

May 15, 2020

HealthFlex Participants:

Effective January 1, 2021, Wespeth will transition into HealthFlex Exchange. This new model helps us continue to provide affordable health while offering additional services. The Board of Pension and Health Benefits worked diligently to obtain the most favorable coverage for current and future HealthFlex participants. While the Board understands this is a more complex model and unlike any coverage offered in the past, the Board ultimately decided to move into the HealthFlex Exchange through Wespeth after an extensive search of the most optimal plans for GNJ participants. This was achieved with the guidance of the Willis Towers Watson consultants.

HealthFlex Exchange, also known as a Private Exchange, will continue to offer the benefits you have today, which include the same BlueCross Blue Shield Network, prescription drug coverage and behavioral health benefits. The well-being programs will include WebMD, Virgin Pulse, NutriSavings and more. The Blueprint for Wellness and the HealthQuotient will also remain a part of this network.

During Annual Election (open enrollment) for 2021 (typically the first two weeks in November) participants will have the option of selecting from six unique healthcare plans, three dental plans and three vision plans. It is important to note that the HealthFlex plan we are participating in 2020 will continue to be an option for 2021.

As a result of moving into the HealthFlex Exchange with three dental options, for **HealthFlex participants only**, who are currently enrolled in the Guardian dental network, will now have the option of selecting from one of the three dental plans within the Exchange. You will **no longer** have access to the Guardian Dental Network as of January 1, 2021. More information will be provided in future correspondence.

To get participants acclimated to the 2021 changes, we are providing a short YouTube video provided by Wespeth, a brochure and other HealthFlex Exchange materials on the GNJ website. We will continue to add information periodically throughout the next few months. Please visit **www.gnjumc.org/health-insurance/**. **For questions, please contact Alexa Taylor, Insurance and Benefits Services Manager.**

Blessings,

Rev. William B. Wilson, Sr.
Chair, Conference Board of Pension and Health Benefits