



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.



**More Details
to Come**

More HealthFlex Exchange information coming in late summer.
Plan to attend an informative workshop hosted by your annual conference/employer this fall.

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.