

BENEFITS INSIGHT

Baltimore-Washington Conference



HR AND BENEFITS INSIGHT FROM THE BALTIMORE-WASHINGTON CONFERENCE

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• www.bwcumc.org

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Big changes to HealthFlex in 2024

UNITED HEALTHCARE IS OUT. BLUECROSS BLUESHIELD IS IN.

Wespath will be moving the BWC away from United Healthcare and into Blue Cross Blue Shield effective January 1, 2024.

Also new in January the BWC is gaining Quantum Health, a high-touch concierge service. Has your doctor ever ordered a test for



you, only to be denied approval? Having a concierge service means there will be intervention before challenges occur.

Quantum Health representatives support members by working with you, offering guidance from diagnosis through treatment. They can advocate for you around cost, coverage, social determinants of health and making sure you get efficient, quality care.



**BlueCross®
BlueShield®**

They are clinical experts who can connect provider and plan as well as obtain needed documentation for medical necessity.

Quantum Health is due to be available on or about December 1, 2023. More information will follow during Annual Election in November.

Choose your health plan for 2024 during Annual Election

CUSTOMIZE A PLAN FOR YOU AND YOUR FAMILY

Annual Election will be held November 1-16. If you want to change your plan(s), this is the only time during the year that it can be done. If you do not make an election, you will be re-enrolled in your current plan(s) for 2024. If you currently have a Flexible Spending Account or contribute to a Health Savings Account and want to continue

it in 2024, you *MUST* choose it during Annual Election; it *WILL NOT* automatically be funded.

ALEX is a user-friendly decision support tool that can be found in your Benefits Access account. ALEX helps participants select plans and reimbursement account contributions based on their expected health care use, family

size, budget and other factors.

The Benefits Team will once again offer virtual one-on-one benefit consultations beginning October 2 and will run through Annual Election (Nov. 1-16). Emails containing a link to sign-up will be sent out soon.

SAVE THE DATE

Thursday, September 28 10-11 a.m.
2024 HealthFlex Changes Virtual Session

Wespath is presenting a virtual session for the Baltimore-Washington Conference participants and their covered spouses on all the changes being made to improve the HealthFlex plan on Thursday, September 28. A link will be sent to active participants closer to the event.



2024 Plan Changes

The current minimum deductible for HSA plans is \$1,500 for a single participant and \$3,000 for a family. Wespath expects the IRS to increase the 2024 minimum deductible. By proactively changing the plans now, Wespath hopes not to have to make annual changes to conform to IRS minimum standards.

See the below chart for how the plans will change. To see if you are enrolled in an HSA plan (H1500, H2000, H3000), login to your Benefits Access account and click on Health details.

	H1500	New H2000		Old H2000	H2500		H3000	H5000
Individual/Family Deductible	\$1,500/ \$3,000	\$2,000/ \$4,000		\$2,000/ \$4,000	\$2,500/ \$5,000		\$3,000/ \$6,000	\$5,000*/ \$10,000
Coinsurance	80%	80%		70%	70%		40%	N/A
Individual/Family Out of Pocket Maximum	\$5,000/ \$1,0000	\$5,000/ \$10,000		\$5,000/ \$10,000	\$5,000/ \$10,000		\$6,000/ \$12,000	\$5,000/ \$10,000
HSA Contribution Included	\$750/ \$1,500	\$1,000/ \$2,000		\$500/ \$1,000	\$250/ \$500		\$0	\$0
		Similar design to C2000			Same contribution as C3000			"Deductible only" plan design

*For the H5000, once the deductible is met, no further out of pocket costs for covered, in-network services.

Unlike other HSA plans if only one family member has expenses in the H5000, they only have to meet the individual (\$5,000) not the full family deductible.

COVID-19 coverage updates

No longer covered:

At-home COVID-19 tests

Covered at regular plan cost sharing (deductible/coinsurance):

- COVID-19 tests performed at a provider's location
- In-network COVID-19 treatment

COVID-19 vaccines are considered preventive and are covered at 100%.



MDLIVE For Emotional Health and Acute Medical Needs

MDLIVE now offers no-cost access to licensed therapists or board-certified psychiatrists. Participants 10 years of age and older are eligible. You can have no-cost virtual visits for common issues like flu, allergies, ear infections and more. Participants and covered dependents are eligible.

To access MDLIVE, primary participants can go through their Benefits Access account, no additional username and password needed. Covered spouses can access MDLIVE through their Virgin Pulse account or directly at mdlive.com; a username and password is needed.





Want to retire in 2024?

SUBMIT YOUR FORMAL REQUEST IN WRITING BY DEC. 1.

Requests for retirement must be stated in writing and addressed to Bishop LaTrelle Easterling. Copies should be sent to your district superintendent and Board of Ordained Ministry Conference Relations Committee no later than Dec. 1.

Signed letter address:
Bishop LaTrelle Easterling
BWC Mission Center
11711 East Market Place
Fulton, MD 20759

2. Rev. HiRho Park
BOOM CRC Chair
1481 Ridge Trail Circle
Hanover, MD 21076

Copies sent:
1. (Name) District
Superintendent
BWC Mission Center
11711 East Market Place
Fulton, MD 20759

*For more information on
clergy retirement, read the
2016 United Methodist Book
of Discipline, ¶357.*

The 2023 Clergy Retirement Planning Session (aka Pre-Retirement) will take place on Thursday, September 21, at the BWC Mission Center. There will also be a link to live-stream this event if you are not able to attend in person. Registration emails will be sent out soon.

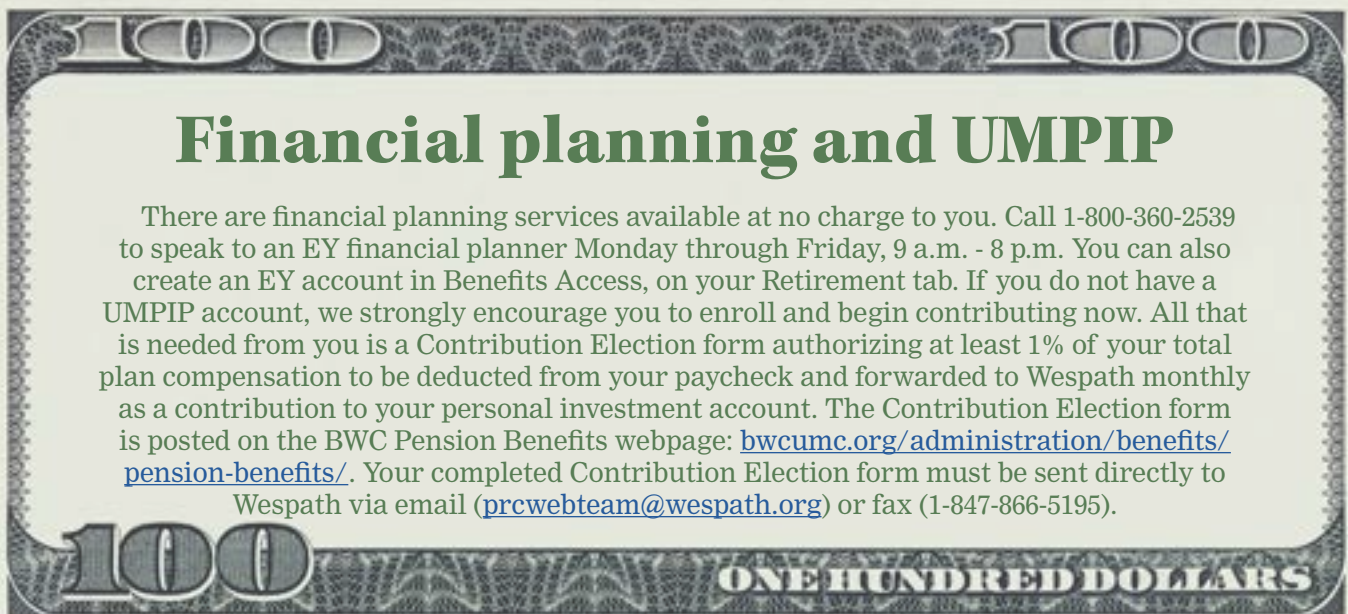


This session is intended to explain and highlight the different benefits that are available to clergy through the denomination. This is also for clergy to begin looking at what it takes or how much they will need at retirement so that they can start or increase their personal investment.

On Tuesday, September 26, EY Financial Planning will offer four virtual sessions. Topics include Social Security, Dissolve that Debt, Achieving Financial Wellness and Estate Planning Basics. A link to these virtual sessions will be available soon.

Financial planning and UMPIP

There are financial planning services available at no charge to you. Call 1-800-360-2539 to speak to an EY financial planner Monday through Friday, 9 a.m. - 8 p.m. You can also create an EY account in Benefits Access, on your Retirement tab. If you do not have a UMPIP account, we strongly encourage you to enroll and begin contributing now. All that is needed from you is a Contribution Election form authorizing at least 1% of your total plan compensation to be deducted from your paycheck and forwarded to Wespath monthly as a contribution to your personal investment account. The Contribution Election form is posted on the BWC Pension Benefits webpage: bwcumc.org/administration/benefits/pension-benefits/. Your completed Contribution Election form must be sent directly to Wespath via email (prcwebteam@wespath.org) or fax (1-847-866-5195).





November Is National Diabetes Month

Did you know that 37 million people in the U.S. have some form of diabetes and of those, 1 in 5 don't even realize they have it? November is National Diabetes Month and the perfect time to learn the facts and understand your own risk.

Understanding your own risk:

You may be predisposed to Type 2 diabetes if you are overweight, older than 45, have a family history of diabetes, lack exercise in your daily routine or have been diagnosed with prediabetes. CDC research shows that once individuals are made aware of their condition, they are more likely to make the necessary long-term lifestyle changes, such as eating healthier, managing weight and increasing activity levels.

Visit Wespeth's website to take the time to assess your own risk: <https://www.wespath.org/health-well-being/dimensions-newsletter/October-2022/001>

If you completed the Blueprint for Wellness screening and your results showed that you may benefit from one of the HealthFlex sponsored programs through Omada Health, you should have received an invitation to join Omada's Diabetes Management Program or their Chronic Disease Prevention Program.



For more information, visit omadahealth.com/Wespath or review the HealthFlex Wellbeing Program FAQ.