



## Resources for Wespath Benefit Plan Participants Affected by Natural Disasters

*To those enduring the aftermath of the recent hurricanes, we at Wespath want to express our deepest concerns. Please know that we hold you in our thoughts and prayers. The devastation brought by such natural disasters is immense and the road to recovery can be daunting. We are here to support you with resources designed to help alleviate some of the burdens you may be facing.*

### For UMPIP Participants – Option for Financial Hardship Withdrawals

Call Wespath's Customer Service: 1-800-851-2201

The United Methodist Personal Investment Plan (UMPIP) permits hardship withdrawals to cover expenses incurred (including loss of income) related to any natural disaster declared by the Federal Emergency Management Agency (FEMA), provided that your principal residence or principal place of employment at the time of the disaster was in the area designated by FEMA.

Eligible hardship withdrawals ("distributions") from your UMPIP account, which may be made from your UMPIP Before-Tax Contributions and/or Roth Contributions (excluding earnings), are not subject to the 10% penalty tax on early distributions (i.e., those before attaining age 59-1/2). The income taxes due on such withdrawals may also be spread over a three-year period.

- **Download the Hardship Withdrawal Application:** <https://www.wespath.org/assets/1/7/3260.pdf>
- More information on applying for such a hardship withdrawal can be found on page 25 of the **Summary Plan Description for UMPIP:** <https://www.wespath.org/assets/1/7/3502.pdf>
- Also, see this link from the IRS for **information on the taxation of qualified disaster distributions:** <https://www.irs.gov/instructions/i8915f>

Additionally, some participants can request a loan or in-service withdrawal (including earnings on the personal contributions) from their Wespath-managed accounts online; log into [benefitsaccess.org](https://benefitsaccess.org). **Benefits Access is available 24/7/365.** The In-Service Withdrawal Application is available at: <https://www.wespath.org/assets/1/7/3278.pdf>

### For All – Natural Disaster Critical Support Through Optum

Call Optum for support: 1-866-447-3573 (open to the public Monday to Friday, 8 a.m. to 8 p.m. CT). **This resource can be shared with members of local churches and others affected.**

Provides immediate emotional support and resources in the individual's location during a catastrophic event. This line allows anyone to access critical services such as crisis management, counseling and other resources.

Additional resources from Optum for those directly impacted, as well as those seeking to support those affected:

[Evacuating yourself and your family](#)

[Encouraging healing after a disaster](#)

[Helping yourself and others after a disaster](#)

[Supporting older adults](#)

[Helping friends and coworkers after a disaster](#)

# Resources for HealthFlex Plan Sponsors and Participants

## Employee Assistance Program through Optum

Call Optum for support: 1-866-881-6800

The Employee Assistance Program (EAP) offered through HealthFlex can help with disaster-related issues including assistance applying for disaster relief, understanding how to replace important documents that may be lost, and connecting with a counselor to talk through what you've experienced. Learn more: <https://www.wespath.com/assets/1/7/natural-disaster-support.pdf>.

## Temporary Suspension of Refill Limits

Request a refill at the pharmacy, if possible, or contact Quantum Health for assistance with finding a location to refill medication: 1-833-762-0876

Wespath and OptumRx will suspend limits on early refills for individuals in affected areas who have lost their medication and need an early refill.

## MDLIVE Virtual Care and Behavioral Health

Call MDLIVE for support: 1-888-750-4991

MDLIVE continues to be available at no cost to individuals covered by HealthFlex through the end of 2024. Individuals can access immediate medical care for acute issues or injuries (non-emergency) as well as behavioral health services.

## Wespath Care Coordination (through Quantum Health)

Call Quantum for support: 1-833-762-0876

Wespath's Care Coordinators can help during a time of disruption with anything related to your healthcare and benefits, including replacing ID cards; verifying medical, pharmacy and behavioral health benefits; finding new healthcare providers, and more. Call to speak with a dedicated team of nurses, claims specialists and benefits experts.

### Quick Access to Other Resources

- Federal Emergency Management Agency (FEMA) (Information about Federal Assistance) – [fema.gov](https://www.fema.gov)
- American Red Cross – [redcross.org](https://www.redcross.org)
- Ready.gov (Disaster Preparation and Recovery Information) – [ready.gov](https://www.ready.gov)

### Wespath Customer Service Center

Call Wespath for support: 1-800-851-2201

Wespath's Customer Service Center is available to assist you. Representatives are **available Monday thru Friday from 8:00 a.m. to 6:00 p.m. CT.**