North Georgia Conference Health and Wellness Benefits



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2022 Annual Enrollment





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Benefits Access Website

- Beginning in 2021, all benefits through Wespath moved to the Benefits Access Website.
- On this website, you can:
 - Access details about HealthFlex Benefits and well-being programs,
 - Make benefit elections, and
 - See your health account contributions.
- Benefits Access offers direct links to websites for the HealthFlex vendors that provide your medical, pharmacy, behavioral health, dental, vision, and other benefits.









Dental and Vision Benefits

- Dental benefits are provided by Cigna. Cigna DOES NOT mail ID cards. You can download your ID card by going to www.MyCigna.com. For assistance or to have questions answered, the Cigna customer service number is 1-(800) 244-6224.
- Vision benefits are provided by VSP Vision Service Providers. VSP DOES NOT mail ID cards. To locate a VSP doctor in network, visit www.VSP.com or call 1-(800) 877-7195 for additional information.

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Insurance Rates 2022 - Church

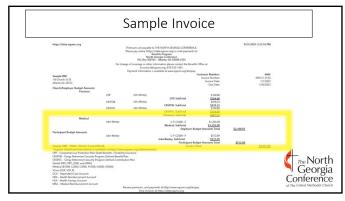
HealthFlex						
Group	Мо	nthly Rate	Aı	nnual Rate		
Appointed Clergy	\$	1,293.00	\$	15,516.00		
Laity: Single	\$	742.67	\$	8,912.04		
Laity: Two-party	\$	1,363.67	\$	16,364.04		
Laity: Family	\$	1,896.31	\$	22,755.72		

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Insurance Rates: Clergy/Laity

		2022	Pre	-tax Emp	loy	ee Cost b	y I	Medical F	lan				
	В	1000 yr.		Month		2000 yr.		Month		3000 yr.		Month	
Single	\$	2,667.96	\$	222.33	\$	2,199.96	\$	183.33	\$		\$	64.33	
2-party	\$	5,643.96	\$	470.33	\$	4,755.96	\$	396.33	\$	2,043.96	\$	170.33	
Family	\$	7,352.28	\$	612.69	\$	6,152.28	\$	512.69	\$	2,420.28	\$	201.69	
	н	11500 yr.		Month	ŀ	12000 yr.		Month	Н	13000 yr.		Month	
Single	\$	1,911.96	\$	159.33	\$	891.96	\$	74.33	\$	(368.04)	\$	(30.67)	
2-party	\$	4,191.96	\$	349.33	\$	2,259.96	\$	188.33	\$	(128.04)	\$	(10.67)	
Family	\$	5,396.28	\$	449.69	\$	2,732.28	\$	227.69	\$	(531.72)	\$	(44.31)	
		Ор	tior	al Dental &	Visi	on Plans -	Moi	nthly Rates					<u> </u>
				Dental						Vis	ion		The
	P	PO 2000		PPO		нмо				VSP	VSI	Premier	Geo
Single	\$	53.00	\$	44.00	\$	14.00			\$	7.96	\$	14.16	Confer
2-party	\$	106.00	\$	87.00	\$	26.00			\$	12.86	\$	22.94	of The United Met.
Consilir	ė	150.00	ė	121.00	4	45.00				20.24	ė	26.20	



Choosing the Best Plan

The best plan for you includes the plan that lets you:

- Get/stay healthy
- Save as much money as you can
- Assume a comfortable level of risk
- Keep you engaged in your healthcare

NGUMC Health and Wellbeing Benefits

ALEX Benefits Counselor – Only for Annual enrollment



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Polling Question



HSA vs HRA vs FSA

- •The H plans include an HSA
- •The C plans include an HRA
- All plans have the option of adding an FSA
- What's the difference though?



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Health Savings Account HSA

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Health Savings Account - HSA

- An HSA is an IRS-approved tax-exempt account that can reimburse eligible medical expenses. It has a unique tax advantage: contributions are deductible from gross income; interest and earnings accrue tax-deferred; and withdrawals are tax-free for eligible expenses.
- H1500 and H2000 include an employer contribution. H3000 only includes an employee contribution. With any of the H plans, employees can contribute to the HSA.



Health Savings Account - HSA

	H1500 with HSA	H2000 with HSA	H3000 with HSA
HSA Single/Family	\$750/\$1,500	\$500/\$1,000	\$0/\$0
	Personal	Personal	Personal
	contribution	contribution	contribution
	allowed	allowed	allowed

The pre-loaded contributions are a part of the plan. They are included in the cost. There is no additional cost for the church for these plans. Both the pre-loaded contribution and the personal contribution must be reported on the Form W2.

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Health Savings Account - HSA

- HSA Contribution Limit (total of plan contribution plus participant's contribution)
 - Single: \$3,650
 - Family: \$7,300
- HSA Catch-up Contributions (age 55 or older): \$1,000
- HSA funds can be applied to eligible expenses incurred by:
 - Primary participant
 - Participant's spouse (even if not in the plan)
 - Participant's eligible dependents (even if not in the plan)



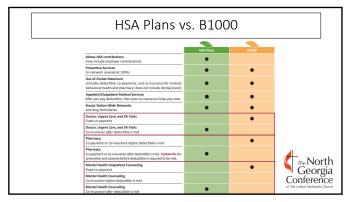
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Health Savings Account - HSA

- The <u>HealthFlex HSA Plans</u> have a deductible that you must meet before the plan pays any medical, pharmacy or behavioral health benefits.
- If you have covered dependents in HealthFlex, you must meet the full family deductible before the plan pays benefits. The HSA can assist you in meeting this deductible (and other eligible expenses).
- You have the choice to use your HSA or not, which means you can roll over any unspent HSA funds from one year to the next, so your HSA account can grow for future needs.

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Health Reimbursement Account HRA

Health Reimbursement Account - HRA

- An HRA is an Internal Revenue Service (IRS)-approved program that allows employers to reimburse eligible medical expenses incurred by participating employees as tax-free medical benefits to offset health care costs.
- The HRA is like a spending account designated specifically for eligible health-related expenses, such as deductibles, co-payments, prescription medications and/or medical expenses that are not covered by your health plan or prescription drug plan



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Health Reimbursement Account - HRA

- The <u>HealthFlex HRA Plans</u> have a deductible per individual (combined medical and behavioral health) that you must meet before the plan pays for any medical benefits.
- The HRA can assist you in paying this deductible (and other eligible expenses)
- You have the choice to use your HRA or not, which means you can roll over any unspent HRA funds from one year to the next, so your HRA account can grow for future needs.



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Health Reimbursement Account - HRA

C2000 with HRA C3000 with HRA HRA Single/Family \$1,000/\$2,000 \$250/\$500

The pre-loaded contributions are a part of the plan. They are included in the cost. There is no additional cost for the church for these plans.



Health Reimbursement Account - HRA

- Contributions are only made by the employer.
- Funds available for use at the beginning of the plan year
- HRA funds can be applied to eligible expenses incurred by:
 - Primary participant
 - Participant's spouse (even if not in the plan)
 - Participant's eligible dependents (even if not in the plan)



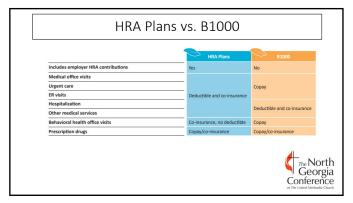
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Health Reimbursement Account - HRA

- There is no limit to the amount that can accumulate in your HRA as long as you remain employed in or appointed to The United Methodist Church. If you terminate or waive HealthFlex, you have 90 days to spend your funds before they are forfeited.
- HRA balances remaining at the time of retirement may be used for any eligible health care-related expenses, including retirement medical products and plans outside of HealthFlex.



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Flexible Spending Account FSA

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Health Care Flexible Spending Accounts- FSA

- With a <u>health care FSA</u>, you can elect to set aside part of your compensation on a before-tax basis to reimburse yourself for certain eligible health care expenses that are not otherwise reimbursed or reimbursable from the group health plan component of HealthFlex or from some other source.
- The entire amount set aside is available on the first day of the plan year, which can be useful to cover out-of-pocket expenses before the deductible has been met. Paycheck deductions continue over the course of the year.

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Health Care Flexible Spending Accounts- FSA

- You may elect an FSA with any HealthFlex Plan.
 - With an HRA Plan (C2000 and C3000), the FSA pays first, the HRA pays only after the FSA funds are extended.
 - With an HSA plan, the FSA is limited to dental and vision expenses only. You would only want to elect an FSA if you have maxed out your HSA contributions and know that you will have substantial dental or vision
 - An FSA is the only option for the B1000 to set aside before-tax dollars to pay for medical expenses.



Health Care Flexible Spending Accounts- FSA

- Funding limits: \$300 minimum \$2,750 maximum.
- FSA funds can be applied to eligible expenses incurred by:
 - · Primary participant
 - Participant's spouse (even if not in the plan)
 - Participant's children (even if not in the plan)
- IRS "use it or lose it" rules apply a \$550 carryover is permitted but it must be spent by April 30.



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HSA vs HRA vs FSA

- An HSA is like a pre-funded savings account to which you can add money (up to a limit)
- An HRA is like a spending account provided by the Conference that rolls over from year-to-year, but when you leave/retire the total funds remain with the Conference.
- An FSA is like a gift card that you buy yourself that can be used alongside an HRA or an HSA (with limits).



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HSA or FSA

If you contribute to an HSA or an FSA in one year and you want to contribute the next year, you must make an election for these each year during annual enrollment.



Enrollment If I am appointed to a new church, does that mean I can change insurance plans? What if I need to add or remove a beneficiary? Polling Question Polling Question Well-Being Well-Being	Healthcare Changes Outside of Annual	
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Five Dimensions of Well-Being

- 1. Physical well-being
- 2. Emotional well-being
- 3. Spiritual well-being
- 4. Social well-being
- 5. Financial well-being





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Wellness Credits

- In 2020, only 35% of eligible participants earned 150 wellness credits!
- Wellness credits are earned for completing activities that improve your well-being in all five dimensions.
- You have a full calendar year to accumulate your Wellness Credits.
- Wellness Credits will be completed and tracked in Virgin Pulse on the Rewards page.
- Wellness Credits are FREE MONEY!
 - 150 Wellness Credits = \$150



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Why We Value the Wellness Credit Activities







SUPPORT TO IMPROVE OR MAINTAIN WELL-BEING VARIETY OF EARNING OPPORTUNITIES THAT IMPACT WELL-BEING ACROSS ALL 5 DIMENSIONS EASY ACCESS THROUGH THE VIRGIN PULSE APP OR WEBSITE





Well-being Programs

- Health Coaching
- Blueprint for Wellness
- <u>Virgin Pulse Physical Activity Program</u>
- <u>Diabetes Prevention Program</u>
- Health Check Health Assessment
- Employee Assistance Program (EAP)
- WeightWatchers (WW)



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Well-being Programs – Virgin Pulse

- Who can participate?
- How do I sign up?
 - Join.virginpulse.com/Wespath
- Why is this program valuable?
 - Hub for ALL HealthFlex Well-Being Programs
 - Earn up to \$160 Pulse Cash Rewards a Year!



Well-being Programs – Blueprint for Wellness

- Who can participate?
- How do I register for a screening?



- Why is this program valuable?
 - Earn \$100 Pulse Cash plus up to 140 Wellness Credits

*No results are provided to the NGUMC



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Why We Value the Blueprint for Wellness









IDENTIFIES WAYS TO IMPROVE WELL-BEING

MEASURES YEAR-OVER-YEAR IMPROVEMENT OR REGRESSION

PROVIDES VALUABLE POPULATION HEALTH DATA



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Well-being Programs – Health Check

- Who can participate?
- How do I participate?



• Why is this program valuable?

*No results are provided to the NGUMC



Why We Value the Health Check					
ASSESSES HEALTH STATUS AND RISK	DENTIFES COMMON LIFESTYLE HIGHS	DRIVES VIRGIN PULSE PERSONALIZATION	PROVIDES VALUABLE POPULATION HEALTH DATA	The North Georgia Conference	

Well-being Programs – Employee Assistance

Program

- Who can participate?
- How do I sign up for services?



• Why is this program valuable?



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Behavioral Health vs. Employee Assistance Program

Behavioral Health

- Ongoing support for anxiety, depression, coping needs, etc.
- Same outpatient office visit benefit regardless of network status

Know When to Use Behavioral Health Benefits vs EAP

Employee Assistance (EAP)

- Short term assistance
- Up to 8 visits
- Transition into behavioral health if concern persists
- Must use in-network provider

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Health And Wellbeing Contacts

- The Wespath Health and Wellness team can assist HealthFlex participants in many ways, such as:
 - · Clarifying details about your benefit coverage,
 - Addressing questions about claims and directing you to the carrier's customer service representative, and
 - Answering other HealthFlex-related questions you may have.
- Wespath Health Team 1-800-851-2201, select option 2 and then select 0
 - Business hours between 9am and 7pm, M-F



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Health And Wellbeing Contacts

- Benefits FAQ
- Health and Wellbeing
- Benefits Office aking@ngumc.org, jwoodall@ngumc.org
 - Email is the preferred contact method for the Conference Benefits Office
- Schedule a call with the Conference Benefits Officer



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Polling Question



Questions? The North Georgia Conference of the latest Medical Class	Questions?	
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