

HealthFlex Exchange

Participant Decision Support Resources At-A-Glance

HealthFlex/WebMD Website

Consumer Education Tools—available through the HealthFlex/WebMD website—are designed to help you determine which HealthFlex plan choice(s) best aligns with your needs. These tools can also help you become a more active consumer of health care services.

- **Coverage Advisor**—Model different scenarios and estimate your out-of-pocket expenses across the HealthFlex plan choices. Coverage Advisor can also 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).
- **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 coverage.
- **OptumRx (previously Catamaran) Prescription Drug Cost Estimator**—Estimate your prescription drug costs and help calculate what you may want to set aside in your health care FSA for next year.
- **Health Accounts Information (WageWorks)**—Learn more about different types of health accounts, including expenses that may be eligible for health care or dependent care flexible spending account (FSA) reimbursement, and health reimbursement account (HRA) or health saving account (HSA), if applicable.



Details/FAQs

- **CDHP Documents**—Learn about the consumer-driven health plan (CDHP) design and the HRA.
 - *Consumer-Driven Health Plan (CDHP) brochure*
 - *Frequently Asked Questions*
- **HDHP Documents**—Learn about the high-deductible health plan (HDHP) design and the HSA.
 - *High-Deductible Health Plan (HDHP) brochure*
 - *Frequently Asked Questions*
- **HealthFlex Plan Comparison Summary**—Offers side-by-side benefits comparison for all HealthFlex plans.
- **Comparing HRA vs. HSA vs. FSA**—Details key differences between HRAs, HSAs and FSAs.

Note: How to access these resources is highlighted on back.

(continued)



General Board
Pension and Health Benefits

Caring For Those Who Serve



Center for Health

Participant Decision Support Resources At-A-Glance (continued)

Online Support

How to Access Decision Support/ Consumer Education Tools

www.gbophb.org; select “**HealthFlex/WebMD**” and log in. Then browse:

- **Coverage Advisor**
- **Consumer Tools to Guide Your Health Care Choices** (bottom right-hand portion of home page)
- **Details and FAQs** (middle portion of home page)
- **MyChoice** (select “**HealthFlex Exchange**” during Annual Election)

- Join Virgin Pulse
- HealthFlex Plan Benefits
- HealthFlex Exchange
- HealthFlex Wellness Points: Earn Cash!
- Quest Diagnostics Blueprint for Wellness
- Coverage Advisor
- Consumer Tools to Guide your Health Care Choices



Guide Your Health Care Choices with These Useful Tools!



Support During Annual Election

- **MyChoice (Online)**—As part of your plan election process, model different scenarios and compare your estimated out-of-pocket costs across HealthFlex plan choices. MyChoice will suggest “Low-Cost Choice” and “Best Choice” options based on your personalized input.

To access MyChoice:

www.gbophb.org; select “**HealthFlex/WebMD**” and log in. Select “**HealthFlex Exchange**” or “**Annual Election.**”

- **Phone Support**

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

7:00 a.m.–7:00 p.m., Central time—*available late October*

Representatives can explain differences between plans and answer questions.

MyChoice Selection

STEPS: [Progress indicator]

How would you feel about facing a \$3000 emergency room bill?

I'd feel panicked
I would feel a lot of stress

I could do it, but I prefer not to
I would feel a little stress

No worries, I'm fully prepared
I am glad I can pay it

MyChoice Selection

STEPS: [Progress indicator]

Describe your risk tendencies.

Rock Climber
I live life on the edge

Biker
I enjoy some thrill

Golfer
I'm always cautious

Lounger
I like to avoid all risk

Other Resources

- **WageWorks**—Find details on eligible expenses for health care FSA and dependent care FSA. You can also file reimbursement claims for FSA and HRA and initiate HSA withdrawals through the WageWorks web portal.

www.gbophb.org; select “**HealthFlex/WebMD**” and log in. Then select “**Reimbursement Accounts**” under HealthFlex Vendor Links (left-column)

