



It's Annual Election Time! October 30 – November 14, 2019

This is your only opportunity to select your 2020 HealthFlex benefits, change who you will cover and elect health account contributions.

What's New for HealthFlex in 2020

- A new, **lower cost Dental HMO** option.
- **Streamlined Behavioral Health benefits.** Use your medical ID card and network for inpatient and outpatient behavioral health needs.
- **Improved Employee Assistance Program (EAP).** You will have a dedicated team to help you access your EAP benefits, making this necessary service even easier to access.
- **For HSA plans ONLY:** You do not have to meet your deductible before the plan pays its share for certain preventive medications*.
- **Health care Flexible Spending Account (FSA)** \$500 carryover is now limited to one year.

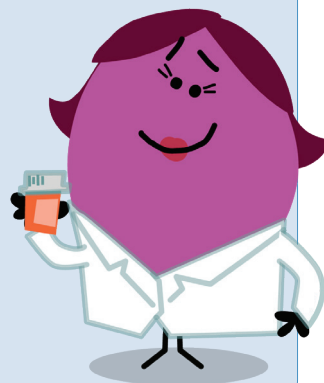
* List of medications can be found on the HealthFlex/WebMD website.

ALEX® Benefits Counselor

ALEX is an online tool to make it easier to select the right plans. You can access ALEX at wespath.org > HealthFlex/WebMD.

Use ALEX to:

- Compare HealthFlex plans
- Estimate out-of-pocket costs, such as deductibles, co-payments or co-insurance
- Estimate how much to set aside in a health account



Choose from a variety of plans for 2020

-  **6 medical**
-  **3 vision**
-  **3 dental**

Consider an HSA Plan

- Lower monthly premiums
- Opportunities to be a smart consumer
- Tax advantages
- Potential savings for retirement



To make your elections,
go to wespath.org and log into
HealthFlex/WebMD.

(continued on next page)

Things You Need to Know About Annual Election

- Your employer or annual conference will give you a fixed amount of money to use as a credit toward monthly premiums. This “Premium Credit” amount will be applied to your premium each month. This amount can be seen online in ALEX or while making your elections.
- If you don’t make any elections, your current HealthFlex coverage will continue for 2020.
- Any health account contributions you have elected in 2019 will not continue automatically into 2020. You must make these elections.
- Up to \$500 of FSA money and any amount of HSA money you have left over from 2019 will automatically roll over into 2020.
- You can view plan comparisons and other details online at wspath.org > **HealthFlex WebMD**.

All HealthFlex Medical Plans Include the Following Benefits

- Preventive services covered at 100%.
- Out-of-pocket maximums that limit your financial risk.
- EAP services—up to 8 free sessions per issue.
- Comprehensive, award-winning well-being programs and incentives to keep you well.



Blueprint for Wellness® screening
January 1 through July 31



HealthQuotient online health assessment
January 1 through July 31



Health Coaching



Diabetes Prevention Programs

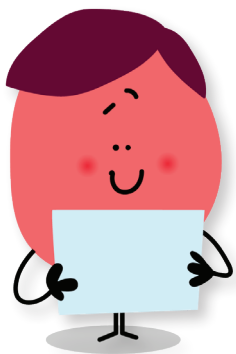


Important Phone Numbers

- **1-844-688-1375— Annual Election Support Team**
For help making your 2020 elections
- **1-855-239-8471—OptumRx**
For questions about medication costs under different plans or to estimate 2020 out-of-pocket prescription costs
- **1-800-360-2539—EY Financial Planning Services***
For advice on HSA contributions

For more information, plan details and FAQs, click “**Annual Election**” on **HealthFlex/WebMD** and view our **Reference Center**.

* EY Financial Planning Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000.



Wespath is required by federal regulations to update certain legal notices annually and to make them available to health plan participants. To obtain a copy of these notices, please visit Wespath’s website at wspath.org and enter “Regulatory Notices” in the search tool. You may also obtain a paper copy at no cost to you by contacting Wespath at **1-800-851-2201**. Representatives are available **Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time**.

To make your elections, go to
wspath.org and log into **HealthFlex/WebMD**.