

HealthFlex Exchange Annual Election

October 28 – November 12, 2020

Elections you make during this period will take effect January 1, 2021

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. **NEW for 2021 – HealthFlex Exchange will offer multiple plans and FSA. Participants must make elections online at HealthFlex Web/MD.**
- 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 Benefits Assistant for questions regarding the 2021 plan changes at insurance@gnjumc.org or (732) 359-1036

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

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

Annual Election for HealthFlex Exchange

Starts: **Wednesday, October 28, 2020**

Ends: **Thursday, November 12, 2020**

Participants may choose from six medical, three dental, and three vision plans. Further details are located on the Conference website at <https://www.gnjumc.org/healthflexexchange/>

After November 12, 2020 changes for 2021 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.*