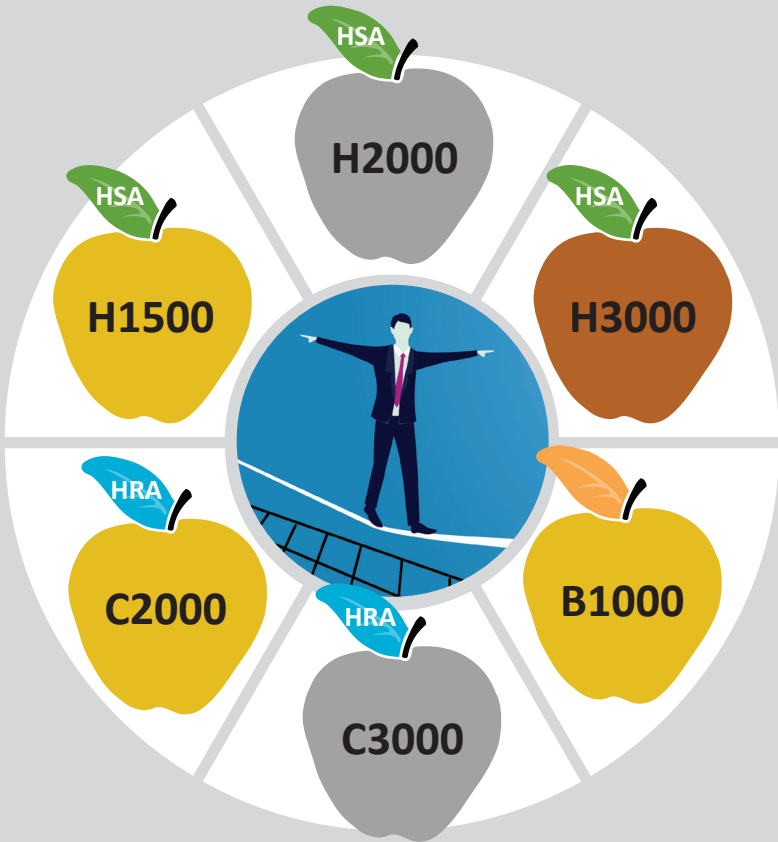




# Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



HEALTHFLEX EXCHANGE

## How Do I Choose a Health Plan?

# HealthFlex Exchange

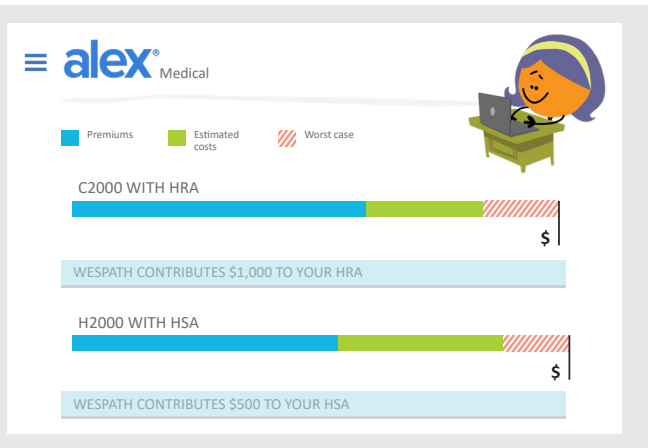
*Health insurance offers a safety net to limit how much injury or illness can cost you. It also helps you pay for the care needed to maintain health.*

You have six plan options available, so you can choose the value and peace of mind that best fit your needs. Wespath provides tools to help you make the best plan decision for you.

## Tools to Help You Choose a Plan

If you're like us, you want benefits simplified. With ALEX Benefits Counselor, you receive a recommendation of which plan may cost you the least. All you need to do is enter your family size and anticipated health care needs and you'll see a side-by-side comparison of how the plans stack-up.

Here's an example:

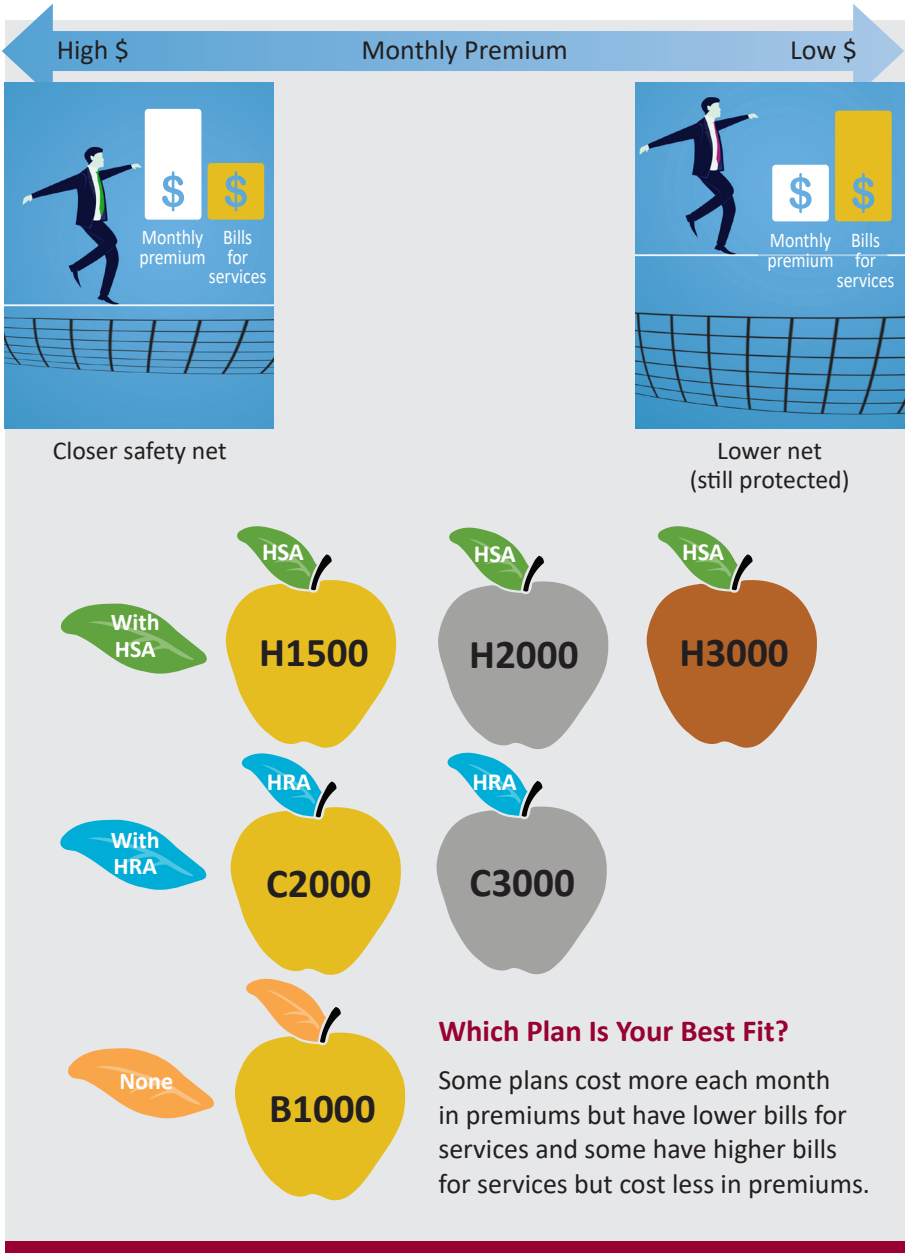


Don't forget to consider your vision or dental coverage and your Premium Credit amount provided by your conference/employer (contact your Benefits Office if you need this figure).

After consulting with ALEX, you will be ready to select your plans during Annual Election!

ALEX can be found on the [Wespath.org/HealthFlex/WebMD](https://Wespath.org/HealthFlex/WebMD) web page under Consumer Tools.

# The Plans



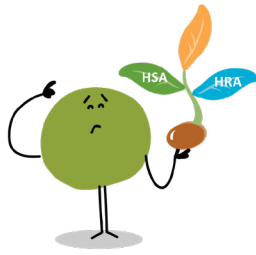
# How Do They Work?



## Plan Comparisons

	HSA Plans		
	H1500	H2000	H3000
Health Account Employer Contribution	\$750 for 1 person \$1,500 for > 1 person	\$500 for 1 person \$1,000 for > 1 person	None
Deductible* You pay all	\$1,500 per person \$3,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family
If > 1 person is covered the family deductible always applies →			
Co-insurance You pay part (Plan pays   You pay)	80%   20%	70%   30%	40%   60%
Out-of-Pocket Max (OOP) After this, plan pays all	\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$6,500 per person \$13,000 per family
For office visits			
Doctor visit before deductible is met	You pay full discounted cost →		
Doctor visit after deductible is met	You pay 20%	You pay 30%	You pay 60%
For medical services			
Hospital stay, lab or x-ray before deductible	You pay full discounted cost →		
Hospital, lab or x-ray after deductible	You pay 20%	You pay 30%	You pay 60%
Pharmacy	After deductible, you pay copay or co-insurance	After deductible, you pay copay or co-insurance	After deductible, you pay 60%
Outpatient Counseling	You pay full discounted cost until deductible →		
	then 20%	then 30%	then 60%

## HOW DO I CHOOSE A HEALTH PLAN?

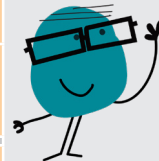


Alex says:

"Don't forget you can use your health accounts to pay for your share of any expenses."

HRA Plans		B1000
C2000	C3000	B1000
\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 for > 1 person	None
\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family	\$1,000 per person \$2,000 per family
80%   20%	50%   50%	80%   20%
\$6,000 per person \$12,000 per family	\$6,500 per person \$13,000 per family	\$5,000 per person \$10,000 per family
For office visits (cont.)		
		\$30 PCP/\$50 specialist
You pay 20%	You pay 50%	\$30 PCP/\$50 specialist
For medical services (cont.)		
You pay 20%	You pay 50%	You pay 20%
You pay copay or co-insurance	You pay copay or co-insurance	You pay copay or co-insurance
You pay 20%	You pay 50%	\$15
No deductible needed		




Plan Comparisons



Alex says:

"I have all this information online, too. And so does your Benefits Office."

# How Do They Work? (continued)

Plan Comparisons			
	HSA Plans	HRA Plans	B1000
<b>Preventive Services</b> (in-network covered at 100%)	●	●	●
<b>Out-of-Pocket Maximum</b> (includes deductible, co-payments, and co-insurance for medical, behavioral health and pharmacy; does not include dental/vision)	●	●	●
<b>Inpatient/Outpatient Medical Services</b> After you pay deductible, then plan co-insurance helps pay costs	●	●	●
<b>Broad, Nation-Wide Networks</b> and drug formularies	●	●	●
<b>Doctor, Urgent Care, and ER Visits—</b> Fixed co-payment			●
<b>Doctor, Urgent Care, and ER Visits—</b> Co-insurance after deductible is met	●	●	
<b>Pharmacy</b> Co-payment or co-insurance <i>before</i> deductible is met		●	●
<b>Pharmacy</b> Co-payment or co-insurance <i>after</i> deductible is met	●		
<b>Mental Health Outpatient Counseling</b> —Fixed co-payment			●
<b>Mental Health Counseling—</b> Co-insurance <i>before</i> deductible is met		●	
<b>Mental Health Counseling—</b> Co-insurance <i>after</i> deductible is met	●		



You pay all

You pay part

Plan pays all

Deductible

Co-insurance

OOP Max

You can use  
HSA, HRA or FSA \$

Co-payments may apply *before* or *after*  
you have met the deductible



## Glossary

<b>Co-insurance</b>	Percentage of health care expense paid by participant and/or HealthFlex plan
<b>Co-payment</b>	Fixed dollar amount individual pays for some health care services
<b>Deductible</b>	Amount the participant pays in full before the plan begins paying co-insurance (Eligible wellness and preventive services are covered 100% and not subject to the deductible; does not include co-payments)
<b>FSA</b>	Flexible spending account (two types—healthcare and dependent care)
<b>HRA</b>	Health reimbursement account
<b>HSA</b>	Health savings account
<b>Out-of-Pocket Max (OOP)</b>	Maximum amount the individual or family pays for covered medical, pharmacy and behavioral health expenses (does not include dental/vision)
<b>Premium</b>	Your monthly (or annual) health plan payment

# Take Notes

*Log in to HealthFlex/WebMD from the **wespath.org** website starting October 31, 2018.*

What ALEX recommended for me:

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What my monthly cost would be (factoring in premium credit from my employer):

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Additional considerations such as vision and dental coverage:

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Other plans that looked good to me:

*(Remember, while some plans may cost you more per month, they may have features that are a better value for you. If you are comfortable using savings as a method to offset some of the out-of-pocket costs of health care, plans with lower monthly cost, but higher deductibles may fit your safety net comfort level.)*

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Notes to remember when entering my plan choice in the HealthFlex/ WebMD website during Annual Election:

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Don't forget to make your elections—October 31 through November 15. Start at **wespath.org**.

Recommendations from ALEX are simply the first step!