



# 2024 New HEALTHFLEX Plan









## Why HealthFlex?



1. To align WOC healthcare programs with other UM Conferences under Wespath HealthFlex consortium.
2. Larger Risk Pool and Underwriting Experience to better manage and share in premium costs.
3. Funding Arrangement shift from Self-Funded to Fully Insured, places risk on Carrier vs. WOC.
4. Greater healthcare program services and efficiencies powered by enrollment automation, embedded wellness programs, communication and engagement platforms, and a dedicated customer service call center.
5. More healthcare options to choose from to meet individuals and family budgetary needs.

## What's Changing?

Plan Policy	Current	New
<b>Mandatory Enrollment</b>	<p>Required:</p> <ul style="list-style-type: none"> <li>• ¾ and FT – Full Member, Provisional Member, and Associate Member.</li> <li>• FT – Local Pastor</li> </ul> <p>Waive/Decline Enrollment:</p> <ul style="list-style-type: none"> <li>• Must have coverage through another employer, former employer, or certain government coverage, e.g., Medicaid, TRICARE, CHAMPUS, and other veterans' coverage.</li> </ul>	No Change.
<b>Optional Enrollment</b>	<p>Subject to DS and Local Church Approval:</p> <ul style="list-style-type: none"> <li>• ½ - Full Member, Provisional Member, and Associate Member.</li> <li>• ½ and ¾ - Local Pastor</li> </ul> <p>Conference and District Staff:</p> <ul style="list-style-type: none"> <li>• FT 32 hours or more per week</li> <li>• May waive or decline coverage.</li> </ul>	<p><b>½ - Full, Provisional, and Assoc Members and ½ - ¾ Local Pastors:</b></p> <ul style="list-style-type: none"> <li>• <b>Ineligible to enroll in HealthFlex.</b></li> <li>• <b>Other non-HealthFlex healthcare arrangements are subject to DS and Church approval.</b></li> <li>• <b><u>Existing participants will “grandfather” into HealthFlex until 2025 (more details to come).</u></b></li> </ul> <p>Conference and District Staff:</p> <ul style="list-style-type: none"> <li>• <b>FT 30 hours or more per week</b></li> <li>• No Change.</li> </ul>


<b>Plan Design</b>	1 Plan Option (bundled): Medical, Dental and Vision together.	<b>6 Plan Options</b> (unbundled): Medical coverage with or without Dental or Vision coverage (s).
<b>Plan Default</b>	You have the option to enroll or waive coverage.	If you do not enroll, but fall under a mandatory enrollment category, your benefit plan elections will default to: <ul style="list-style-type: none"> <li>• <b>HSA5000</b></li> <li>• <b>No Dental</b></li> <li>• <b>Eye Exam Only</b></li> </ul>
<b>Open Enrollment or Annual Election Period</b>	Passive Open Enrollment - benefits can rollover to the next calendar year, unless there is a change in family-size, or you choose to decline coverage.	Each year, eligible participants must either elect or waive Benefit Options for the following Plan Year.
<b>Healthcare Plans</b>	<b>Current</b>	<b>New</b>
	Anthem <ul style="list-style-type: none"> <li>• HSA/HRA3500</li> </ul>	No Medical Carrier Change, but 6 plan options: <ul style="list-style-type: none"> <li>• 3 HSA: H2000, H2500, and H5000</li> <li>• 2 HRA: C2000 and C3000</li> <li>• 1 PPO: B1000</li> </ul>
	Delta Dental, no opt out option. <ul style="list-style-type: none"> <li>• 1 PPO</li> </ul>	3 <b>Cigna</b> Dental Plans or Opt Out <ul style="list-style-type: none"> <li>• 2 PPOs and 1 HMO</li> </ul>
	VSP, no opt out or buy-up option.	No Carrier Change, but <b>2 buy-up options</b> : <ul style="list-style-type: none"> <li>• An "exam only" vision benefit is included with all medical Benefit Options.</li> <li>• Participants may opt out of "exam only" to buy-up VSP "Full Service" or "Premiere" plan options.</li> </ul>
	Anthem	<b>Replaced by Optum/RX administered through Anthem.</b>
	Anthem – Subject to deductible and co-insurance.  Ohio Health/EAP – 6 Free Visits	Anthem – covered expense and may be subject to deductible and co-insurance depending on plan selection.  Ohio Health/EAP – 6 Free Visits <b>Optum/EAP</b> – 8 Free Visits <b>MDLive</b> – Behavioral Health – No Cap. No Cost.

	<p>Wellworks Biometric - \$100 per year</p> <p>Virgina Pulse – Up to \$170 cash rewards per year</p>	<p><b>Replaced by Quest Blueprint for Wellness:</b></p> <ul style="list-style-type: none"> <li>• Biometric - \$100 per year</li> </ul> <p><b>Virgin Pulse:</b></p> <ul style="list-style-type: none"> <li>• Pulse Cash - \$160 per year</li> <li>• Pulse Credits - \$150 per year</li> </ul> <p><b>Omada:</b></p> <ul style="list-style-type: none"> <li>• Chronic disease prevention and Diabetes Dease Management.</li> </ul> <p><b>Weight Watchers:</b></p> <ul style="list-style-type: none"> <li>• 50% off membership fees.</li> </ul> <p><b>Health Check Online Questionnaire:</b></p> <ul style="list-style-type: none"> <li>• <u><a href="#">You and your spouse must complete by August 31, 2024, to avoid a higher deductible in 2025.</a></u></li> </ul>
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	<p>Conference Benefits:</p> <ul style="list-style-type: none"> <li>• 2 Staff Members</li> </ul>	<p><b>Shared support by Quantum Health:</b></p> <ul style="list-style-type: none"> <li>• Dedicated Customer Service Team</li> </ul>
	<p>Christian Family Credit Union</p> <p>Employer Contribution:</p> <ul style="list-style-type: none"> <li>• \$1000 per year Single</li> <li>• \$2000 per year Fam 2 – 3</li> </ul> <p>Employee Contributed – Yes, up to IRS limitations.</p> <p><b>Existing HSA Balances:</b></p> <ul style="list-style-type: none"> <li>• You can leave at CFCU and spend down your account balance.</li> <li>• Or you can rollover your HSA fund balance to the new Health Equity vendor.</li> </ul>	<p><b>Replaced by Health Equity</b></p> <p>Employer Contribution:</p> <ul style="list-style-type: none"> <li>• \$0 per year Single</li> <li>• \$0 per year Fam 2 – 3</li> </ul> <p>Employee Contribution – Yes, up to IRS limitations.</p> <p><b>HealthFlex Premium Credits:</b> If you elect benefit options less than the “premium credit, the excess premium credit will be deposited into your HSA or HRA Health Equity Account.</p>
<p><b>HealthFlex Premium Credit</b></p> <p><a href="https://youtu.be/6XRuF_pZeYE">https://youtu.be/6XRuF_pZeYE</a></p>	<p>Not applicable but similar to the premiums shares of Single, Fam2, and Fam3 tiers.</p>	<p><b>HealthFlex Premium Credit:</b></p> <ul style="list-style-type: none"> <li>• Is a fixed amount allocated to you based on your family-tier or size that functions as a “credit” toward the overall premium cost of the plan(s) selected. Credit can be applied to medical, dental, and vision plans.</li> <li>• If your plan elections exceed the “premium credit,” the remaining contribution will be deducted on a pre-tax basis from your paycheck.</li> <li>• If your plan elections are less than the “premium credit,” the excess premium credit will be deposited into your HSA or HRA.</li> </ul>

## Understanding Your HealthFlex Premium Credit

**Multiple Plan Options**  
6 Medical/Rx • 3 Dental • 3 Vision Options




**Higher premiums,**  
**Lower out-of-pocket**




**Lower premiums,**  
**Higher out-of-pocket**

**Participants “Shop” for Plan with “Credit”**  
(Premium Credit)




**More premium owed**




**Less premiums owed**

Premium costs offset by “credit” (fixed premium credit)



PREMIUM > CREDIT → Participant contributes additional \$ monthly

\$
\$
\$





PREMIUM < CREDIT → Participant receives extra \$ in a health account monthly

\$
\$
\$

## How Much Will It Cost?

Contributor Share	Current	New
<b>Conference/Churches</b>	Monthly: <ul style="list-style-type: none"> <li>• Single = \$944</li> <li>• Fam2 = \$1969</li> <li>• Fam3 = \$2585</li> </ul>	<b>No Change, same rates as 2023.</b> <ul style="list-style-type: none"> <li>• Employer contributions are used to help fund the HealthFlex Premium Credit.</li> </ul>
<b>You/HealthFlex Participant</b>	Monthly: <ul style="list-style-type: none"> <li>• Single = \$141</li> <li>• Fam2 = \$294</li> <li>• Fam3 = \$386</li> </ul>	Your Monthly Share: <ul style="list-style-type: none"> <li>• <b>Will depend on your benefit plan(s) elections (information coming soon!).</b></li> </ul>

**EXAMPLE:**

	Monthly Credit Amount	Monthly Medical Premium	Difference
 <b>John</b>	<b>\$700</b>	<b>\$800</b>	<b>-\$100</b>
 <b>Pastor Judy</b>	<b>\$700</b>	<b>\$600</b>	<b>\$100</b>

Premium (plan choice) more than allocated credit
You owe MORE
Additional monthly cost is deducted from your paycheck (if applicable)

or

Premium (plan choice) Less than allocated Credit
You owe NOTHING
Remaining monthly Premium Credit balance is applied to your HRA or HSA (if applicable; depending on plan selected)

**More details to come on September 5:**

- **HealthFlex Premium Credit fixed amounts.**
- **Cost of 6-Health, 3-Dental, and 2-Vision Plans.**
- **Summary Plan Descriptions.**
- Resources and decision tools for Medicare-aged working clergy.
- Zoom link invitations for Education Training Sessions

### Education Training Sessions

DATES	TIME	LOCATION
09/11, Monday	1 – 2 PM	Zoom
09/12, Tuesday	2 – 3 PM	Conference Office

09/14, Thursday	10 – 11 AM	Zoom
09/14, Thursday	5 – 6 PM	Zoom