



**Wespath**

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

Center for Health

# New! HealthFlex Exchange

## More Choice

### More Flexibility

With more options, select a HealthFlex plan that best fits *your* medical needs and budget.

### More Options

Choose from six HealthFlex medical plans paired with prescription drug plans, three dental plans and three vision plans.

### More Support

Use web-based and telephone support resources at no cost to help sort through the HealthFlex plan offerings and pick your best option.



### Same Health Plan Partners

- Medical\*: Blue Cross and Blue Shield of Illinois or UnitedHealthcare
- Pharmacy: OptumRx
- Behavioral health: United Behavioral Health
- Vision: VSP
- Dental: CIGNA

\*Conference choice

### Same Wellness Incentives

Continue earning HealthCash through Virgin Pulse for your activity, Blueprint for Wellness and Wellness Points; avoid paying a higher annual deductible by taking the HealthQuotient (HQ) each year.

### Same Provider Networks

No need to change doctors, hospitals and pharmacies—enjoy the same broad, nationwide networks as always.

### Same Award-Winning Wellness Programs

HealthFlex wellness resources continue: Virgin Pulse, WebMD health coaching and web portal, Blueprint for Wellness and more.

## Same HealthFlex Quality

### More Details to Come

HealthFlex Exchange information coming in late summer.

Plan to attend an informative workshop hosted by your annual conference this fall.

# HealthFlex Exchange At-a-Glance

HealthFlex Exchange helps The United Methodist Church continue providing affordable health benefits, while giving you more control.

**1 You choose your own HealthFlex plan, from numerous plan options.** By offering more choices, HealthFlex Exchange gives you more flexibility to select a plan that best fits your family size, health needs, budget and ability to handle unplanned medical expenses. You'll have six HealthFlex plan options—instead of one or two plans selected for you in past years. Some of the plans (“silver” or “bronze” plans) have lower monthly premiums but higher out-of-pocket costs for health services you actually use, while other plans (“gold” plans) carry lower out-of-pocket costs for services used but higher monthly premiums. The HealthFlex plans available include:

- A traditional *preferred provider organization (PPO)* plan with co-payments for office visits
- Two *consumer-driven health plans (CDHPs)* that allow you to use or save funds from a health reimbursement account (HRA)
- Three qualified *high-deductible health plans (HDHPs)\** giving you the option to also contribute to a Health Savings Account (HSA).

Select your plan during Annual Election (early November) through [wespath.org](http://wespath.org).

**2 You'll see a new approach to paying for your health plan.** Your annual conference or church will set aside a defined contribution (DC)—a fixed dollar amount to use toward monthly premiums for your health coverage. The DC will appear as a *credit toward purchase* when you select your plan during Annual Election, and will be applied to your HealthFlex premium each month.

- If you select a plan that costs *more per month than the DC amount*, your employer will have the additional prorated monthly amount deducted from your paycheck.
- If you select a plan that costs *less per month than the DC amount*, the leftover amount will be prorated monthly and credited to an HRA or HSA (depending on which medical plan you select) that you can use to pay for eligible out-of-pocket expenses.

Total Employee Cost	\$90.86*
Monthly	
Show Details	
Total Cost	\$928.86
Total Credit	\$838.00
Credit Used	\$838.00
Employer Contribution	
Credit Remaining	\$0.00
About You	>
Election Information	∨
MyChoice	
✓ Defined Contribution	\$-838.00
✓ Medical	\$820.00
✓ Additional Benefits	\$0.00
✓ Dental	\$44.00

**3 You'll have tools to help choose the best plan for your needs.** The Coverage Advisor tool will be available through WebMD in early fall, and the MyChoice tool will be available during Annual Election to provide guidance in making your choices. Provide detail (as much or as little as you wish) about your expected use of health services and your ability to cover unplanned expenses, and then receive guidance on selecting your HealthFlex plan. If you want additional support, you'll also be able to speak with a representative by phone to discuss your health and financial needs.

\* HealthFlex uses the term “high-deductible health plan” (HDHP) to describe its qualified plans that include a health savings account (HSA), rather than to describe actual deductible value. In some cases, the HDHP has a lower deductible than the consumer-driven health plan (CDHP).

## HealthFlex Exchange Is Not a Public Exchange

HealthFlex Exchange should not be confused with national and statewide Health Insurance Marketplaces (“exchanges”) associated with the Affordable Care Act (sometimes called “Obamacare”). Health Insurance Marketplaces provide access to individual health plans and are public exchanges administered by state or federal governments. These public exchanges are generally for people who do not have health coverage offered through their employer.

In contrast, HealthFlex Exchange is a HealthFlex group plan exclusively for clergy and lay employees of The United Methodist Church (UMC). HealthFlex Exchange is administered by Wespath Benefits and Investments’ Center for Health and offered by your annual conference or other UMC employer.