



# Wespath

BENEFITS | INVESTMENTS



## HealthFlex Exchange

Choose Health Plans that Work for You

### HealthFlex Exchange Helps The UMC Continue Providing Affordable Health

HealthFlex Exchange is a Wespath product exclusively offered for United Methodist Church (UMC) plan sponsors and participants.

#### Robust Choice for All

**Options**

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

**Flexibility**

Select HealthFlex plans that best fit *your* family’s needs and budget.

**Support**

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



#### High-Quality Partners

**High-Quality Health Plan Partners**

- Medical: Blue Cross and Blue Shield of Illinois or UnitedHealthcare (*plan sponsor choice*)
- Pharmacy: OptumRx
- Vision: VSP
- Dental: CIGNA



**Award-Winning Well-Being Programs**

Be your best self with HealthFlex well-being resources: Virgin Pulse, WebMD health coaching and web portal, Blueprint for Wellness and more.

**Well-Being Incentives**

Earn PulseCash 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.



|                             |   |
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| <b>More Details to Come</b> | More HealthFlex Exchange information coming in late summer. Plan to attend an informative workshop hosted by your annual conference/employer this fall. |
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# HealthFlex Exchange At-a-Glance

## A New Approach to Paying for Your Health Plans

Your annual conference or employer will give you a fixed amount of money to use as a credit toward monthly premiums for your health coverage. You will see this credit when you select your plans, and it will be applied to your premium each month.

- If you select plans that cost more than your credit, your employer will have the additional amount deducted from your paycheck.
- If you select plans that cost less than your credit, you will not lose the leftover amount—it will be deposited in a health account that you can use to pay for eligible out-of-pocket expenses.

If you do not elect a medical plan, you will not receive the credit.



Wespath makes choosing a plan as easy as possible with participant support.

### Premium Credit Example

|             | Monthly Premium Credit Amount | Monthly Premium | Difference |
|-------------|-------------------------------|-----------------|------------|
| Pastor John | \$600                         | \$700           | -\$100     |
| Pastor Judy | \$600                         | \$500           | \$100      |

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

HealthFlex **deposits** \$100/month into Pastor Judy's health account.

## ALEX Benefits Counselor

### ALEX Is an Online Tool to Help Participants Select the Right Health Plan

The "benefits counselor" will ask a series of questions to help determine which plan may be the best fit. Use ALEX to:

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

ALEX is available starting in September!



**Please note:** ALEX recommendations are suggestions ONLY; participants can select any plan.