

HealthFlex Plan Options—Exhibit B—Florida Southern College

Plan Sponsor name _____

HealthFlex # _____ UMC ID # _____

Part 1 – HealthFlex Benefits

Eligible participants in HealthFlex may enroll in a medical plan (includes medical/pharmacy/behavioral health), a dental plan, and/or a vision plan. Actively employed participants are allowed to contribute to HealthFlex flexible spending accounts.

Part 2 – Premium Credit (Monthly)

Plan Sponsor elects to fund a premium credit that their participants will use to purchase their health coverage. Plan Sponsor may provide a \$0 premium credit for one or more categories defined below.

- Plan Sponsor elects to fund the *same amounts* for all active and retired clergy, lay participants and their surviving dependents.

	Individual Coverage	Individual + 1 Coverage	Individual + Family Coverage
All	\$	\$	\$

OR

- Plan Sponsor elects to fund *different premium credit amounts* based on salary tiers as identified by the plan sponsor. Plan sponsor will be responsible for identifying which individuals belong in which salary tier. If plan sponsor fails to provide salary band information for an individual, that individual will receive \$0 premium credit in the systems associated with HealthFlex. Plan Sponsor is responsible for ensuring that any applicable nondiscrimination requirements are satisfied with respect to its employees.

	Individual Coverage	Individual + 1 Coverage	Individual + Family Coverage
Tier 1	\$	\$	\$
Tier 2	\$	\$	\$
Tier 3	\$	\$	\$

Note: Individuals on continuation coverage will be assigned a premium credit of \$0 for all tiers.

Part 3 – Medicare Secondary Payer Small Employer Exception

Check one box to indicate if the Plan Sponsor desires to elect to participate in the Small Employer Exception to the Medicare Secondary Payer rules for which the Plan has submitted an election to the Centers for Medicare and Medicaid Services (CMS). **Please note:** This does not eliminate the need to complete the necessary forms contained in the *Medicare Secondary Payer/Small Employer Exception Administrative Guidelines*, distributed under separate cover and also found in *Appendix F to the HealthFlex Plan Sponsor Manual*. Medicare Secondary Payer Small Employer Exception is only available to Plan Sponsors that provide retiree coverage through Via Benefits or the active plan.

- Yes—Plan Sponsor elects to participate in the Small Employer Exception
- Plan Sponsor chooses Via Benefits for their MSP participants
 - With HRA contribution
 - With **no** HRA contribution
 - Plan Sponsor chooses the active plan for their MSP participants. No reduced rate premium contribution will be provided
 - Plan Sponsor elects to participate in the Small Employer exception with their own sponsored retiree plan (not Via Benefits)
- No—Plan Sponsor elects not to participate in the Small Employer Exception

- Notes:**
1. Medicare Secondary Payer Small Employer Exception participants in Via Benefits are not eligible for auxiliary benefits through HealthFlex (vision, dental and behavioral health).
 2. Wespath must administer the CMS approval process for all Plan Sponsors that elect to participate in the Small Employer Exception.

Part 4 – Signatures

(Print name of Plan Sponsor) _____ has selected the Plan benefit options indicated above in this *Exhibit B* to the HealthFlex Plan Sponsor Adoption Agreement dated _____, to become effective on _____, 20 ____ and remain in effect until further notice.

Print name of authorized representative _____

Title _____ Date _____

I understand that checking this box and typing my name on the e-mail that accompanies this document (sent from the work address of this authorized individual) constitutes a legally binding signature

Accepted by Wespath:

Print name of authorized representative _____ Title _____

Authorized signature _____ Date _____