

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 Wespah 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.



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Benefits Access Website

How to Log Into Benefits Access




Follow these steps to log into the Benefits Access website. You can use any Internet-accessible device.

1. Start at wespath.org and select "Benefits Access"
2. Enter your **username and password**.

First Time on the Website

1. Click on "New User Registration" to create a username and password.
2. Follow the steps outlined in the registration process.



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Making HealthFlex Elections

Annual Enrollment is Here!



Both links begin the Annual Election process



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2022 Plan Offerings



Plans with HSA

Plans with HRA



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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](tel: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](tel:1-800-877-7195) for additional information.



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Insurance Rates 2022 - Church

Group	HealthFlex	
	Monthly Rate	Annual 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 Employee Cost by Medical Plan

	B1000 yr.		C2000 yr.		C3000 yr.	
	Month	Year	Month	Year	Month	Year
Single	\$ 2,667.96	\$ 222.33	\$ 2,199.96	\$ 183.33	\$ 771.96	\$ 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

	H1500 yr.		H2000 yr.		H3000 yr.	
	Month	Year	Month	Year	Month	Year
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)

Optional Dental & Vision Plans - Monthly Rates

	Dental			Vision	
	PPO 2000	PPO	HMO	VSP	VSP Premier
Single	\$ 53.00	\$ 44.00	\$ 14.00	\$ 7.96	\$ 14.16
2-party	\$ 106.00	\$ 87.00	\$ 26.00	\$ 12.86	\$ 22.94
Family	\$ 159.00	\$ 131.00	\$ 45.00	\$ 20.34	\$ 36.38



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Sample Invoice

https://beta.ngumc.org 9/21/2021 3:31:16 PM

Premiums are payable to THE NORTH-GEORGIA CONFERENCE.
 Please pay online through a checking or mail payment to:
North Georgia Conference
 P.O. Box 103595, Atlanta, GA 30388-0595

For change of coverage or other information please contact the Benefits Office at:
 thebenefits@ngumc.org 770-532-1185

Payment information is available at www.ngumc.org/benefits

Sample SMC	150 Church St SE Atlanta GA 30332	Customer Number: 000110112 Invoice Date: 10/01/2021 Our Date: 9/30/2021
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Church/Employer Budget Accounts			
Premiums			
CFP	John Wesley	\$ 9,845.00	
		CFP Subtotal	
CRIFDR	John Wesley	\$473.32	
		CRIFDR Subtotal	
CRIFDR	John Wesley	\$473.32	
		CRIFDR Subtotal	
		Medical	
	John Wesley	C-C-C2000-J	\$1,200.00
		Medical Subtotal	\$1,200.00
Participant Budget Accounts		Employer Budget Accounts Total	\$1,000.33
	John Wesley	C-C-C2000-J	\$512.69
		Participant Budget Accounts Total	\$512.69
		Total Premiums	\$12,722.00
		Total Due	\$12,722.00

Sample SMC: 000001 - Member Control Panel
For more information on our services, go to: http://www.ngumc.org/benefits

The North Georgia Conference
of The United Methodist Church

Review premiums and payments at <http://www.ngumc.org/benefits>
 View account at <https://beta.ngumc.org>

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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

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of The United Methodist Church

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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.




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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 [HealthFlex HSA Plans](#) 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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HSA Testimonial






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HSA Plans vs. B1000

	HSA Plans	B1000
Allows HSA contributions <small>(Only include employer contributions)</small>	●	
Preventive Services <small>(In-network covered at 100%)</small>	●	●
Out-of-Pocket Maximum <small>(Includes deductible, co-payments, and co-insurance for medical, behavioral health and pharmacy; does not include dental/vision)</small>	●	●
Inpatient/Outpatient Medical Services <small>After you pay deductible, then plan co-insurance helps pay costs</small>	●	●
Broad, Nation-Wide Networks <small>and Drug Formulary</small>	●	●
Doctor, Urgent Care, and ER Visits <small>Fixed co-payment</small>	●	●
Doctor, Urgent Care, and ER Visits <small>Co-insurance after deductible is met</small>	●	
Pharmacy <small>Co-payment or co-insurance before deductible is met</small>		●
Pharmacy <small>Co-payment or co-insurance after deductible is met. Certain Rx are prohibited and covered before deductible is required to be met.</small>	●	
Mental Health Outpatient Counseling <small>Fixed co-payment</small>		●
Mental Health Counseling <small>Co-insurance before deductible is met</small>		
Mental Health Counseling <small>Co-insurance after deductible is met</small>	●	



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Health Reimbursement Account HRA

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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 [HealthFlex HRA Plans](#) 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.



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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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HRA Plans vs. B1000

	HRA Plans	B1000
Includes employer HRA contributions	Yes	No
Medical office visits	Deductible and co-insurance	Copay
Urgent care		
ER visits		Deductible and co-insurance
Hospitalization		
Other medical services		
Behavioral health office visits	Co-insurance, no deductible	Copay
Prescription drugs	Copay/co-insurance	Copay/co-insurance




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Flexible Spending Account FSA

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Health Care Flexible Spending Accounts- FSA


- With a [health care FSA](#), 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 expenses.
 - An FSA is the only option for the B1000 to set aside before-tax dollars to pay for medical expenses.



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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.



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Healthcare Changes Outside of Annual 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?



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Polling Question



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Well-Being



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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





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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




ASSESSES HEALTH STATUS AND RISK




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





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Why We Value the Health Check




ASSESSES HEALTH STATUS AND RISK




IDENTIFIES COMMON LIFESTYLE RISKS



DRIVES VIRGIN PULSE PERSONALIZATION





PROVIDES VALUABLE POPULATION HEALTH DATA



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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

<p>Behavioral Health</p> <ul style="list-style-type: none"> • Ongoing support for anxiety, depression, coping needs, etc. • Same outpatient office visit benefit regardless of network status 	<p>Employee Assistance (EAP)</p> <ul style="list-style-type: none"> • Short term assistance • Up to 8 visits • Transition into behavioral health if concern persists • Must use in-network provider
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[Know When to Use Behavioral Health Benefits vs EAP](#)



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Health And Wellbeing Contacts

- The Wespalth 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.
- [Wespalth 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



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Questions?