



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

Center for Health



HealthFlex Exchange Participant Decision Support At-a-Glance

HealthFlex Exchange offers you more plan choices—and provides supports to guide you through the decision-making process. Take advantage of these resources to select the HealthFlex options that best fit your needs. All resources are available through the HealthFlex/WebMD website (unless indicated otherwise).

Recommended Tools—Coverage Advisor and MyChoice

Coverage Advisor



Participant

Estimated Net Cost

Plan A
Your Premium per Pay Period \$47.00
\$865

Plan B
Your Premium per Pay Period \$26.00
\$420

Plan C
Your Premium per Pay Period \$0.00
\$0

Plan D
Your Premium per Pay Period \$23.50
\$380

Plan E
Your Premium per Pay Period \$0.50
\$8

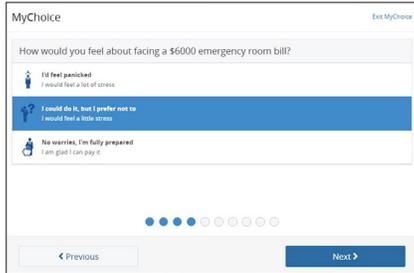
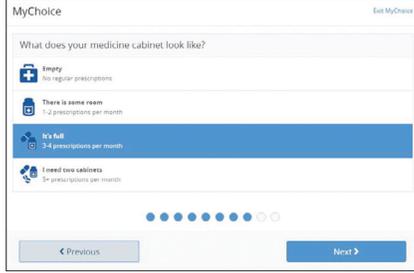
Plan F
Your Premium per Pay Period \$0.00
\$0

Cost without insurance
\$442

1. Coverage Advisor—Available Beginning in September

- Enter details about your **family size** and **anticipated utilization of health care** next year (i.e., doctor visits, hospitalizations and medications).
- Coverage Advisor helps estimate your out-of-pocket expenses (such as deductibles, co-payments or co-insurance) across the HealthFlex plan options.
- This tool also can help you estimate how much money to set aside into a health care flexible spending account (FSA, also called the medical reimbursement account or MRA).

MyChoice

2. MyChoice—Available November During Annual Election

- Use MyChoice to compare your estimated out-of-pocket costs across HealthFlex plan options.
- MyChoice also factors in **financial safety net** and **risk tolerance** considerations to suggest “Low-Cost Choice” and “Best Choice” options based on your personalized input (in some circumstances, they may be the same plan).

*Example for illustration purposes only.
Your actual costs may vary.*



Online Support

1. Start at wspath.org
2. Scroll down to “HealthFlex/WebMD” to reach the login page
3. Enter your **WebMD username and password**. Then browse for:
 - » Coverage Advisor
 - » MyChoice (select “HealthFlex Exchange” or “Annual Election”)
 - » Consumer Tools to Guide Your Health Care Choices
 - » Details and FAQs

Phone Support

Businessolver

1-844-688-1375 (toll-free)

Representatives can explain differences between HealthFlex plans, answer your questions and guide you through MyChoice by phone.

7:00 a.m.–7:00 p.m., Central time—
available late October through
Annual Election

WebMD

1-866-302-5742

Representatives can help you log into the HealthFlex/WebMD website.

Other Online Tools

wspath.org > select “HealthFlex/WebMD” (bottom of webpage) and log in

In addition to using Coverage Advisor or MyChoice to choose between plans, you may want to refer to these other helpful tools.

Consumer Tools to Guide Your Health Care Choices

These tools can help you become a more active consumer of health care services. (lower right on WebMD page)

- **Treatment Cost Advisor/Estimator**—Estimate out-of-pocket costs for specific services, and compare quality and costs for different physicians, hospitals and other providers in your area.
- **Provider Search**—Locate physicians, hospitals and other health care providers that are “in-network,” so you can receive the highest level of HealthFlex benefits at the lowest out-of-pocket costs.
- **OptumRx Prescription Drug Cost Estimator**—Estimate your prescription drug costs and help calculate what you may want to set aside in your health care flexible spending account (FSA) for next year. Learn about lower-cost medication alternatives to discuss with your doctor.
- **Health Accounts Information (WageWorks)**—Learn more about different types of health accounts, including expenses that may be eligible for health care or dependent care FSA reimbursement, as well as a health reimbursement account (HRA) or health savings account (HSA). Health accounts can save you money through pre-tax personal and/or plan sponsor contributions. Use the WageWorks web portal to file reimbursement claims for FSA and HRA, and to initiate HSA withdrawals.

Details/FAQs

Documents that provide in-depth information about HealthFlex plans and features. (center section on WebMD page)

- **HealthFlex Plan Comparison Summary**—Offers side-by-side benefits comparisons for all HealthFlex plans.
- **CDHP Documents**—Learn about how the two consumer-driven health plans (CDHPs) and the HRA work.
 1. [Consumer-Driven Health Plan \(CDHP\) brochure](#)
 2. [CDHP Frequently Asked Questions](#)
- **HDHP Documents**—Learn about how the three high-deductible health plans (HDHPs) and the HSA work.
 1. [High-Deductible Health Plan \(HDHP\) brochure](#)
 2. [HDHP Frequently Asked Questions](#)
- **Comparing HRA vs. HSA vs. FSA**—Details key differences between HRAs, HSAs and health care FSAs.