

North Georgia Conference Pension and Health Benefits New and Moving Pastors

Part 2 – Health & Wellbeing



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Health and Wellbeing Plans

www.ngumc.org/healthflex



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First Time HealthFlex Enrollment

- [Insurance Enrollment](#) due to Conference Benefits by **June 3** for July appointments/**December 3** for January appointments
- [MetLife Enrollment](#) Form due to Conference Benefits by **June 3** for July appointments/**December 3** for January appointments



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HealthFlex

- For active full-time clergy, the North Georgia Conference mandates participation in the HealthFlex Exchange offered by Wespath. This exchange consists of 6 medical plans, 3 dental plans, and 3 vision plans. Details can be found in the [2021 Plan Comparisons](#).
- Active health coverage is direct billed to churches monthly for both the church portion and the clergy premiums.



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2021 Insurance Rates: Clergy/Laity

2021 Pre-tax Employee Cost by Medical Plan						
	81000 yr.	Month	C2000 yr.	Month	C3000 yr.	Month
Single	\$ 2,403.96	\$ 200.33	\$ 1,959.96	\$ 163.33	\$ 579.96	\$ 48.33
2-party	\$ 5,139.96	\$ 428.33	\$ 4,287.96	\$ 357.33	\$ 1,683.96	\$ 140.33
Family	\$ 6,668.28	\$ 555.69	\$ 5,516.28	\$ 459.69	\$ 1,940.28	\$ 161.69

	H1500 yr.	Month	H2000 yr.	Month	H3000 yr.	Month
Single	\$ 1,683.96	\$ 140.33	\$ 711.96	\$ 59.33	\$ (500.04)	\$ (41.67)
2-party	\$ 3,759.96	\$ 313.33	\$ 1,911.96	\$ 159.33	\$ (380.04)	\$ (31.67)
Family	\$ 4,796.28	\$ 399.69	\$ 2,264.28	\$ 188.69	\$ (879.72)	\$ (73.31)

Optional Dental & Vision Plans - Monthly Rates						
	Dental			Vision		
	PPO 2000	PPO	HMO	VSP	VSP Premier	
Single	\$ 52.00	\$ 43.00	\$ 14.00	\$ 7.96	\$ 14.16	
2-party	\$ 104.00	\$ 85.00	\$ 26.00	\$ 12.86	\$ 22.94	
Family	\$ 156.00	\$ 128.00	\$ 45.00	\$ 20.34	\$ 36.38	



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2021 Insurance Rates: Churches

Church/Employer		
Group	Monthly Rate	Annual Rate
Appointed Clergy	\$ 1,256.00	\$ 15,072.00
Laity: Single	\$ 723.67	\$ 8,684.04
Laity: Two-party	\$ 1,327.67	\$ 15,932.04
Laity: Family	\$ 1,846.31	\$ 22,155.72



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Healthcare

- Spouse
 - To add or remove a spouse from coverage due to marriage or divorce, you must provide a HealthFlex Enrollment/ Change form within 31 days of the qualifying event. You also must provide a copy of the marriage certificate or the divorce decree and settlement order.



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Healthcare

- Children
 - If you adopt or take custody of a child, you must provide a HealthFlex Enrollment/Change form within 31 days of the qualifying event.
 - If you have a newborn child, you must provide a HealthFlex Enrollment/Change form within 60 days of the qualifying event.
 - When your child reaches 26 or takes other employer insurance, you should contact the Benefits Office to let us know that they should be removed from this plan as it could reduce your premium costs.



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Healthcare – New for 2021

- Beginning in 2021, you will access your healthcare benefits through two separate applications:
 - [Benefits Access](#)
 - [Virgin Pulse](#)
- For those of you using WebMD, it will be phased out as of June 1, 2021. Be sure to sign up for Benefits Access and Virgin Pulse.



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Well-being Programs

- [Blueprint for Wellness](#)
- [Virgin Pulse Physical Activity Program](#)
- [Health Check Health Assessment](#)
- [Employee Assistance Program \(EAP\)](#)
- [WeightWatchers \(WW\)](#)
- [Health Coaching](#)
- [2021 HealthFlex Well-Being Programs FAQ](#)



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Blueprint for Wellness

- Blueprint for Wellness biometric screening is a valuable tool for identifying health concerns and finding ways to improve your well-being.
- Register for a screening at a local Quest facility or request a self-collection kit by logging into Virgin Pulse, selecting “Benefits” and clicking on Quest Diagnostics/Blueprint for Wellness.
- You and your spouse (if also a HealthFlex participant) will earn \$100 Pulse Cash for completing the Blueprint for Wellness screening.



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Virgin Pulse Physical Activity Program

- Wespath offers the Virgin Pulse Physical Activity program to help jump-start your fitness plan with interactive tools and rewards (\$\$\$) to help you stay on track.
- Participants and spouses (if also a HealthFlex participant) can earn up to \$40 Pulse Cash each quarter for tracking activity and health habits to earn Virgin Pulse Points and reach new levels – for a total of \$160/year.
- Using the Virgin Pulse App on your phone is an easy and convenient way to earn credit for making healthy decisions!



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Health Check Health Assessment

- To take the health check, you must log into Virgin Pulse.
- The Health Check online health assessment is a great step toward preventing disease and improving well-being.
- The Health Check is confidential. The Conference will not receive your results. The only information we receive is whether you completed the Health Check.
- Both the participant and spouse (if also a HealthFlex participant) must complete the Health Check in order to not have a higher medical plan deductible in the next year.



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Employee Assistance Program (EAP)

- EAPs provide counseling services and work/life services to help balance work and personal responsibilities. You can call your EAP for help with:
 - Conflict resolution at work
 - Emotional impact of living with a chronic or serious illness, or caring for an ailing family member
 - Finding childcare or elder care in your community
 - Maintaining boundaries between professional life and personal life
 - Marital and family satisfaction
 - Legal matters, such as wills and adoption
 - Stress, anxiety or depression
 - Substance abuse



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Employee Assistance Program (EAP)

- All HealthFlex Plans offered by Wespeth include an EAP provided by Optum Health.
- The Optum® Live and Work Well EAP can be accessed through the Virgin Pulse app, by phone and in-person by participants and dependents.
- HealthFlex provides **eight free sessions per issue** per family member per year. If you continue with counseling, after the eight free sessions, for the same issue, it is covered as noted in your health plan benefits booklet located on Wespeth.org.



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Employee Assistance Program (EAP)

- There is a dedicated team at Optum Health who has been trained specifically for the HealthFlex EAP to assist UMC members and their families. The dedicated team can be reached at 1-866-881-6800. The EAP can be accessed through your Virgin Pulse app, by phone and in-person.
- Services are confidential. The Conference or your church will not know if you choose to use the EAP. The only numbers that are reported to the conference is the total percentage of eligible individuals who utilize the program.



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Healthcare Questions

- Enrollment/billing questions – Conference Benefits Office
- Questions about your specific plans **ALWAYS** start with the Wespeth Health Team – 1-800-851-2201, dial 2 for help and then press 0
- UHC: 1-800-901-1939
- OptumRx: 1-855-239-8471
- Cigna: 1-800-244-6224
- VSP: 1-800-877-7195
- United Behavioral Health: 1-800-788-5614



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Resources

- For all forms discussed please visit the New and Moving Pastor page: www.ngumc.org/moving
- Email the Conference Benefits Staff
 - Amy King – aking@ngumc.org
 - Judy Woodall – jwoodall@ngumc.org



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