visits</b>			
Doctor visit <b>before</b> deductible is met	Participant pays full discounted cost		
Doctor visit <b>after</b> deductible is met	Participant pays 20%	Participant pays 30%	Participant pays 60%
<b>Medical Services</b>			
Hospital stay, lab or x-ray <b>before</b> deductible	Participant pays full discounted cost		
Hospital stay, lab or x-ray <b>after</b> deductible	Participant pays 20%	Participant pays 30%	Participant pays 60%
Pharmacy	<b>After</b> deductible, participant pays copay or co-insurance	<b>After</b> deductible, participant pays copay or co-insurance	<b>After</b> deductible, participant pays 60%
Outpatient Counseling	Participant pays full discounted cost until deductible is met		
	then 20%	then 30%	then 60%

See *HealthFlex Plan Comparisons* for more benefit details by plan.

 <b>HRA Plans</b>		 <b>B1000</b>
<b>C2000</b>	<b>C3000</b>	<b>B1000</b>
\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 for > 1 person	None
\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family	\$1,000 per person \$2,000 per family
80%   20%	50%   50%	80%   20%
\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$5,000 per person \$10,000 per family
Participant pays full discounted cost		\$30 PCP*/ \$50 specialist
Participant pays 20%	Participant pays 50%	\$30 PCP*/ \$50 specialist
Participant pays full discounted cost		Participant pays full discounted cost
Participant pays 20%	Participant pays 50%	Participant pays 20%
Participant pays copay or co-insurance	Participant pays copay or co-insurance	Participant pays copay or co-insurance
No deductible		\$15
Participant pays 20%	Participant pays 50%	

\* PCP: Primary Care Provider



# Dental and Vision Plan Comparisons



Dental	Dental HMO	Passive PPO 2000	PPO
Preventive/Diagnostic Services Covered at 100%	✓	✓	✓
Coverage for basic and major restorative care, plus orthodontia up to age 19	✓ (Plus adult orthodontia)	✓	✓
Same benefits whether your dentist is in-network or not		✓	
More generous benefits if you see an in-network dentist <sup>1</sup>			✓
In-network benefits only	✓		
Annual maximum benefit	No benefit max; see charge schedule	\$2,000 <sup>2</sup>	\$2,000 <sup>2</sup> (in network) \$1,000 <sup>2</sup> (out of network)

Vision	Exam Core	Full Service	Premier
Basic eye exam for \$20	✓	✓	✓
Discount-only for glasses and contacts	✓		
Allowance toward glasses and/or contacts		\$160 <sup>3</sup>	\$200/year (each)

<sup>1</sup> HealthFlex uses the CIGNA Advantage Network for the PPO and Passive PPO. The HMO uses the Cigna Dental Care Access Network.

<sup>2</sup> Increases \$150/year for 3 subsequent years if you get regular preventive checkups.

<sup>3</sup> Glasses—frames every 24 months, lenses every 12 months or contacts every 12 months.

## How Do Health Accounts Work?

HSAs, HRAs and FSAs are all offered by HealthFlex. They share some similar traits, but have important differences. Learn more below.

	HealthFlex HSA	HealthFlex HRA	HealthFlex Health Care FSA
<b>Which Plans?</b>	H1500, H2000, H3000*	C2000, C3000	All
<b>How Funded?</b>	Plan sponsor and individual	Plan sponsor	Individual
<b>Earnings/Interest</b>	May earn tax-deferred interest or dividends	No interest	No interest
<b>Tax Implications**</b>	Triple tax advantage: 1. Contributions are not subject to federal income tax 2. HSA earnings accrue tax-free 3. HSA withdrawals, including investment earnings, are tax-free for eligible expenses	Plan sponsor contributions are excluded from your gross income and are not subject to federal income tax	Your contributions are excluded from gross income and are not subject to federal income tax
<b>Annual Funding Limit (2020)</b>	\$3,550 individual \$7,100 family	Determined by plan sponsor	\$2,700
<b>Carry-Over at Year-End</b>	Unlimited carry over	Unlimited carry over as long as you remain in HealthFlex (and through retirement)	\$500
<b>If You Retire</b>	Unused balance remains with you indefinitely regardless of UMC employment/appointment	Unused balance remains until exhausted	Eligible expenses through your last date of HealthFlex coverage  <b>Deadline to file claims:</b> 90 days after leaving HealthFlex
<b>If You Terminate UMC Employment or Waive HealthFlex</b>	Unused balance remains with you indefinitely regardless of UMC employment/appointment	Unused balance can be used for eligible expenses for up to 90 days after termination or waiver	Eligible expenses through your last date of HealthFlex coverage  <b>Deadline to file claims:</b> 90 days after leaving HealthFlex

\* H3000 has no plan sponsor contribution for HSA.

\*\* Please consult your tax adviser if you will soon be Medicare-eligible. There may be additional tax implications.

## Make Your 2020 HealthFlex Elections— October 30 through November 14, 2019

This is your only opportunity to select 2020 HealthFlex benefits, change who you'll cover and elect health account contributions. To make your elections, go to **wespath.org** and log into **HealthFlex/WebMD**.

- Use ALEX Benefits Counselor to estimate costs under each plan and explore your health account options
- Select your HealthFlex plans—medical, dental and vision
- Choose which eligible dependents to cover in 2020
- Contribute to health accounts for pre-tax savings in 2020 and to save for future health needs

If you don't make any elections, your current HealthFlex coverage will continue for 2020, you will default into a plan chosen by your plan sponsor. Any health account contributions you may be making in 2019 will not continue automatically into 2020. You must make these elections annually.

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After Annual Election, you can only change benefits, add or drop dependents, or make new FSA elections if you experience a qualifying "change of status" event, such as marriage, divorce, death of a spouse, birth/adoption of a child, or loss of spouse's health coverage.

If you have an HSA, you can change your HSA elections/contribution through November of that year, without a change of status event. However, you cannot reduce your contribution mid-year to an amount less than you have already contributed year-to-date.

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**1-800-851-2201**

**Wespath Health Team**

For questions about your  
HealthFlex benefits