



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



July brings appointment changes at your annual conference. This job aid provides **best practices** for managing these changes in a way to facilitate the smoothest process for participants to receive, maintain, or terminate their HealthFlex health benefits.

New retirements:

TIP—Enter retirements into Benefits Access Portal as a future dated event as soon as possible.

- New retirees ≥ 65 on 7/1 will be plan terminated from HealthFlex effective 6/30.
 - If Via Benefits is offered, that should have been identified/facilitated in advance by submitting a Via Benefits form.
 - If the plan sponsor does not offer Via Benefits, coverage will be terminated.
 - If there are dependents covered when the participant coverage is stopped, the dependents will be enrolled in the same plans as prior, under the spouse (or oldest child, if no spouse) as a lead dependent. A **HealthFlex Enrollment/Change Form is required** to terminate dependent coverage.
 - New retirees < 65 on 7/1 will retain their same HealthFlex Elections (except personal HSA/FSA contributions will be terminated).

New hires/newly eligible:

TIP—New hires cannot be added to HealthFlex until their effective date, but can be entered into BAP in advance. Newly enrolled individuals typically receive their ID cards 1-2 weeks following their effective date.

- Clergy who are newly eligible will be *automatically enrolled* into the default plan with single coverage. If these individuals wish to change elections, add dependents, or elect health accounts, the individual can **complete their elections online in Benefitsolver** within 31 days. If the clergy wishes to waive the plan a **Mandatory Waiver Form is required** within 31 days.
- Newly eligible lay employees will not be automatically enrolled. The individual or plan sponsor **can complete their elections online in Benefitsolver** within 31 days of the new hire date.

For help with any Life Status change see the **Life Status Events Job Aid**

Appointment changes/transfers within the same conference:

TIP—Enter both membership and service changes at the same time.

- Clergy who transfer between churches at the same appointment percentage do not need to make new elections. They will retain their benefits and will be monitored for changes. If there is an extenuating circumstance by which a plan change needs to be considered (e.g. significant salary reduction), please contact the Wespath Health and Wellness Team to initiate a special request.
- Clergy who are appointed to a new status or service percentage that is not eligible per the Adoption Agreement will be automatically terminated.
- Clergy who are appointed part-time to a church and part-time to another employer type may not be recognized as eligible and may be terminated automatically by the system. *Please notify the Wespath Health and Wellness Team for special handling.*
- Lay employees who move from church to church or to another SPU will retain benefits if both salary paying units have HealthFlex Sub Adoption Agreements. If there is an extenuating circumstance by which a plan change needs to be considered (e.g. significant salary reduction), please contact the Wespath Health and Wellness Team to initiate a special request.
- For individuals coming off disability, Wespath adds a future service of “No Record of Appointment” effective 7/1 and notifies the conference. If benefit-eligible service is not added *before 7/1*, HealthFlex coverage (if applicable) will be terminated.

Appointment changes/transfers between conferences (even in same Episcopal Area):

TIP—Use transitional service 346.1 in Benefits Access Portal to avoid disruption to the participant. This can be entered in advance.

- Releasing conference should add a new service of 346.1 at the receiving conference in BAP to allow the receiving conference to edit service record. When the receiving conference adds the new service, the former service is automatically terminated, but health coverage is not.
- If the same plan(s) are available at the receiving conference, the participant and any dependents will be automatically enrolled in the same plans. If the same plans are not available, Wespath will enroll the participant (and any dependents) in the default plan.
- A transfer across conferences is considered a life event, so if the participant wishes to change coverage, the participant **must make new elections** in Benefitsolver within 31 days.
- If transitional service 346.1 is not used and the termination/new appointment is not completed at the same time, the individual will be terminated from coverage and enrolled in the receiving conference’s default plan(s) with single coverage.
- New health account elections cannot be lower than the amount already contributed in the current calendar year.
- If the individual enrolls in the same plan(s), they can request that their progress toward their deductible and out of pocket maximum is carried over. (*See the HealthFlex Plan Sponsor Manual for more info.*)

General tips:

TIP—HealthFlex July invoices only capture changes and elections entered in Benefitsolver by 7/5—adjustments will be made on the August bill for any changes made after 7/5.

TIP—Clergy must have a current membership and appointment in BAP that are consistent with HealthFlex Adoption Agreement Exhibit A to be enrolled in benefits. Changes to membership/service results may automatically terminate health benefits.

TIP—Corrections made to termination dates in BAP do not automatically reinstate coverage in HealthFlex. Unless an erroneous termination date is corrected the same day, the record should be referred to the Wespath Health and Wellness Team to reinstate coverage in HealthFlex.