

October 12, 2023

MEMORANDUM

To: Clergy, Dependents and Conference Employees Eligible for Under 65 Health Insurance
From: Julie Valeski, Benefits Administrator
Re: 2024 Annual Election for Health Benefits

The Annual Election period for the 2024 plan year is scheduled for **Wednesday, November 1 – Thursday, November 16, 2023**. You can make your 2024 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)

*****ALL 3 High Deductible Savings Account Plans are changing for 2024**

The new plans being offered are the H2000 (new), H2500 and H5000 plans. For detailed plan information, please refer to the 2024 Plan Comparison document on the Conference Health and Wellness webpage.

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. **THOSE ENROLLED IN HSA PLANS WILL BE MOVED THE CLOSEST COMPARIBLE PLAN. 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 15** 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 15** 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 2024. FSAs can be between \$300 and \$3,050. (This maximum amount may be increased when the IRS releases new amounts for 2024) 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 2024. Funding for a single coverage Health Savings Account cannot be more than the 2024 IRS maximum limit of \$4150 from all sources. Funding for a 2+ (family) coverage Health Savings Account cannot be more than the 2024 IRS maximum limit of \$8300 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, 2024. All participation must be completed for well-being during that timeframe. *** *Both participant and enrolled spouse must have taken the HealthQuotient (HQ) between 1/2/23 and 8/31/23 to save on 2024 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.

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