

HealthFlex Annual Election

November 2 – November 17, 2016

Elections you make during this period will take effect January 1, 2017

Annual Election/Open Enrollment is your opportunity to:

- Enroll or waive coverage for yourself; add or remove an eligible child or spouse; waive coverage for eligible dependents on your HealthFlex plan. **The UMC of Greater NJ does not offer multiple plans or an FSA through HealthFlex. There are no elections to make online.**
- Lay employees – church must meet the 75% rule for lay employee enrollment and complete a Salary Paying Unit Sub-Adoption Agreement
- **NEW HIRES** – coverage available within the first 31 days of the date of hire; thereafter only at open enrollment.
- Contact the Insurance Administrator for a *HealthFlex Enrollment/Change Form*. insurance@gnjumc.org or (732) 359-1037
DO NOT ENROLL OR MAKE CHANGES TO YOUR PLAN ONLINE!

For general questions about your HealthFlex benefits, call the Health Team at Wespath Benefits & Investments – **1-800-851-2201**.

HealthFlex benefits information is online at www.wespath.org.

Annual Election for HealthFlex

Starts: **Wednesday, November 2, 2016 at 12:01 a.m., EDT**

Ends: **Thursday, November 17, 2016 at 4:00 p.m., EST**

HealthFlex enrollment/change forms must be PROCESSED no later than 4 p.m. November 17!

After November 17, 2016 changes for 2017 HEALTH coverage can only be made if you experience certain qualifying events, such as marriage, divorce, birth, adoption, death, or loss of a spouse's or eligible dependent's health coverage. Dependents losing eligibility, including divorced spouses, lose eligibility as a dependent in the plan at the end of month in which event occurs. *Continuation Coverage and Divorced Spouse coverage may be available.*

IT IS YOUR RESPONSIBILITY TO NOTIFY THE INSURANCE ADMINISTRATOR OF THESE EVENTS

A 60-DAY DEADLINE FOR NOTIFICATION APPLIES

New for 2017—Starts January 1

Obtain maintenance medications through Walgreens or Home Delivery.

For your convenience, you may fill 90-day maintenance prescriptions at a local Walgreens pharmacy or through the OptumRx Home Delivery (mail-order) service.

Behavioral health benefits change.

Behavioral health benefits will have the same in-network and out-of-network co-payments and/or deductible and co-insurance as your medical plan benefits. However, behavioral health *outpatient office visits* with an out-of-network provider will be covered at *in-network* levels up to a “reasonable and customary” amount. (See benefits booklets for details.)

OptumRx formulary changes.

Certain medications with no clear clinical advantage *will no longer be covered* if a comparable alternative is available, as part of the HealthFlex and OptumRx commitment to keeping costs lower. OptumRx will contact impacted participants directly about medications no longer covered.

New MDLIVE*

Telemedicine Services

Talk with a consulting physician 24/7, either through videoconferencing or by phone, when you can't get to your own provider but need a professional medical opinion and treatment or prescription quickly. Great for non-emergent acute conditions like cold/flu, skin concerns, sore throats and more.

* MDLIVE telemedicine and nurseline services do not replace the expertise of your personal physician or other primary care provider (PCP). Consult your PCP for more comprehensive diagnostics and guidance.

Nurseline* through your medical

carrier. When you aren't sure if you need to contact a physician, you can call the nurseline number on your medical ID card 24/7 with questions about symptoms, an injury or general health questions.

Virgin Pulse rewards changes.

Watch for upcoming communications on Virgin Pulse's streamlined approach to earning incentives.