



Upper New York Conference

The United Methodist Church

To live the Gospel of Jesus Christ and to be God's love with our neighbors in all places.

October 21, 2019

MEMORANDUM

To: Clergy and Conference Employees Eligible for Health Insurance
 From: Julie Valeski, Benefits Administrator
 Re: 2020 Annual Election for Health Benefits

The Annual Election period for the 2020 plan year is scheduled for **Thursday, October 31 – Thursday, November 14, 2019**. Detailed instructions on how to make your 2020 HealthFlex elections will be coming from Wespath Benefits and Investments.

The Conference Board of Pensions and Health Benefits approved to maintain the same health insurance plans for 2020. Both the PPO B1000 and the CDHP C2000 plans will still be offered, and both will have a personal contribution of 3% of pension-based salary (salary+housing).

	PPO B1000/P2 Plan	CDHP C2000/P2 Plan
<i>Employee Personal Contribution:</i>	3% pension-based salary	3% pension-based salary
<i>Coverage Levels:</i>	Single, Two Person, Family	Single, Two Person, Family
<i>Deductible if completed HQ*</i>	\$1,000 (single) / \$2,000 (family)	\$2,000 (single) / \$4,000 (family)
<i>Deductible if did not complete HQ</i>	\$1,250 (single) / \$2,500 (family)	\$2,250 (single) / \$4,500 (family)
<i>Health Reimbursement Account:</i>	N/A	\$1,000 (single) / \$2,000 (family)

A Benefit Comparison for both plans, including co-pays and co-insurance, will be available on the Benefits Office website by the first day of Annual Election, as well as through HealthFlex/WebMD's annual election page.

Electing a Plan

The default election is passive for all participants. If you do not log into WebMD to change your coverage plan, you will be kept in the same plan you had for 2020. THIS DOES NOT INCLUDE FLEXIBLE SPENDING ACCOUNTS.

First Time Enrollment

To enroll in HealthFlex for the first time, complete a HealthFlex Enrollment/Change Form and return it to the Benefits Office **by November 13** for processing. The form will be available on the Conference Benefits Office website during the Annual Election period.

Adding/Removing Dependents

To add/remove dependents from a plan, complete a HealthFlex Enrollment/Change Form and return it to the Benefits Office **by November 13** for processing. The form will be available on the Conference Benefits Office website during the Annual Election period.

Flexible Spending Accounts/Dependent Care Accounts

Participants **must go online to elect** a Flexible Spending Account (FSA aka Medical Reimbursement Account) or a Dependent Care Account (DCA) for 2020. FSAs can be between \$300 and \$2,700 (2020 maximum has not been released by IRS yet). DCAs can be up to \$5,000 (other restrictions may apply). The FSA/DCA is paid by the participant through a **pre-tax payroll deduction**.

Prescription Benefit

Participants will still be able to pick up 90-day supply of maintenance prescriptions through Walgreens.

Blueprint for Wellness and HealthQuotient program dates are January 2-July 31, 2020. All participation must be completed for well-being during that timeframe.

For Help in Choosing a Plan

The ALEX Benefits Counselor—a decision-support tool to help participants to:

- *Review and compare HealthFlex plans.* For participants who have a choice of plans, ALEX helps identify which plan might cost the least based on their unique circumstances; and
- *Estimate reimbursement account contributions and out-of-pocket costs.*
- To access ALEX, log into your HealthFlex/WebMD account

**Both participant and enrolled spouse must have taken the HealthQuotient (HQ) between 1/2/19 and 9/30/19 to save on 2020 deductible.*

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