



Wespath

BENEFITS | INVESTMENTS



HEALTHFLEX

How Do I Choose My HealthFlex Plans?

a general agency of The United Methodist Church

What Is Great About HealthFlex?

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, you choose the HealthFlex plans that are best for you.

You can select from:



6 Medical



Up to 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 puts you in control.



Shop for Coverage With Your Premium Credit

Your annual conference or 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	\$700	\$800	-\$100

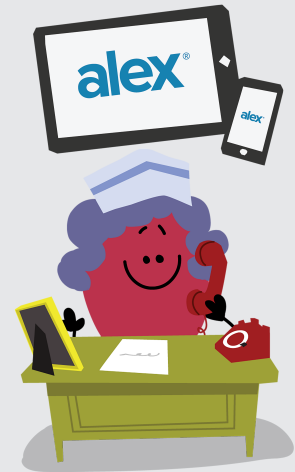
Pastor John's church or employer **withholds** \$100/month from his paycheck for additional premium costs.

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, log into BenefitsAccess.org, select the **Health** tab and then choose **Plan Details** at the top of the page. From mid September through the end of annual election on November 18, you also can look for a banner in Benefits Access that will direct you to ALEX..

Medical Plan Comparisons

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

HSA Plans			
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
In-network	Deductible 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		
	Co-insurance Participant pays part (Plan Participants pays)	80% 20%	70% 30%
Out-of-Pocket Max (OOP) After this, plan pays all	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$6,000 per person \$12,000 per family
Office Visits - All Preventive Visits are Covered at 100%			
Doctor visit before deductible is met	Participant pays full discounted cost		
Doctor visit after deductible is met	Plan pays 80%	Plan pays 70%	Plan pays 40%
Medical Services			
Hospital stay, lab or x-ray before deductible	Participant pays full discounted cost		
Hospital stay, lab or x-ray after deductible	Plan pays 80%	Plan pays 70%	Plan pays 40%
Pharmacy	After deductible, participant pays copay or co-insurance	After deductible, participant pays copay or co-insurance	After deductible, plan pays 40%
	Do not need to meet deductible if Rx is on the preventive drug list		
Outpatient Counseling	Participant pays full discounted cost until deductible is met		
	then plan pays 80%	then plan pays 70%	then plan pays 40%

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

Medical Plan Comparisons Continued

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

HRA Plans		B1000
C2000	C3000	B1000
\$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%
\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family
Participant pays full discounted cost		\$30 PCP*/ \$50 specialist
Plan pays 80%	Plan pays 50%	\$30 PCP*/ \$50 specialist
Participant pays full discounted cost		Participant pays full discounted cost
Plan pays 80%	Plan pays 50%	Plan pays 80%
Participant pays copay or co-insurance	Participant pays copay or co-insurance	Participant pays copay or co-insurance
No deductible		\$15
Plan pays 80%	Plan pays 50%	

* PCP: Primary Care Provider

Dental and Vision Plan Comparisons



Dental	Passive PPO 2000	PPO	Dental HMO
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 ¹		✓	
In-network benefits only, with narrower provider network			✓
Annual maximum benefit	\$2,000 ²	\$2,000 ² (in network) \$1,000 ² (out of network)	No benefit max; see charge schedule

Vision	Exam Core	Full Service	Premier
Basic eye exam for \$20	✓	✓	✓
Discount-only for glasses and contacts	✓		
Allowance toward glasses and/or contacts		\$160 ³	\$200/year ⁴ (each)

¹ HealthFlex uses the Cigna PPO Advantage network for the PPO and Passive PPO.

The Dental HMO uses the Cigna Dental Care Access Plus Network.

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

³ Glasses—frames and lenses—or contacts every 12 months.

⁴ The Premier plan allows for two pairs of glasses every 12 months, or one pair of glasses and contact lenses.

How Do Health Accounts Work?

Choosing a plan with a health account option may save you money on taxes and help you better manage your health care expenses. HSAs, HRAs and FSAs are all offered by HealthFlex. They share some similar traits, but have important differences.

	HealthFlex HSA	HealthFlex HRA	HealthFlex Health Care FSA
Which Plans?	H1500, H2000, H3000*	C2000, C3000	All
How Funded?	Plan sponsor and individual	Plan sponsor	Individual
Earnings/Interest	May earn tax-deferred investment earnings	None	None
Tax Implications**	Triple tax advantage: 1. Contributions are excluded from federal income tax 2. HSA earnings accrue tax-free 3. HSA withdrawals, including investment earnings, are tax-free for eligible expenses	1. Plan sponsor contributions are excluded from your gross income and are not subject to federal income tax 2. HRA withdrawals are tax-free for eligible expenses	1. Your contributions are excluded from gross income and are not subject to federal income tax 2. FSA withdrawals are tax-free for eligible expenses
Annual Funding Limit (2022)	\$3,650 individual \$7,300 family	Determined by plan sponsor	\$2,750
Carry-Over at Year-End	Unlimited carry over	Unlimited carry over as long as you remain in HealthFlex (and through retirement)	Thanks to new temporary flexibility, you can carry over all unused 2021 funds for use in 2022. You can carry over up to \$550 from 2022 for use in 2023.
If You Retire	Unused balance remains with you indefinitely regardless of employment/appointment	Unused balance remains until exhausted	Eligible expenses through your last date of HealthFlex coverage Deadline to file claims: 90 days after leaving HealthFlex
If You Terminate Employment or Waive HealthFlex	Unused balance remains with you indefinitely regardless of 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 Deadline to file claims: 90 days after leaving HealthFlex

* H3000 has no plan sponsor contribution for HSA unless there is excess premium credit.

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

Make Your 2022 HealthFlex Elections— November 3 through November 18, 2021

This is your only opportunity to select 2022 HealthFlex benefits, change who you'll cover and elect health account contributions. To make your elections for 2022, log into **BenefitsAccess.org** and click the link for **Annual Election** at the top of the page beginning November 3.

- 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 2022
- Contribute to health accounts for pre-tax savings in 2022 and to save for future health needs

If you don't make any elections, you will either remain in your current elections or default into the plan chosen by your plan sponsor. If you are making health account contributions in 2021, they will not continue into 2022. HSA contributions can be changed mid-year, but FSA contributions cannot.

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.



1-844-688-1375

Annual Election
Support Team

For questions about your
HealthFlex elections