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 24, 2022

MEMORANDUM
To: Clergy, Dependents and Conference Employees Eligible for Under 65 Health Insurance
From: Julie Valeski, Benefits Administrator
Re: 2023 Annual Election for Health Benefits

The Annual Election period for the 2023 plan year is scheduled for **Wednesday, November 2 – Thursday, November 17, 2022**. You can make your 2023 HealthFlex elections by logging into your Wespath Benefits Access Account, by submitting a paper form to me within the Annual Election window, or by calling Annual Election Support at 1-844-688-1375.
***Personal contributions will be charged for all elections more than the premium credit.

	All HealthFlex Exchange Plans
Employee Personal Contribution:	$$ elections over premium credit
Coverage Levels:	Single, Two Person, Family
Deductible if did not complete HQ	$250 more (single) / $500 more (2+/family)

Electing a Plan
Election is passive for all participants currently enrolled in HealthFlex. If you do not actively make any elections, you will remain in the medical/Rx plan, vision and dental coverage you are currently enrolled in. THIS DOES NOT INCLUDE FLEXIBLE SPENDING ACCOUNTS or HEALTH SAVINGS ACCOUNTS. *Health accounts must be elected for each plan year*.

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 16** for processing. The form is available on the Conference Benefits Office website during the Annual Election period.

Adding/Removing Dependents/Making Elections as a dependent only with spouse in Via Benefits Coverage
To add/remove or make elections for dependents in plans that cannot be done through online elections, complete a HealthFlex Enrollment/Change Form and return it to the Benefits Office **by November 16** for processing. The form is 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 2023. FSAs can be between $300 and $3,050. 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**.

Health Savings Accounts
If a participant chooses an HSA medical coverage plan, participants **must go online to elect personal contributions** to a health savings account for 2023. Funding for a single coverage Health Savings Account cannot be more than the 2023 IRS maximum limit of $3850 from all sources. Funding for a 2+ (family) coverage Health Savings Account cannot be more than the 2023 IRS maximum limit of $7750 from all sources (other allowances and/or restrictions may apply). The personal contribution to the HSA is paid by the participant through a **pre-tax payroll deduction**, unless retired or a dependent spouse of a retired participant.

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-August 31, 2023. All participation must be completed for well-being during that timeframe. ****Both* *participant and enrolled spouse must have taken the HealthQuotient (HQ) between 1/2/22 and 8/31/22 to save on 2023 deductible.*

For Help in Choosing a Plan
The ALEX Benefits Counselor—a decision-support tool to help participants to:

- *Review and compare HealthFlex Exchange 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 Wespath Benefits Access account.

Conference Office, 7481 Henry Clay Blvd., Liverpool, *NY 13088*

(315) 898-2000 • Toll-free (855) 424-7878 • Fax (315) 424-0975 • www.unyumc.org