

DID YOU KNOW?

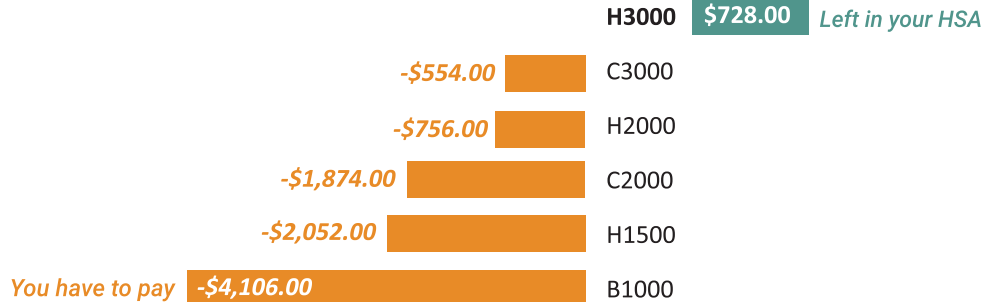
Based on an analysis of prior year claims, 99% of HealthFlex participants would **SAVE MORE MONEY** each year in a HealthFlex Health Savings Account (HSA) or Health Reimbursement Account (HRA) plan than in the B1000.



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



Costs and savings in this chart are based on average premium + health account funding + out of pocket costs associated with the following services on a family plan over the course of 1 calendar year: 10 PCP visits (\$78 allowed), 10 generic prescriptions (\$60 allowed), 2 urgent care visits (\$200 allowed). Assumes premium credit is approximately equal to the cost of the C3000 plan and 100% of premium savings between B1000 and H3000 is contributed to an HSA.

Consider choosing a HealthFlex HSA or HRA plan this annual election.

HealthFlex HSA and HRA benefits

- **Lower monthly plan premiums*** – spend less monthly and save more in your health accounts
- **Free money potential** – for plans that include funding, money is deposited and available in your HSA or HRA right away
- **If you don't use it, you DON'T lose it** – unused HSA and HRA money rolls over from one plan year to another
- **You don't lose coverage by switching** – access the same provider networks and covered services as the B1000

HSA and HRA plans include many of the SAME benefits as the B1000 including:

- **SAME** out of pocket maximums as the B1000—meaning you can save money with an HSA/HRA plan even if you have a lot of claims**
- **SAME** access to doctors and providers of your choice, without a referral
- **SAME** access to the nationwide provider network
- **SAME** prescription drug formulary through OptumRx
- **SAME** preventive services covered at 100% before deductible and preventive medications not subject to the HSA deductible

Use ALEX[®], the online benefits decision tool, to see if you are one of the 99% who are likely to spend less and save in a HealthFlex HSA or HRA plan. To access ALEX log into HealthFlex/WebMD.

**Any premium credit paid by your plan sponsor or employer offsets the total premium cost.*

***Except for the H3000—H3000 maximums are higher than the maximums for all other plans.*