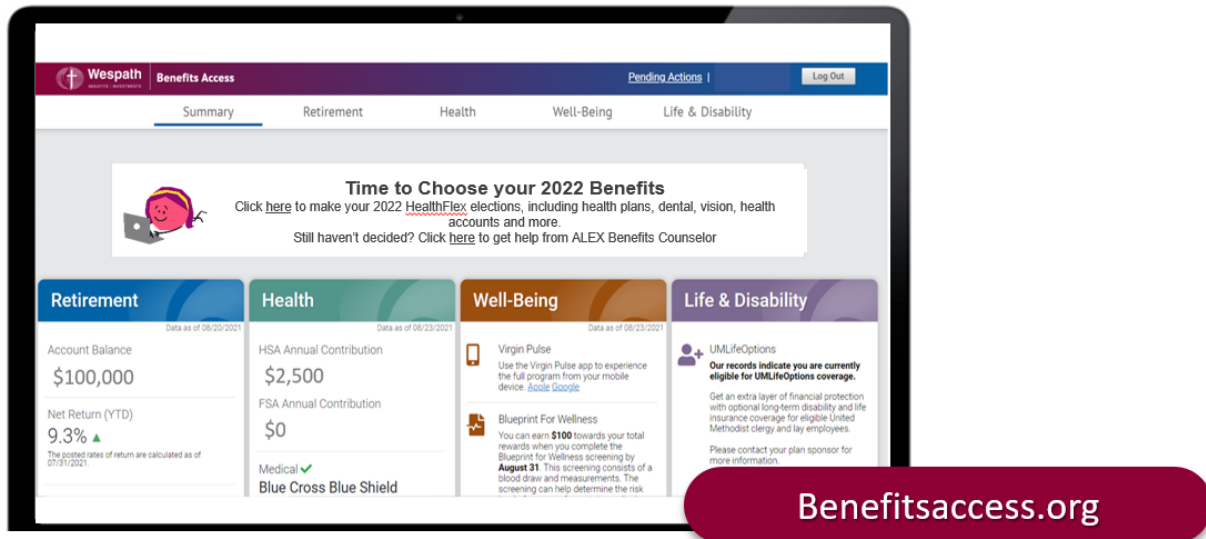


## HEALTHFLEX EXCHANGE OPEN ENROLLMENT

NOVEMBER 3 - 18, 2021

Open enrollment for our clergy and lay Conference employees will soon begin. Please visit [Wespath online](https://Benefitsaccess.org) for all the information you need to make the best decision for you and your family this year.



The screenshot displays the Wespath Benefits Access portal. At the top, there is a navigation bar with 'Wespath Benefits Access' on the left, 'Pending Actions |' in the center, and a 'Log Out' button on the right. Below this is a secondary navigation menu with tabs for 'Summary', 'Retirement', 'Health', 'Well-Being', and 'Life & Disability'. The main content area features a central banner titled 'Time to Choose your 2022 Benefits' with a cartoon character icon. The banner text reads: 'Click here to make your 2022 HealthFlex elections, including health plans, dental, vision, health accounts and more. Still haven't decided? Click here to get help from ALEX Benefits Counselor'. Below the banner are four columns of information:

- Retirement:** Account Balance \$100,000; Net Return (YTD) 9.3% ▲. Data as of 08/20/2021.
- Health:** HSA Annual Contribution \$2,500; FSA Annual Contribution \$0; Medical ✓ Blue Cross Blue Shield. Data as of 08/23/2021.
- Well-Being:** Virgin Pulse (Use the Virgin Pulse app to experience the full program from your mobile device. [Google](#) [Google](#)); Blueprint For Wellness (You can earn \$100 towards your total rewards when you complete the Blueprint for Wellness screening by August 31. This screening consists of a blood draw and measurements. The screening can help determine the risk). Data as of 08/23/2021.
- Life & Disability:** UMLifeOptions (Our records indicate you are currently eligible for UMLifeOptions coverage. Get an extra layer of financial protection with optional long-term disability and life insurance coverage for eligible United Methodist clergy and lay employees. Please contact your plan sponsor for more information).

A red pill-shaped button at the bottom right of the screenshot contains the text 'Benefitsaccess.org'.

### Exciting Premium Rates

Due to the hard work and changes made in the past few years to a broader array of plans—and many of you considering plans with health savings accounts—we have been able to keep premium rate increases to a bare minimum and give more in premium credit to our participants, resulting in a very small monthly increase to participants. Other employers and employees are enduring double-digit increases in monthly health insurance premium costs, while **we are maintaining roughly a 1% increase dependent on the plan elected.** We are also happy to share that the church contribution for full-time appointments will only increase by 1% from 2021 to 2022.

**CHURCH CONTRIBUTION TO HEALTH INSURANCE FOR 2022 = \$1,340 per month**

**Based on full-time appointment(s) to church**

The premium rates, including dental and vision options are below:

2022 MONTHLY RATES BY TIER	H15000 w/ HSA	H2000 w/ HSA	H3000 w/HSA	C2000 w/ HRA	C3000 w/ HRA	B1000 PPO
<b>Participant Only</b>	\$ 935.00	\$ 847.00	\$ 738.00	\$ 960.00	\$ 836.00	\$1,000.00
<i>less Premium Credit</i>	-\$636.00	-\$636.00	-\$636.00	-\$636.00	-\$636.00	-\$636.00
Participant's Premium	\$ 299.00	\$ 211.00	\$ 102.00	\$ 324.00	\$ 200.00	\$ 364.00
<b>Participant Plus One Dependent</b>	\$ 1,777.00	\$ 1,608.00	\$ 1,401.00	\$ 1,825.00	\$ 1,588.00	\$1,900.00
<i>less Premium Credit</i>	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00
Participant's Premium	\$ 607.00	\$ 438.00	\$ 231.00	\$ 655.00	\$ 418.00	\$ 730.00
<b>Family</b>	\$ 2,430.00	\$ 2,201.00	\$ 1,918.00	\$ 2,497.00	\$ 2,173.00	\$2,600.00
<i>less Premium Credit</i>	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00
Participant's Premium	\$ 823.00	\$ 594.00	\$ 311.00	\$ 890.00	\$ 566.00	\$ 993.00

Note: Dental and Vision premiums will remain the same as last year.

MONTHLY DENTAL PREMIUMS	PASSIVE PPO 2000	DENTAL PPO	DENTAL HMO		MONTHLY VISION PREMIUMS	EXAM CORE	FULL SERVICE	PREMIER VISION
Participant Only	\$ 48.00	\$ 39.00	\$13.00		Participant Only	\$-	\$ 7.96	\$ 14.16
Participant Plus One	\$ 96.00	\$ 79.00	\$26.00		Participant Plus One	\$-	\$12.86	\$ 22.94
Family	\$144.00	\$118.00	\$45.00		Family	\$-	\$20.34	\$ 36.38

Please continue to watch for additional resources and links that will assist you during this open enrollment season. We already have access to our friend, [Alex](#), the jumping jelly bean that can guide you through many of the factors you need to consider when determining the best plan for you.

If you have any problems or questions, please contact our Conference Benefits Team:

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