



UNITED METHODISTS OF GREATER NEW JERSEY

HealthFlex Exchange Presentation Questions & Answers as of Oct 2020

Medical

Q: How do I understand the deductibles, coinsurance and copays associated with each medical plan?

A: Please refer to the plan comparison chart that can be found here <https://www.gnjumc.org/resource/healthflex-plan-comparison/>. It details each plan and the design associated with each.

Q: Is the current B1000 plan different than the 2021 B1000 plan?

A: The plan design is the same. However, you will not receive new monies into your HRA in 2021 if you remain enrolled in the B1000 in 2021.

Q: Is there someone we can speak with that can review our medical spending/history to help us determine which plan would be cost effective?

A: Yes, contact the HealthTeam (1-800-851-2201). At the first prompt select #2, and at second prompt select #0. Alternatively, contact Blue Cross Blue Shield of IL for assistance (phone number is listed on back of your BCBS card).

Q: How are addiction/recovery resources covered?

A: Please refer to the plan comparison chart that can be found here <https://www.gnjumc.org/resource/healthflex-plan-comparison/>. It details each plan and the design associated with each.

Q: We enrolled in GNJ coverage in July. We won't be required to pay the penalty for not taking the Health Quotient, will we?

A: Wespeth provides additional time for new enrollees to complete the Health Assessment. Be sure to complete it to receive deductible credit for next year.

Q: How do we know the discounted amount to pay for doctor's visits?

A: If you have seen your doctor under the current B1000 plan, your explanation of benefits from Blue Cross Blue Shield should show what the discounted amount is for that visit. You will receive this information from BCBS as a confidential document or you can visit <https://www.webmd.com/> to log in and verify. You may also contact the doctor to find out what the negotiated rate is – most know this amount. You can also access the OptumRx pricing tool that will help you in pricing prescription drug costs also here <https://www.gnjumc.org/resource/optum-rx-pricing-tool-for-pharmaceuticals/>.

Q: Can you explain the difference between a copay and coinsurance.

A: A copay is a fixed amount you pay when using certain services. Coinsurance is a percentage of the charges for which you are responsible.

Health Accounts

Q: What's the difference between an HRA and HSA?

A: The Health Savings Account (HSA) and Health Reimbursement Account (HRA) do work differently. In general, you can only participate in the HRA if you are enrolled in an HRA medical plan and the HSA if you are enrolled in an HSA medical plan. <https://www.gnjumc.org/healthflexexchange/>.



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In the HSA, you may make additional pre-tax contributions over and above what the plan may contribute. You cannot make personal contributions into the HRA.

Q: If we choose our current B1000 plan, do we still have the WageWorks HRA card?

A: You may utilize the HRA card with WageWorks until the balance is depleted. No new monies will be placed on the card in 2021 if you remain enrolled in the B1000.

Q: If I have an HSA from a prior employer, can I consolidate into my new HSA vs. keeping two separate accounts?

A: Yes, you can. You will find a rollover form on the gnjumc.org website <https://www.gnjumc.org/benefits-overview/open-enrollment/>.

Q: If I choose HSA in 2021, what happens to my WageWorks HRA card balance?

A: You may continue to use your HRA card until the balance is depleted. This will allow you to begin to build a balance in your HSA.

Q: Is the premium credit different than the amount deposited in the HRA (or HSA) by the plan?

A: Yes, several of the medical plans including contributions from the plan (Only the H3000 and B1000 do not). If you do not use all of your premium credit, the remaining balance will be deposited equally each month into your health account.

Q: If you retire with money in your health account, do you lose it?

A: No. As long as you remained enrolled in the plan, you can continue to use your account balance until it is depleted.

Q: The HRA and HSA can be used in the next year moving forward, but it doesn't appear that the FSA can be. Is that correct?

A: Yes, it is. Healthcare FSA balances can only roll over if the balance is \$550 or less. HRA and HSA balances continue to be available on the card for your use. Dependent care balances never roll over.

Q: To enroll in an HSA plan with GNJ, does a spouse also need to enroll in an HSA with their employer?

A: No, they do not. They may be covered under your plan with GNJ if you choose.

Premiums

Q: Do we still pay the 2% on salary as listed on the clergy compensation form?

A: Yes, you will still pay the 2% of salary as you do today. Depending on the medical plan you choose, you may receive premium credit to apply toward the purchase of dental or vision coverage.

Q: What happens if I still have premium credit after purchasing dental and vision coverage?

A: The remaining premium credit will be deposited into your health account on a monthly basis.

Q: What is the amount that will be offered in premium credit to us so we have a target amount to not exceed?

A: The Conference fully subsidizes the B1000 medical plan except for \$1 on the family premium. If you choose any other medical plan, you will have a premium credit that you can use toward the purchase of dental and/or vision coverage.

<https://www.gnjumc.org/resource/healthflex-exchange-plan-monthly-rates/>.

Mission and Resource Center

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Q: Does the church and conference pay the premiums for dental and vision, like it does for medical?

A: If you choose a medical plan other than the B1000, you will have a premium credit toward the purchase of dental or vision coverage.

Q: Can I use current funds I have on my WageWorks HRA card to pay for cost of dental and vision premiums monthly?

A: You cannot. Dental and vision premiums can be paid with available premium credit or will be deducted from your paycheck.

Q: Can laity buy into the B1000 for the actual monthly cost?

A: Laity can enroll (meeting participation guidelines) but must pay the full church blended rate.

Dental

Q: How do I know which dental network to choose when accessing the cigna.com website?

A: You will select Cigna Dental Care Access if you are looking for DMO dentists or Total Cigna DPPO for PPO dentists.

Selecting A Plan

Q: If we choose Family coverage for medical, can we then choose participant-only coverage for dental and vision?

A: Yes, you can.

Q: What happens if our one dependent child ages out from coverage eligibility part way through 2021? Do the premium credits change at that point?

A: Yes, your monthly premium credit would be adjusted as of the date of the change.

Q: Is this enrollment choice we are making now for one year? When can we make changes?

A: Yes, the choice you make now will be effective January 1, 2021, and carry forward until January 1, 2022.

Local Church

Q: Each church or organization currently pays \$15,000 per year to the Conference for insurance. Does that pay the full cost of the premiums for all plans?

A: Yes, the church's blended rate does not change based on the medical plan you choose.

Q: Can the church cover dental and vision premiums for a covered individual?

A: We prefer that the church not add anything beyond the premium credit—it affects the overall consumerism of the model, and the GNJ premium credit is already very generous.

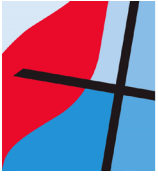
Q: Will there be a training event for church administrators or finance managers?

A: Yes, a recorded message will be sent to the local churches that explain the billing process.

Other

Q: I am covered as laity and have not received a packet mail to home yet.

A: Please contact Veronika Varga vvarga@gnjumc.org at the conference office to get another packet.

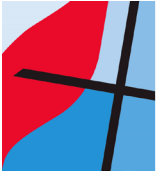


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Q: If I have Medicare Part A, are there any plans you should not choose?

A: Even if you are enrolled in Medicare Part A, all medical plans are an option for you. However, if you are enrolled in Medicare, you won't be able to participate in the Health Savings Account.



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Q: Will our special needs adult still be covered?

A: Eligibility rules have not changed, so if they are covered today, they will continue to be, assuming that they continue to meet eligibility requirements.

Q: Is there a recorded presentation available that I may view?

A: Yes, on the gnjumc.org website under HealthFlex Exchange. PLEASE PROVIDE THE SPECIFIC LINK.

Q: Where on the GNJ website can I find more information?

A: Yes, please visit: www.gnjumc.org/benefits-overview/open-enrollment/

Q: Where can I find the link to the Alex site?

A: It can be found on the HealthFlex/WebMD website via wespath.org. LINK.

Q: Alex is recommending a plan different than what I thought I should enroll in.

A: The Alex tool is just a recommended plan – you can select another plan when you enroll.