Wespath

BENEFITS | INVESTMENTS

Center for Health

HEALTHFLEX

Guide to Accessing Your HealthFlex Benefits

a general agency of The United Methodist Church

Welcome to HealthFlex

HealthFlex*—offered through the Center for Health—is an integrated, wellness-driven health program focused on you. Just as John Wesley encouraged healthy living, HealthFlex supports participants like you to improve the quality of your health. HealthFlex is more than just a health insurance plan—it's a comprehensive approach to healthier living.

This guide can make it easy to access HealthFlex-related resources and to make informed use of health care services available through HealthFlex. Many of these resources are available to you and your family (if covered by HealthFlex) at no additional cost or at a low out-of-pocket cost.

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Health Team

For questions about your HealthFlex benefits contact the Wespath Benefits and Investments (Wespath) Health Team at **1-800-851-2201**.

Health Team representatives are available **Monday through Friday, 8 a.m. to 6 p.m., Central time**.

If you need help logging into the HealthFlex/WebMD website, contact WebMD at **1-866-302-5742**.

**HealthFlex Exchange is part of HealthFlex and includes all the benefits outlined in this guide.*

HealthFlex/WebMD Website—
Your Portal to Information About Health and HealthFlex

Almost all of the information you need about HealthFlex plans and services can be accessed through the HealthFlex/WebMD website. Go to Wespath's website at **wespath.org** and select "**HealthFlex/WebMD**" under "**Account Login**" to begin logging in. *(Follow the login instructions in the right column.)*

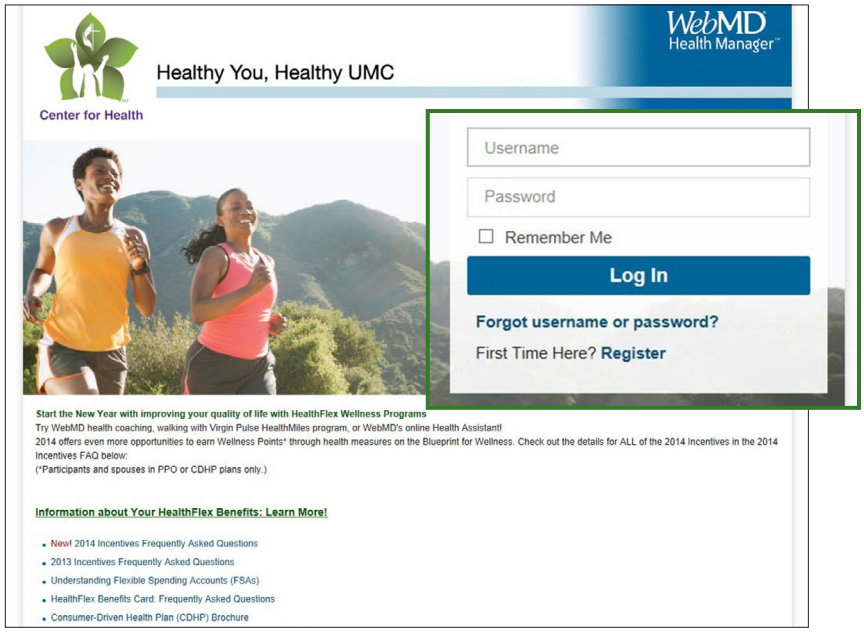
You must already be enrolled in HealthFlex to access the HealthFlex/WebMD website. If you have questions about your enrollment in HealthFlex, please contact your plan sponsor (typically your conference office or human resources department).

Visiting the HealthFlex/WebMD website is the easiest way to stay up-to-date on information about HealthFlex. On the website, you can:

- access details about HealthFlex benefits and wellness programs,
- calculate your out-of-pocket costs for medical services or prescription drugs,
- make benefit elections, and
- learn about health conditions.

Make the HealthFlex/WebMD website your first stop for answers to all your health-related questions. Visit the website regularly for updated announcements about relevant health topics and HealthFlex benefits and programs.

The HealthFlex/WebMD website offers extensive health information and direct links to websites for the HealthFlex vendors that provide your medical, pharmacy, behavioral health and other benefits, including Blue Cross and Blue Shield of Illinois (BCBSIL) or UnitedHealthcare (UHC), OptumRx (formerly Catamaran) and United Behavioral Health.



How to Log Into HealthFlex/WebMD

Follow these steps to log into the HealthFlex/WebMD website—your portal to health information, resources, benefit summaries and websites of HealthFlex vendor partners. You can use any Internet-accessible computer.

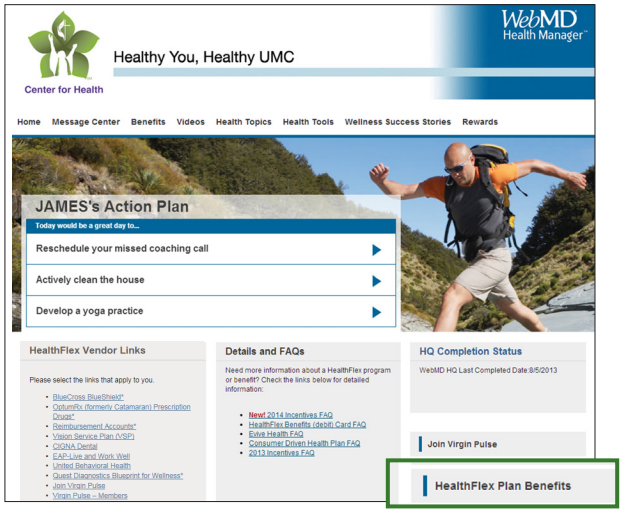
1. Type **wespath.org** into your browser. This will take you to Wespath's home page.
2. Click on "**Account Login**" at the top of the page and select "**HealthFlex/WebMD**." This will take you to the WebMD login page.
3. Enter your **username** and **password**. (If this is your first time on the website, click on "**First Time Here? Register**" to create a username and password. Follow the steps outlined on the WebMD registration page.)

If you need help logging in, contact WebMD at **1-866-302-5742**.

Learning About Your Benefit Details

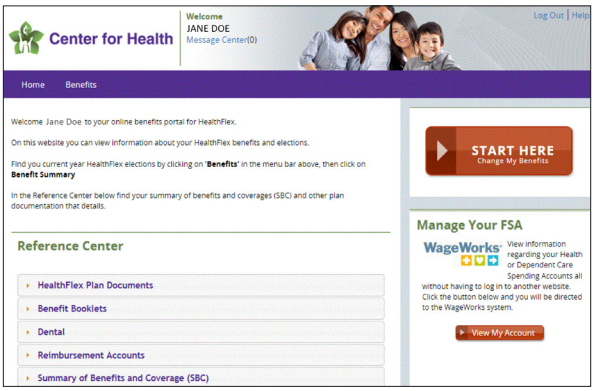
Details about your HealthFlex benefits and plan options are available through the HealthFlex/WebMD website. *(See website instructions on page 1.)*

After you log into HealthFlex/WebMD and reach the WebMD home page, select "**HealthFlex Plan Benefits**" or "**HealthFlex Exchange**" in the right column. This will take you to the online benefits portal for HealthFlex.



On the benefits portal page, browse through the "**Reference Center**" to view benefit summaries and benefit booklets for your medical, vision, dental* and behavioral health plans, as well as information about flexible spending accounts (FSAs)*, health reimbursement accounts (HRAs)* and health savings accounts (HSAs)*. This is also where you will make your benefit elections or set aside money into an FSA or HSA during each year's Annual Election period.

**If available through your plan sponsor*

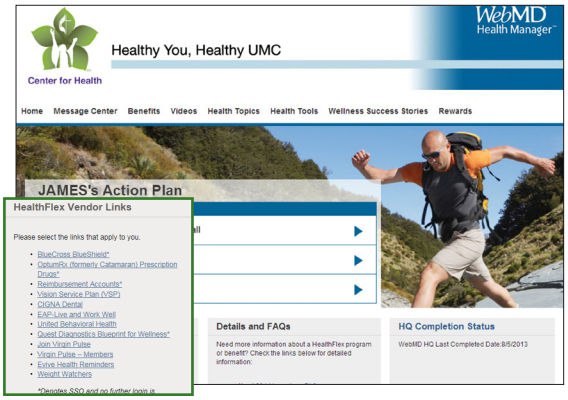


Benefits Portal Page—Reference Center
You can click on any title to open the document.

Accessing Information on Providers and Claims

Medical—UnitedHealthcare (UHC) or Blue Cross and Blue Shield of Illinois (BCBSIL)

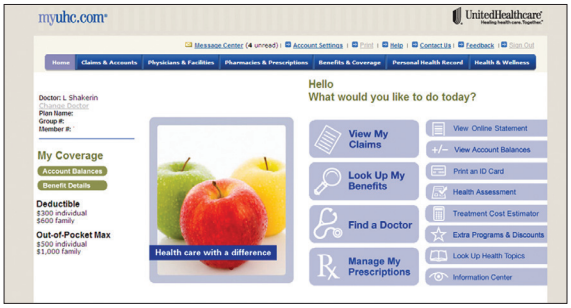
After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**UnitedHealthcare**" or "**BlueCross BlueShield**," depending on your medical plan vendor.



From the UHC website:

- Choose "**Find a doctor**" to search for an "in-network" provider.
- Choose "**View my claims**" to access claims information.

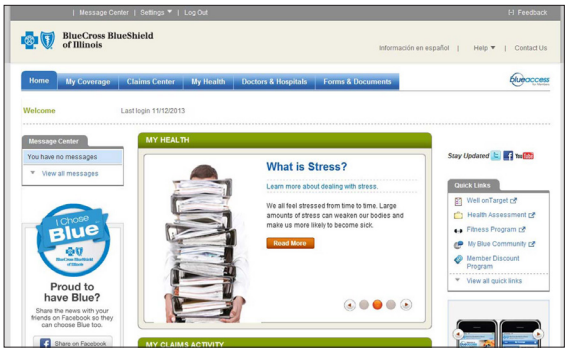
You also may contact UHC directly by calling **1-800-901-1939**.



From the BCBSIL website:

- Choose "**Doctors & Hospitals**" to search for an "in-network" provider.
- Choose "**Visits & Claims**" to access claims information.

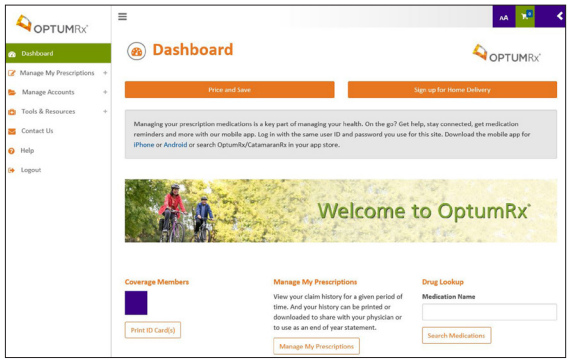
You also may contact BCBSIL directly by calling **1-866-804-0976**.



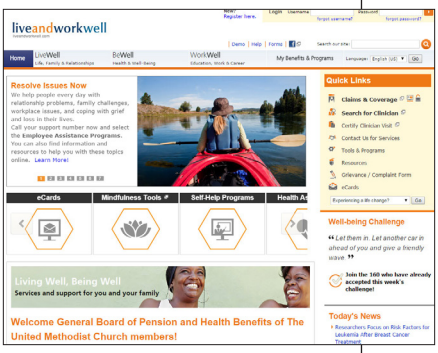
Prescription Drugs—OptumRx

After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**OptumRx Prescription Drugs**." To place an initial order or request a prescription refill, select "**Home Delivery**" or the "**Mail Order**" banner. For information about medications and to learn about generic drugs that may be therapeutically equivalent or an appropriate alternative to a prescribed name-brand drug, select the "**Price and Save**" banner. (Always check with your doctor before changing a medication that has been prescribed.)

You also may call OptumRx directly at **1-855-239-8471**.



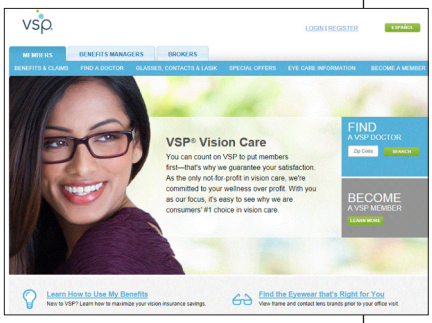
Accessing Information on Providers and Claims



Behavioral/Emotional Health—United Behavioral Health (UBH)

After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**EAP—Live and Work Well**." Find an in-network provider for EAP or behavioral health services by selecting "**Search for Clinician**" in the "**Quick Links**" column. If you utilize behavioral health benefits, you can create a secure account on the EAP website to access information about your behavioral health claims.

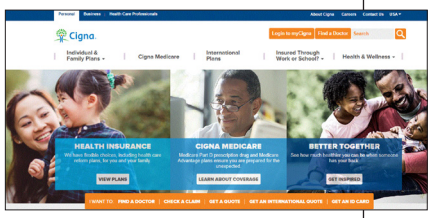
You also may call UBH directly at **1-800-788-5614** to access either EAP services or behavioral health benefits information.



Vision—Vision Service Plan (VSP)

After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**Vision Service Plan (VSP)**." You will need to register with a user ID and password to access details about your vision benefits.

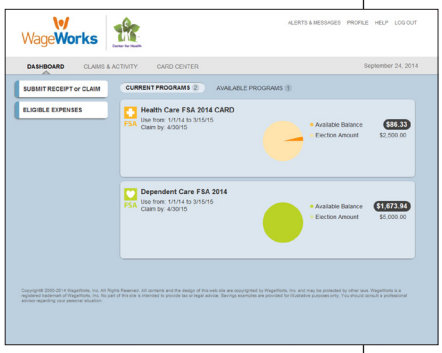
You also may call VSP directly at **1-800-877-7195**.



Dental—CIGNA (if offered through HealthFlex by your plan sponsor)

After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**CIGNA Dental**." You will need to register with a user ID and password to access information about your specific benefits. *(Please note: Some plan sponsors do not choose to offer CIGNA dental coverage through HealthFlex. Check with your plan sponsor or benefits officer to confirm your coverage.)*

You also may call CIGNA directly at **1-800-244-6224**.



Reimbursement Accounts—WageWorks

After you log into the HealthFlex/WebMD website, scroll down to "**HealthFlex Vendor Links**" in the left column. Then choose "**Reimbursement Accounts**" to reach a personalized page for your FSA, HRA or HSA. *Please note:* The WageWorks page applies only if you have a HealthFlex HRA or HSA, or elected an FSA for health care expenses (medical reimbursement account, MRA) and/or for dependent care expenses (dependent care account, DCA).

You also may call WageWorks directly at **1-877-924-3967**.

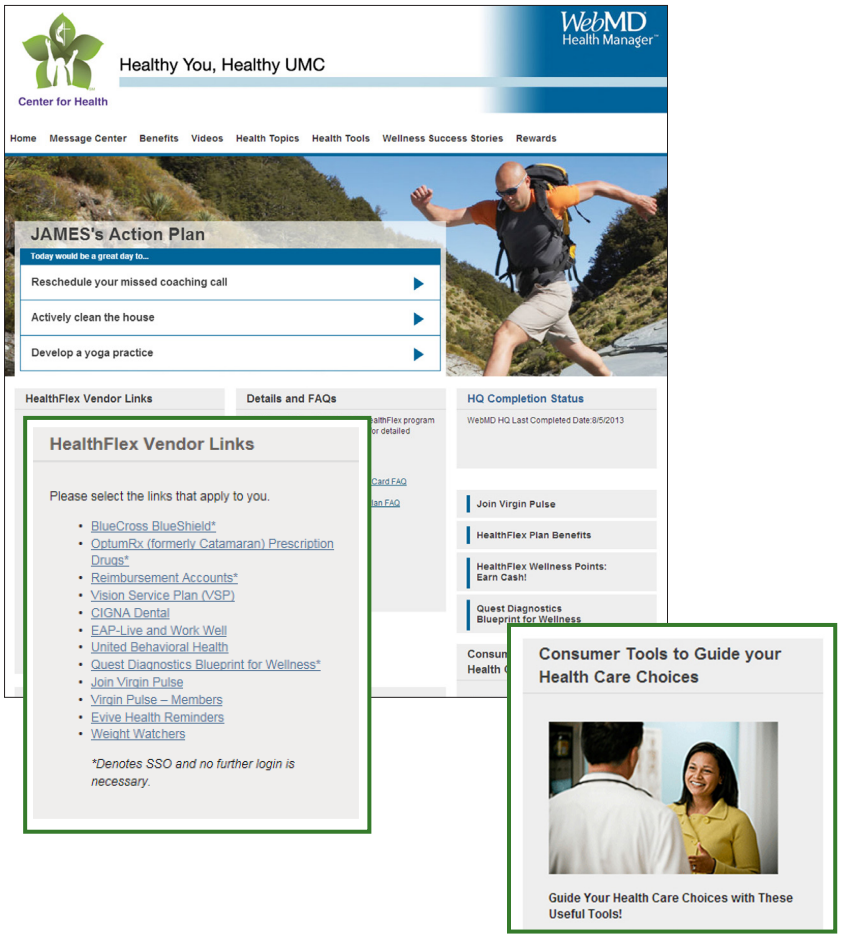
Exploring Consumer Education Tools—Compare Providers, Costs and Options

Take advantage of online educational tools designed to help you and your family make informed choices about providers and treatments. You can access these tools from your WebMD home page under the heading "**Consumer Tools to Guide Your Health Care Choices**."

Hospitals—Estimate the cost of treatment and compare hospital quality.

Prescription Medications—If your doctor prescribes a medication, you can use the OptumRx "**Price and Save**" tool to explore whether there are different medication choices—such as a generic equivalent or a therapeutic alternative—that might be just as effective but cost less. From the WebMD home page, select "**OptumRx (formerly Catamaran) Prescription Drugs**" under the "**HealthFlex Vendor Links**" banner (left column). Then select the "**Price and Save**" banner.

Important: Talk with your physician and pharmacist before making any medication changes.



Accessing Well-Being Tools and Resources

How to Enter the HealthFlex/WebMD Website

1. Type **wespath.org** in your Internet web browser (near the top of your computer screen).
2. Click on "**Account Login**" and then "**HealthFlex/WebMD**" at the top of your screen.
3. Enter your **username** and **password**.

In addition to information about your benefits and claims, you also can access a wealth of wellness tools and resources through the HealthFlex/WebMD website. These tools and resources align with Wesleyan values and the HealthFlex commitment to promoting healthier living and improved vitality for those who serve The United Methodist Church.

Being informed about health risks and conditions may help you take steps to lower your risk of disease. If you have a medical condition, learning more about the condition and available treatments may help you be more proactive in discussions with your doctor about which treatment choices best meet your needs.

Health Information—provided by WebMD

Browse through credible information about more than 150 medical conditions and wellness topics—available to HealthFlex participants through WebMD, an industry-leading provider of health content. After you log into the HealthFlex/WebMD website and reach the WebMD home page, click on "**Health Topics**" at the top of the page.

HealthQuotient (HQ)—provided by WebMD

Get started on the path toward managing health risks and preventing chronic disease by taking WebMD's HealthQuotient (HQ). The HQ is an online health questionnaire that connects you to other important health tools offered through HealthFlex—including free, confidential health coaching if you qualify based on your health profile. The HQ is a great first step toward assessing your health and wellness needs and improving your overall health. Be sure to take the HQ during the incentive period—August 1 to September 30—to avoid a higher medical plan deductible the following year.

Virgin Pulse

Being physically active promotes good health, relieves stress and helps you re-energize. The Virgin Pulse physical activity/walking program offers a financial incentive for activities such as walking, running, dancing and

golfing. The more you move while wearing your Virgin Pulse activity tracker, the more rewards you will accrue that can be redeemed for retailer gift cards or deposited into your bank account.

Learn more about the program online; from **wespath.org**, select "**Center for Health**" and browse "**Services and Programs**." To enroll, log into the HealthFlex/WebMD website and click on "**Join Virgin Pulse**."

Health Coaching—provided by WebMD

Participants and spouses covered by HealthFlex can receive one-on-one, confidential support from a personal health coach. Health coaching helps individuals adopt healthy lifestyle habits that may reduce their risk of disease in the future. Coaching is tailored to the individual's health profile and priorities, and often addresses common risk factors, including: high cholesterol, high blood pressure, weight management, incomplete nutrition and sedentary lifestyle. The program's "whole person" approach means health coaches address individuals' overall well-being—rather than only specific risk factors. Health coaching is provided over the phone at no extra cost to you—and is completely confidential. WebMD's health coaches include registered dietitians, exercise physiologists and other qualified health professionals.

Start by taking the HealthQuotient health risk assessment on the HealthFlex/WebMD website to see if you are eligible for coaching. For more information about health coaching, call WebMD at **1-866-302-5742**.

Blueprint for Wellness Biometric Screening

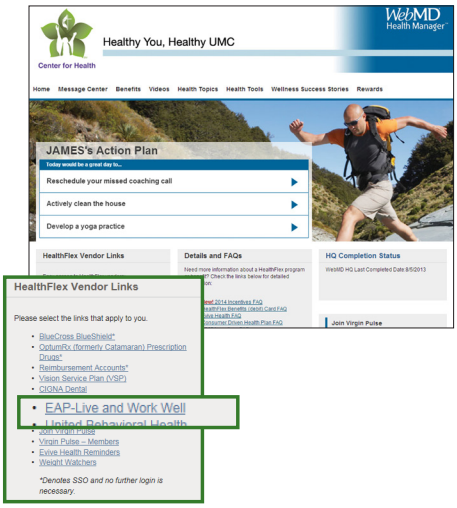
The Blueprint for Wellness biometric screening by Quest Diagnostics involves a blood draw followed by lab analysis. The screening includes tests for common health risks, such as:

- Cholesterol, lipid, blood sugar and diabetes screening;
- Tests for liver, kidney, thyroid, and other organs and body systems; and
- Measurement of blood pressure, height, weight and waist circumference (if taken at a plan sponsor event or at most local Quest laboratories).

The screening provides a snapshot of your current health measurements to share with your doctor and to help shape your personal health and wellness goals.

Screenings can be taken at local Quest Diagnostics laboratories (pre-registration required) or at an onsite event hosted by your plan sponsor—typically Annual Conference or an employee health event (pre-registration recommended). Pre-registration can be done by phone at **1-866-908-9440** or online by selecting "**Quest Diagnostics Blueprint for Wellness**" under the "**HealthFlex Vendor Links**" menu after logging into the HealthFlex/WebMD portal. No additional username/password is required.

Accessing Well-Being Tools and Resources



Employee Assistance Program (EAP)—provided by United Behavioral Health

You and your family members (if covered by HealthFlex) may schedule up to eight in-person visits per concern with a local counselor or psychologist at no out-of-pocket cost. These visits are always confidential and may be considered for a variety of reasons, such as workplace stress, family or marital challenges, communication difficulties and many other concerns. Access these free, confidential visits by first calling the EAP at **1-800-788-5614**.

Live and Work Well Website—provided by United Behavioral Health

Save time and reduce stress by finding services, referrals and support to help improve life at home and work. Many resources are available on the EAP website, including:

- elder support information,
- child/parenting information,
- legal information,
- life learning, and
- chronic condition support.

Access this website directly from the HealthFlex/WebMD website. After you log in, choose "**EAP—Live and Work Well**" under the "**HealthFlex Vendor Links**" menu. For more information, call **1-800-788-5614**.

Work/Life Services—provided by United Behavioral Health

Enjoy personal assistance if you need to research local resources for elder care, child care or legal needs, or even something as simple as finding a local kennel. Services are provided by phone at no cost through the EAP; call **1-800-788-5614**.

Health Reminders—provided by Evive Health

Evive Health is a health-focused company that sends personalized, confidential reminders to help you stay on track with healthy habits like flu shots, age- and condition-appropriate screenings, checkups, tests and preventive care.

Healthy Pregnancy Programs—provided by UnitedHealthcare and Blue Cross and Blue Shield of Illinois

These programs provide educational information and support throughout pregnancy at no cost to the participant or family. It is recommended that expectant mothers enroll during the first trimester of pregnancy.

- For individuals covered by UHC, call **1-800-901-1939** to enroll.
- For individuals covered by BCBSIL, call **1-800-395-2229** to enroll.

HealthFlex—Supporting Your Overall Well-Being

HealthFlex is far more than a health insurance plan. As part of the Center for Health, HealthFlex is a comprehensive approach to healthier living and overall wellness. Now that you're enrolled in HealthFlex, be sure to take advantage of the many resources available to enhance your physical health, emotional well-being and overall life balance. Most of these resources are available to you and family members enrolled in HealthFlex at no extra cost or at a very low out-of-pocket cost.

Health Team Offers Assistance

The Wespath Health Team offers an extra layer of customer service for HealthFlex participants. The Health Team can assist HealthFlex participants in many ways, such as:

- helping you with difficulty accessing the HealthFlex/WebMD website,
- clarifying details about your benefit coverage,
- addressing questions about claims and directing you to the carrier's customer service representative, and
- answering other HealthFlex-related questions you may have.

Health Team

Call **1-800-851-2201**. Health Team representatives are available **Monday through Friday from 8:00 a.m. through 6:00 p.m., Central time**.

Wespath
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Caring For Those Who Serve

1901 Chestnut Ave.
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wespath.org

Visit the Center for Health at **www.wespath.org/cfh**.

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