



United Methodists of Greater New Jersey



Wespath

BENEFITS | INVESTMENTS

Active Health Benefits Updates for 2022

Opening Prayer

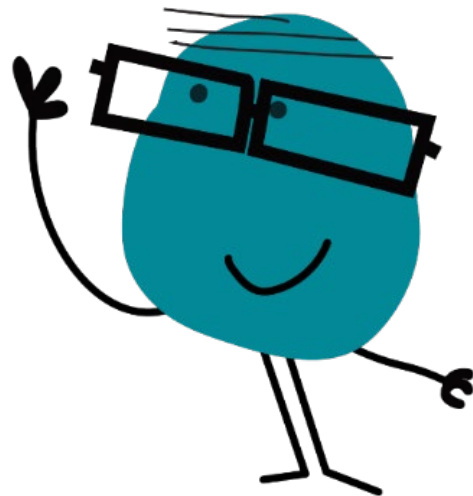
Rev. William B. Wilson
Outgoing Board of Pensions Chair
Greater New Jersey Annual Conference



Highlights of Changes for 2022

For HealthFlex active (not Medicare) plan:

- Premium credit for 2022 has changed
- Default plan has changed to the C2000 with HRA plan
- **Everyone should plan to re-enroll** for the 2022 plan year



2022 HealthFlex Plans

	HSA Plans			HRA Plans		B1000
	H1500	H2000	H3000	C2000	C3000	B1000
Health Account Contributions	\$750/\$1,500	\$500/\$1,000	None	\$1,000/\$2,000	\$250/\$500	None
Deductible You pay all	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$3,000/\$6,000	\$1,000/\$2,000
	If > 1 person is covered the family deductible always applies					
Co-insurance Plan pays You pay	80% 20%	70% 30%	40% 60%	80% 20%	50% 50%	80% 20%
Office Visit Co-pay <small>(BH, PCP, Specialist)</small>	N/A	N/A	N/A	N/A	N/A	\$15/\$30/\$50
Out-of-Pocket Max (OOP)	\$5,000/\$10,000	\$5,000/\$10,000	\$6,000/\$12,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000
Pharmacy Highlights	Generics: \$10 (30 day); \$25 (90 day) after deductible; Preferred brand 30% after deductible		60% after deductible	Generics: \$10 (30 day); \$25 (90 day) Preferred brand: 30%		Generics: \$10-\$25 Pref brand: 30%

2022 HealthFlex Plans—Existing/New Default




	HRA Plan – New Default	B1000 Plan – Current Default
	C2000	B1000
Health Account Contributions	\$1,000/\$2,000	None
Deductible You pay all	\$2,000/\$4,000	\$1,000/\$2,000
Co-insurance Plan pays You pay	80% 20%	80% 20%
Office Visit Co-pay <small>(BH, PCP, Specialist)</small>	N/A	\$15/\$30/\$50
Out-of-Pocket Max (OOP)	\$5,000/ \$10,000	\$5,000/ \$10,000
Pharmacy Highlights	Generics: \$10 (30 day); \$25 (90 day) Preferred brand: 30%	Generics: \$10-\$25 Pref brand: 30%

Health Reimbursement Account (HRA) contribution offsets higher deductible of C2000 and effectively reduces the out of pocket maximum.




Major differences with C2000:

- (1) deductible/coinsurance for office visits, urgent care, and ER
- (2) Coinsurance (no deductible) for behavioral health visits

Plan Similarities

	 HSA Plans	 HRA Plans	 B1000
Access the doctor or provider of your choice , without a referral	✓	✓	✓
Full access to the nationwide Blue PPO network	✓	✓	✓
Access to all OptumRx Premium Formulary medications	✓	✓	✓
Coverage for the same medical services and prescription drugs	✓	✓	✓
Wellness exams and preventive screenings covered at 100%	✓	✓	✓

Plan Similarities and Differences

	 HSA Plans	 HRA Plans	 B1000
Doctor, Urgent Care and ER Visits: Fixed co-payment			✓
Doctor, Urgent Care and ER Visits: Co-insurance after deductible is met	✓	✓	
Pharmacy: Co-payment or co-insurance before deductible is met		✓	✓
Pharmacy: Co-payment or co-insurance after deductible is met (some preventive medications not subject to deductible)	✓		
Mental Health Outpatient Counseling Fixed co-payment (does not apply to deductible)			✓
Mental Health Counseling: Co-insurance <i>before</i> deductible is met (does not apply to deductible)		✓	
Mental Health Counseling: Co-insurance <i>after</i> deductible is met	✓		
Family Deductible always applies if >1 person covered	✓		

What is the Premium Credit?

- Fixed amount paid by Greater New Jersey to offset Health Flex premium
 - **Does not change if different plan is selected**
- If a plan that exceeds the premium credit is chosen, the additional premium is *deducted from pay*
- Leftover Credit after premiums is deposited into participant's HRA* or HSA* depending on plan selected
 - C2000 and C3000: HRA
 - H1500, H2000, H3000: HSA



* HRA: health reimbursement account; HSA: health savings account

2022 Premium Credit

Premium Credit by Tier	Current Monthly Credit	2022 Monthly Credit
Participant Only	\$828	\$707
Participant + 1	\$1,573	\$1,341
Participant + 2 or more (family)	\$2,152	\$1,837

The 2022 premium credit = 88% of the cost of the C2000 plan for all tiers.

Your 2022 Monthly Premium Cost By Medical Plan

Monthly Rates by Tier	H1500 with HSA	H2000 with HSA	H3000 with HSA	C2000 with HRA	C3000 with HRA	B1000
Participant Only	\$75	\$1	(\$90)	\$96	(\$8)	\$129
Participant + 1	\$145	\$6	(\$169)	\$183	(\$13)	\$247
Participant + 2 or more (family)	\$196	\$5	(\$232)	\$250	(\$19)	\$337

Negative numbers (green) represent amount deposited into HRA/HSA each month. Positive numbers (black) represent amount withheld from pay each month.

Your 2022 Monthly Premium by Dental Plan

Monthly Rates by Tier	PPO	Passive PPO 2000	Dental HMO
Participant Only	\$40	\$49	\$14
Participant + 1	\$80	\$98	\$26
Participant + 2 or more (family)	\$121	\$147	\$45

Excess premium credit is used to pay dental/vision premiums first; remaining excess is deposited into a health account



Your 2022 Monthly Premium by Vision Plan

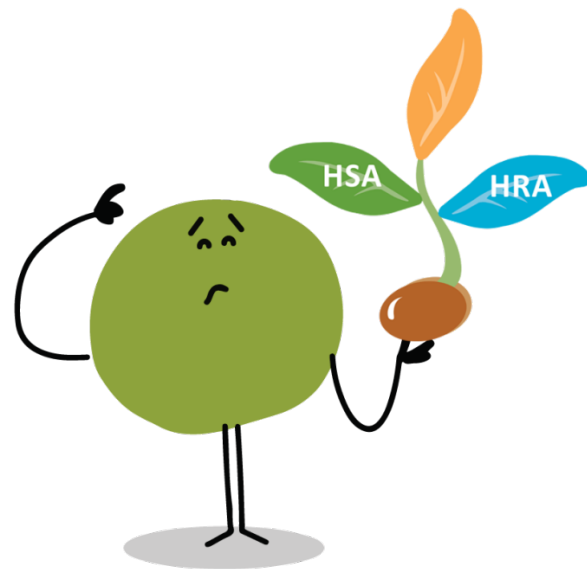
Monthly Rates by Tier	Exam Core	Full Service	Premier Vision
Participant Only	\$0.00	\$7.96	\$14.16
Participant + 1	\$0.00	\$12.86	\$22.94
Participant + 2 or more (family)	\$0.00	\$20.34	\$36.38

Excess premium credit is used to pay dental/vision premiums first; remaining excess is deposited into a health account



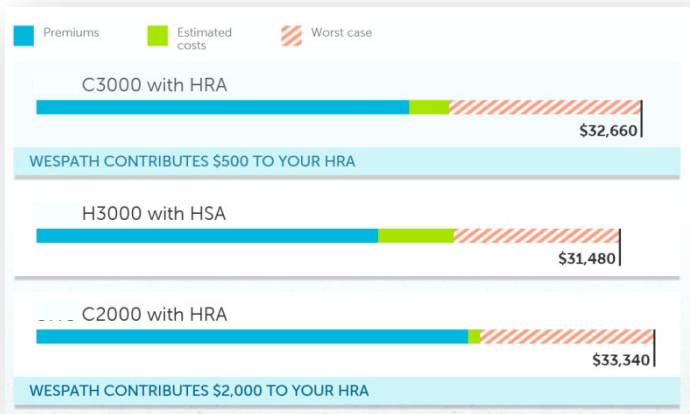
Choosing a Medical Plan in 2022

- Remaining in the same plan will cost more each month out of pocket or result in a lower health account contribution
- Use ALEX Benefits Counselor and the OptumRx Pricing Tool during AE to consider other plan options



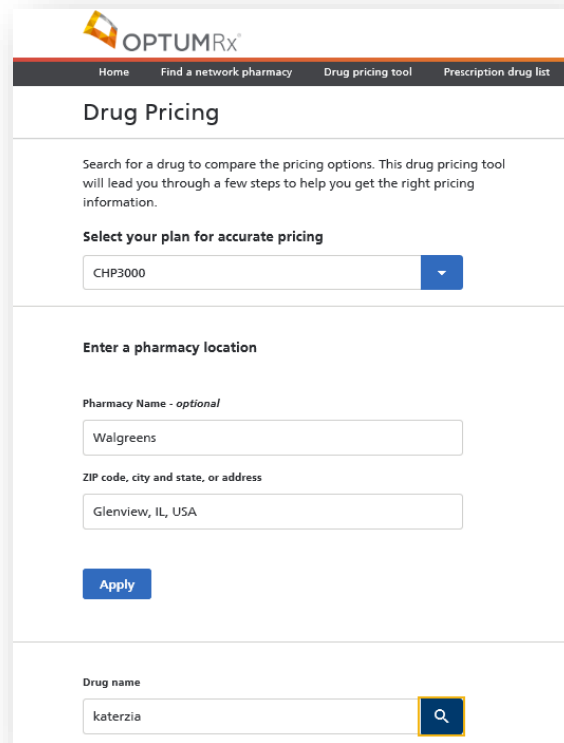
Let ALEX[®] Help You Compare Plans

- ALEX[®] “crunches” the numbers:
premium, credit, and estimated out of pocket costs
- Compares side by side and recommends the plan with
the lowest estimated net cost for you



OptumRx Drug Pricing Tool

- Enter your medications and pharmacy information
- Receiving pricing estimates for your prescriptions under each of the different plan designs.
 - Compare B1000 and HRA plans (same cost) to HSA plans (different costs)
- Help inform your decision about choosing an HSA plan or how much to set aside in your health account

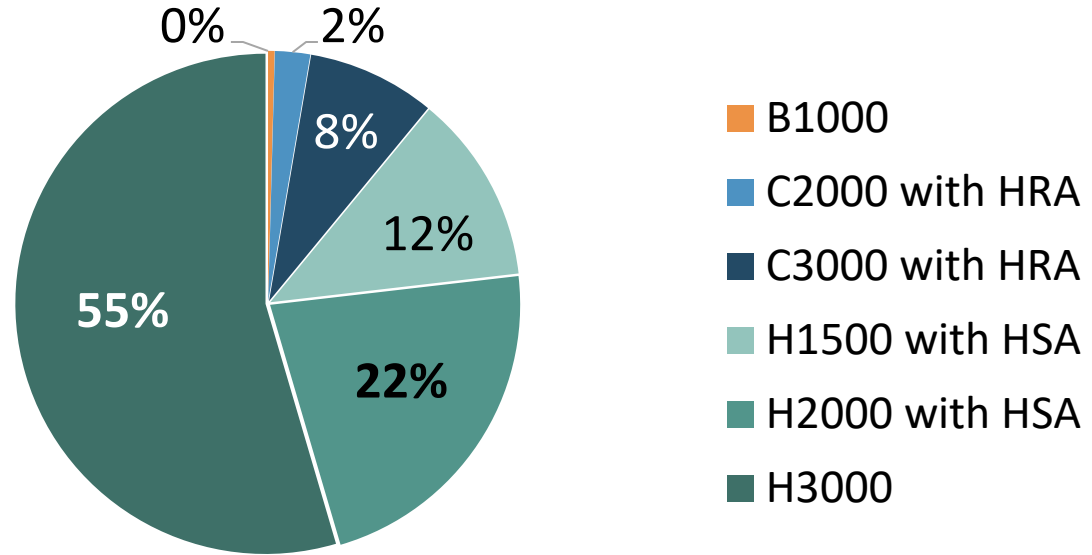


The screenshot shows the OptumRx Drug Pricing Tool interface. At the top, there is a navigation bar with links: Home, Find a network pharmacy, Drug pricing tool (active), and Prescription drug list. Below the navigation bar, the title "Drug Pricing" is displayed. The main content area contains the following elements:

- A search bar with the text "Search for a drug to compare the pricing options. This drug pricing tool will lead you through a few steps to help you get the right pricing information."
- A section titled "Select your plan for accurate pricing" with a dropdown menu showing "CHP3000".
- A section titled "Enter a pharmacy location" with two input fields: "Pharmacy Name - optional" (containing "Walgreens") and "ZIP code, city and state, or address" (containing "Glenview, IL, USA").
- An "Apply" button.
- A section titled "Drug name" with an input field containing "katerzia" and a search icon.

Actual 2021 Lowest Cost Plan Projections

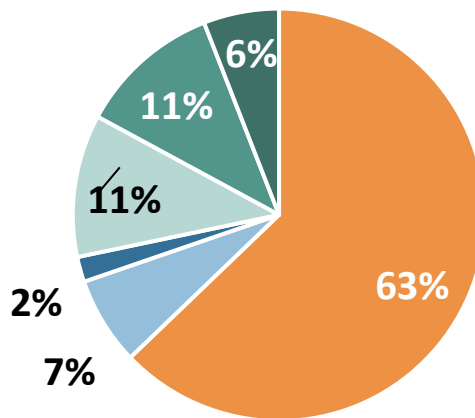
Based on actual 2019 claims costs and 2021 premiums + plan designs for all GNJ participants, most GNJ participants are not enrolled in the lowest net cost plan



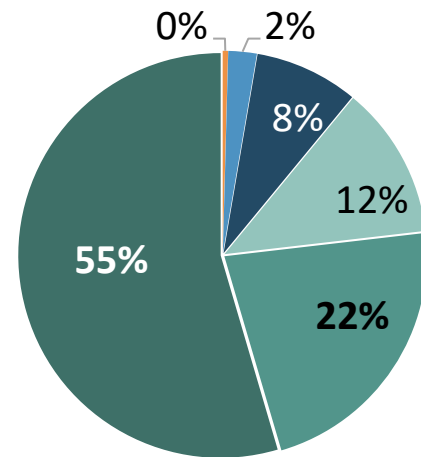
Actual Lowest Cost Plan Projections

Considering premium, health accounts, and net out of pocket estimates, most GNJ participants are not enrolled in the lowest net cost plan for them

2021 Actual Enrollment



2021 Projected Lowest Net Cost

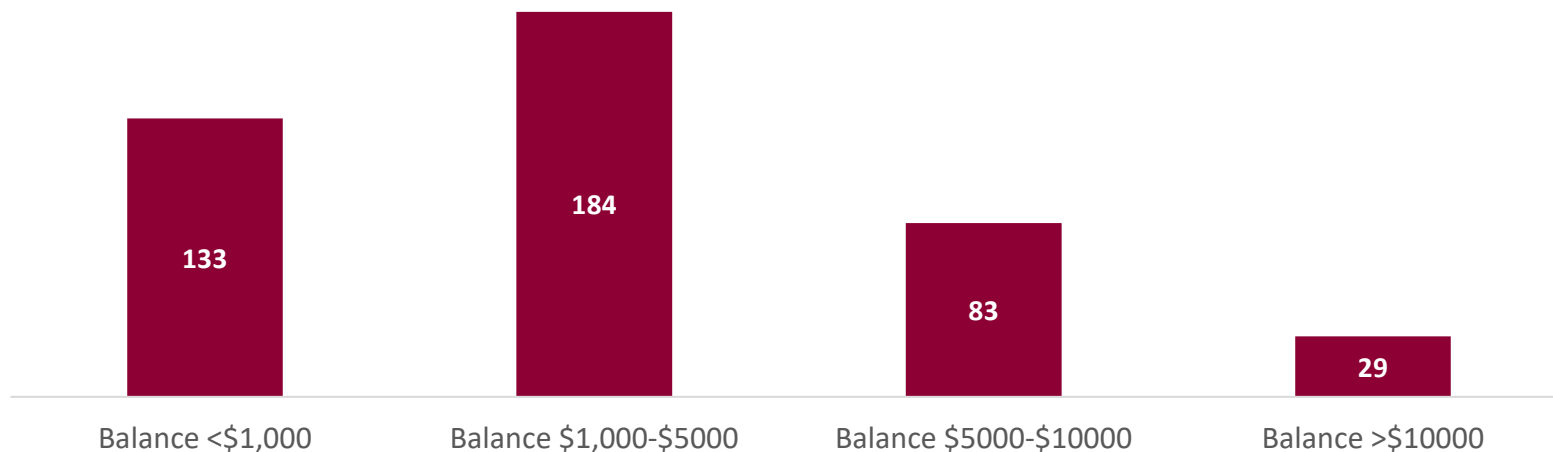


■ B1000 ■ C2000 ■ C3000 ■ H1500 ■ H2000 ■ H3000

*Based on actual 2019 claims for all GNJ participants and 2021 plan design/premium/premium credit

Don't Forget to Consider Leftover HRA Dollars

- Many GNJ participants have significant HRA balances accumulated due to past generous HRA contributions



As of January 2021

Unique Circumstances for HSA Plans

- When contributing to an HSA
 - HRA and health care FSA become “limited-use” for that year until a minimum level of out-of-pocket expenses are reached
 - Limited-use = dental and vision expenses only
 - Minimum to convert to full-use (medical, Rx): \$1400 individual/\$2,800 family in 2021 and 2022
 - Please consider this if enrolling in an HSA plan with an HRA balance or a health care FSA



Education Focus for Next Annual Election

Weigh the Full Cost and Value of Plans

- Share of monthly **premium** after premium credit
- Any health account **funding included** plus additional tax savings available
- Out-of-pocket **cost share**—deductible, coinsurance, copayments, out of pocket maximum
- **Wellness programs and preventive services** included at 100% for all plans



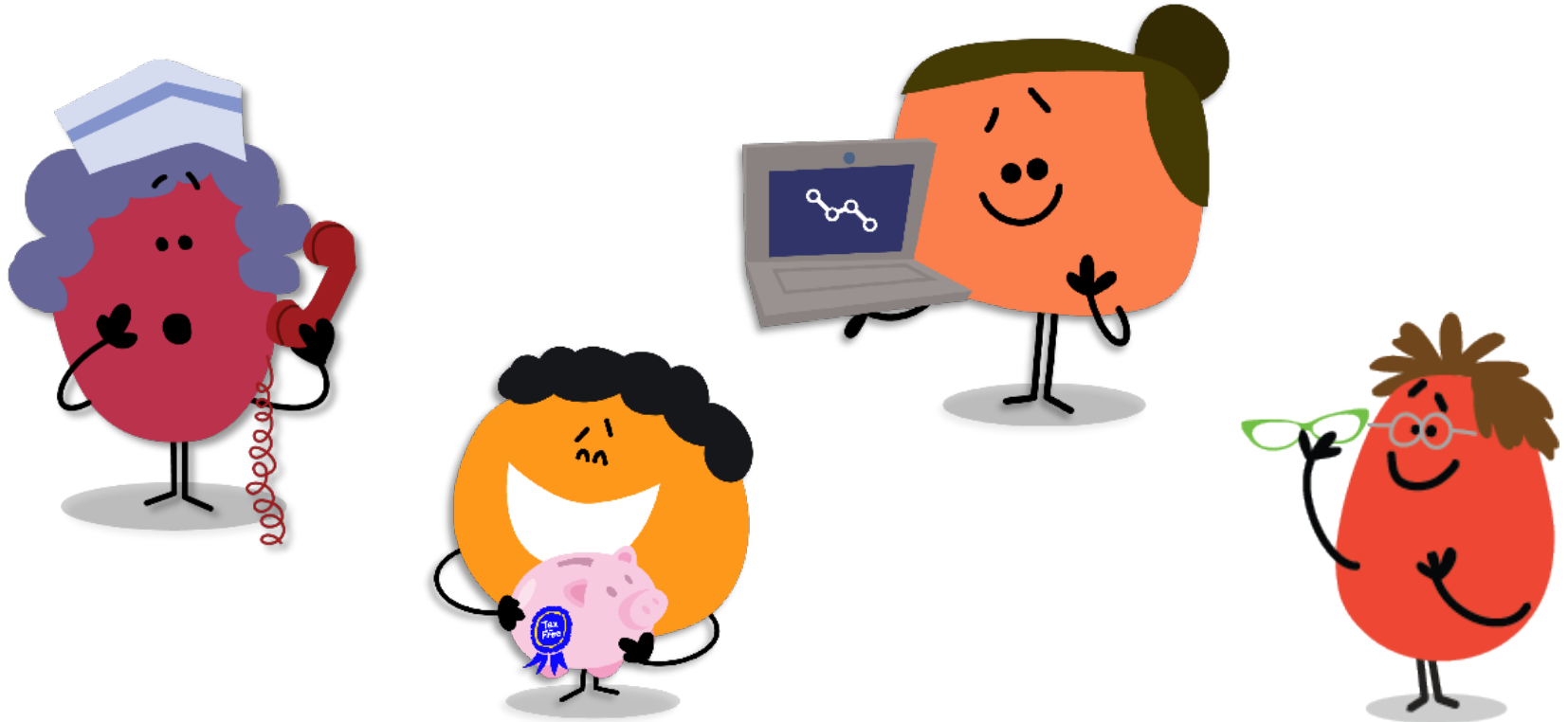
Getting Ready for Annual Election



Take Action!

- Evaluate your health care costs for the last year or two (premium + out of pocket + health accounts)
- Consider other coverages you didn't select, like tax advantaged accounts and dental/vision
- Plan to use ALEX to estimate your net out of pocket costs for each plan option
- Will you experience an event this year?
 - Turning 65
 - Marriage/Birth of a Child

Questions?





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