

October 2025

MEMORANDUM

To: Clergy, Dependents and Conference Employees Eligible for Under 65 Health Insurance
From: Julie Valeski, Conference Benefits Officer
Re: 2026 Annual Election for Health Benefits

The Annual Election period for the 2026 plan year is scheduled for **Wednesday, October 29 – Thursday, November 13, 2025**. You can make your 2026 HealthFlex elections by logging into your Wespeth Benefits Access Account, by submitting a paper form to me within the Annual Election window, or by calling Annual Election Support at 1-888-844-0260.

***Personal contributions will be charged for all elections more than the premium credit.

All HealthFlex Exchange Plans

<i>Employee Personal Contribution:</i>	\$\$ elections over premium credit
<i>Coverage Levels:</i>	Single, Two Person, Family
<i>Deductible if did not complete HQ</i>	\$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. **Flexible Spending and Health Savings 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 12** 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 12** 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 2026. FSAs can be between **\$300 and \$3,300**. (This maximum amount may be increased when the IRS releases new amounts for 2026) DCAs can be **up to \$7,500** (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 2026. Funding for a single coverage Health Savings Account cannot be more than the 2026 IRS maximum limit of \$4,400 from all sources. Funding for a 2+ (family) coverage Health Savings Account cannot be more than the 2026 IRS maximum limit of \$8,750 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/wespeth/drug-pricing> Participants will still be able to pick up 90-day supply of maintenance prescriptions through Walgreens.

Blueprint for Wellness and Health Check program dates are January 2-August 31, 2026. All participation must be completed for well-being during that timeframe. ***Both participant and enrolled spouse must have taken the Health Check between 1/2/25 and 8/31/25 to save on 2026 deductible.

*The United Methodist Conference Center, 7481 Henry Clay Blvd., Liverpool, NY13088
(315) 898-2000 · Fax (315) 898-2198 · www.unyumc.org*

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 Wespeth Benefits Access account. *Or click here:* <https://start.myalex.com/healthflex/uppernewyork> New this year: ALEX will give individuals the option to look up actual claims estimates using their BCBS ID and group number. This data is not being shared directly with Jellyvision by Wespeth or Blue Cross Blue Shield. It is also not being shared or displayed unless the member specifically requests to access it.
- Finally, ALEX will also offer to direct individuals to a Medicare education module if applicable, to better understand aspects of Medicare and how they interact with things like HSAs. It's a good chance to get people thinking about that, if they are approaching Medicare age.

No-Cost MDLIVE Returns!

- Budget Reconciliation Legislation signed into law on July 4
- Permanently allows telemedicine to be covered at \$0 without meeting the deductible, including HSA plans
- HealthFlex will begin \$0 cost share for MDLIVE virtual care and behavioral health for all plans on January 1, 2026
- Members do not need to meet deductible in HSA plans to receive \$0 cost share

Upcoming Annual Election Webinars for Participants and Plan Sponsors

Wespeth will be offering the following webinars this fall for HealthFlex participants to learn more about their options during Annual Election. Please share these events with your participants. Webinars will be recorded and links provided for those who are unable to attend live.

- **Why You Should Talk to ALEX** Thurs., Oct. 23 2:30-3:30 p.m., Central [Register](#)
- **Annual Election Overview** Tues., Oct. 28, 1:00-2:00 p.m., Central, [Register](#)