



To: HealthFlex Participants and church staff

I hope this letter finds you well.

Let me begin by saying I am grateful for the time and effort you put into managing your health benefits and wellness. Like most things in life the more we pay attention to it and actively participate in it, the better outcome we will experience. I am pleased to report that our conference continues to beat the national average for participation in the Blueprint for Wellness and Health Check programs. Last year 86% of our participants reaped the benefits of the Virgin Pulse program. Thank you for your hard work!

The purpose of my letter today is to make sure you are aware of the timeline for annual enrollment, understand the premium credit for 2024, notify you of changes to Health Savings Account (HSA) plans and provide links to additional resources to help you make the best decisions.

### **Annual Enrollment**

2024 Annual Enrollment will be November 1 – 16. If elections are not made, all medical, dental and vision plans will roll over. **I strongly encourage you to read this letter in detail and use the tools available to determine which plan is best for you.**

### **Premium Credit**

The premium credit is the total amount the church is mandated to pay toward health insurance for all full-time, appointed clergy. The annual amount for 2024 will be \$11,844 which is a slight decrease from 2023. The premium credit can be used toward any of the six medical plans. If you choose a plan with a higher premium, the difference is paid via salary deduction. If you choose a plan with a lower premium, the difference will be deposited into your health spending account or can be used to help purchase dental/vision coverage.

It has been the practice of the Conference Board of Pension and Health Benefits to tie the premium credit to a default plan. The board voted to change the default plan from a Health Reimbursement Account Plan (C2000) to a Health Savings Account Plan (H2500) for 2024. The word “default” does not imply you MUST choose this plan, it is merely the baseline for churches to pay as noted above. The board made this decision because of continued rising costs of premiums\*, high loss ratios due to significant claims, and a concern for the impact of rising costs at the local church level. \*Rates increased 11% from 2022 to 2023 and 14.4% from 2023 to 2024 for the North Texas Conference.

We all have a part to play in helping to mitigate these increases by participating in wellness education, benefits and programs like Blueprint for Wellness and Virgin Pulse. Most importantly make sure to remain current on preventive screenings and care. Ministry is extremely stressful work, and you need to be your best advocate for your health and well-being in the long term. <https://ntcumc.org/connectional-resources/wellness>

### **HSA Plans**

Wespath took a proactive approach and changed all HSA plan structures for 2024 based on early signals that the IRS would make changes to minimum deductibles mid-2023. As predicted, rates were changed and the new Wespath plans are compliant.

All 2024 plans and costs are on our website for review and comparison. Refer to our website often for valuable election tools, videos and support documents. <https://ntcumc.org/connectional-resources/health-insurance>. Choosing the right plan can not only save you money in the short term but helps keep insurance costs down for all conference participants in the long term.

### **Additional Resources**

*Webinars hosted by NTC with Wespath Benefit Educators:*

- October 4, 10-11am, HealthFlex Plans Overview, click [here](#) to register.
- October 19, 10-11am, Health Savings Account Plans, click [here](#) to register.

*Webinars hosted by Wespath Benefit Educators:*

- October 23, various times - targeted webinars for current HSA plan enrollees
- October 26, 1-2pm - Annual Election
- Late Oct/Early Nov – Prescriptions and General Q&A

*Links to register for webinars will be sent to all participants and listed on the NTC website as available.*

*Participants who register for a webinar will be sent the recording.*

ALEX Benefits Counselor is LIVE. Participants can use ALEX to estimate costs and receive a personalized recommendation for their 2024 HealthFlex elections. ALEX will remain available throughout Annual Enrollment and can be accessed multiple times at <https://www.myalex.com/healthflex/2024/northtexas>. Please do not hesitate to reach out to Sheila Hayes, [hayes@ntcumc.org](mailto:hayes@ntcumc.org), if you have any questions or concerns.

Sincerely,

*Christy Drenner*

Christy Drenner  
Director of the Center for Connectional Resources/Treasurer/Chief Benefits Officer  
Phone: (972) 526-5000  
Email: [drenner@ntcumc.org](mailto:drenner@ntcumc.org)