

October 2024

MEMORANDUM

To: Clergy, Dependents and Conference Employees Eligible for Under 65 Health Insurance
From: Julie Valeski, Benefits Administrator
Re: 2025 Annual Election for Health Benefits

The Annual Election period for the 2025 plan year is scheduled for **Wednesday, October 30 – Thursday, November 14, 2024**. You can make your 2025 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 13** for processing. The form is available on the Conference Health and Wellness Benefits webpage.

<https://www.unyumc.org/about/health-and-wellness-benefits>

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 13** for processing. The form is available on the Conference Health and Wellness Benefits webpage. <https://www.unyumc.org/about/health-and-wellness-benefits>

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 2025. FSAs can be between \$300 and \$3,200. (This maximum amount may be increased when the IRS releases new amounts for 2025) 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 2025. Funding for a single coverage Health Savings Account cannot be more than the 2025 IRS maximum limit of \$4300 from all sources. Funding for a 2+ (family) coverage Health Savings Account cannot be more than the 2025 IRS maximum limit of \$8550 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

The OptumRx pricing tool is up and running! Click here: <https://welcome.optumrx.com/wespath/drug-pricing>. 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, 2025. All participation must be completed for well-being during that timeframe. ****Both participant and enrolled spouse must have taken the HealthQuotient (HQ) between 1/2/24 and 8/31/24 to save on 2025 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. Or click here: <https://www.myalex.com/healthflex/2025/uppernewyork>