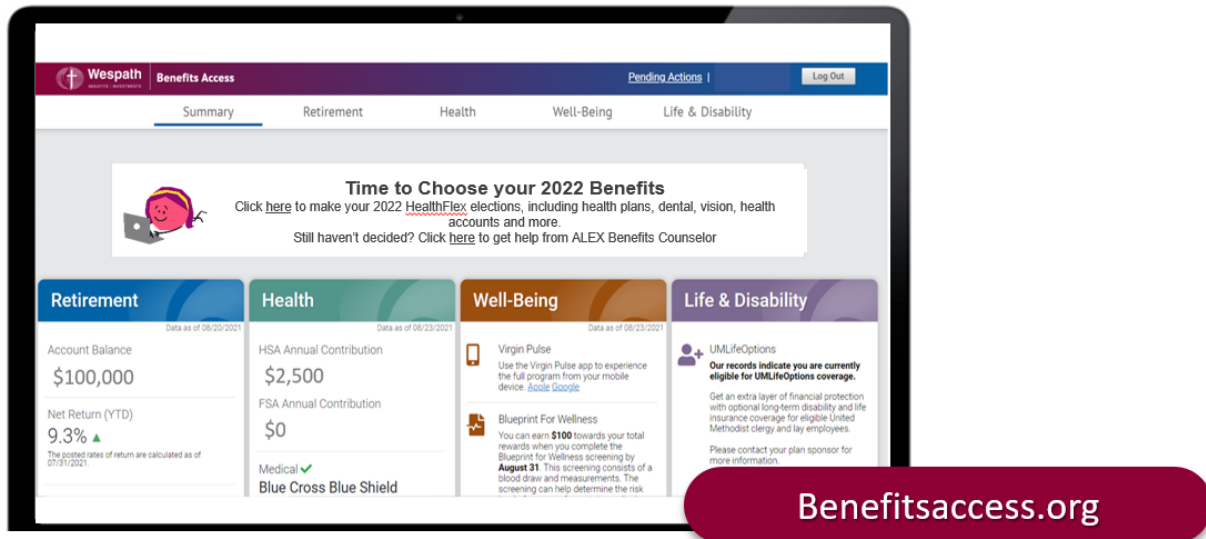


## HEALTHFLEX EXCHANGE OPEN ENROLLMENT

NOVEMBER 3 - 18, 2021

Open enrollment for our clergy and lay Conference employees will soon begin. Please visit [Wespath online](https://Benefitsaccess.org) for all the information you need to make the best decision for you and your family this year.



The screenshot displays the Wespath Benefits Access portal. At the top, there is a navigation bar with 'Wespath' logo, 'Benefits Access', 'Pending Actions', and 'Log Out'. Below this is a secondary navigation bar with tabs for 'Summary', 'Retirement', 'Health', 'Well-Being', and 'Life & Disability'. The main content area features a central banner titled 'Time to Choose your 2022 Benefits' with a cartoon character and text encouraging users to click here for 2022 HealthFlex elections and to contact ALEX Benefits Counselor if undecided. Below the banner are four columns of information: Retirement (Account Balance: \$100,000; Net Return: 9.3%), Health (HSA Annual Contribution: \$2,500; FSA Annual Contribution: \$0; Medical: Blue Cross Blue Shield), Well-Being (Virgin Pulse app promotion; Blueprint For Wellness screening by August 31), and Life & Disability (UMLifeOptions coverage information). A red pill-shaped button at the bottom right of the screenshot contains the text 'Benefitsaccess.org'.

### Exciting Premium Rates

Due to the hard work and changes made in the past few years to a broader array of plans—and many of you considering plans with health savings accounts—we have been able to keep premium rate increases to a bare minimum and give more in premium credit to our participants, resulting in a very small monthly increase to participants. Other employers and employees are enduring double-digit increases in monthly health insurance premium costs, while **we are maintaining roughly a 1% increase dependent on the plan elected.** We are also happy to share that the church contribution for full-time appointments will only increase by 1% from 2021 to 2022.

**CHURCH CONTRIBUTION TO HEALTH INSURANCE FOR 2022 = \$1,340 per month**

**Based on full-time appointment(s) to church**

The premium rates, including dental and vision options are below:

2022 MONTHLY RATES BY TIER	H15000 w/ HSA	H2000 w/ HSA	H3000 w/HSA	C2000 w/ HRA	C3000 w/ HRA	B1000 PPO
<b>Participant Only</b>	\$ 935.00	\$ 847.00	\$ 738.00	\$ 960.00	\$ 836.00	\$1,000.00
<i>less</i> Premium Credit	-\$636.00	-\$636.00	-\$636.00	-\$636.00	-\$636.00	-\$636.00
Participant's Premium	\$ 299.00	\$ 211.00	\$ 102.00	\$ 324.00	\$ 200.00	\$ 364.00
<b>Participant Plus One Dependent</b>	\$ 1,777.00	\$ 1,608.00	\$ 1,401.00	\$ 1,825.00	\$ 1,588.00	\$1,900.00
<i>less</i> Premium Credit	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00	-\$1,170.00
Participant's Premium	\$ 607.00	\$ 438.00	\$ 231.00	\$ 655.00	\$ 418.00	\$ 730.00
<b>Family</b>	\$ 2,430.00	\$ 2,201.00	\$ 1,918.00	\$ 2,497.00	\$ 2,173.00	\$2,600.00
<i>less</i> Premium Credit	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00	-\$1,607.00
Participant's Premium	\$ 823.00	\$ 594.00	\$ 311.00	\$ 890.00	\$ 566.00	\$ 993.00

Note: Dental and Vision premiums will remain the same as last year.

MONTHLY DENTAL PREMIUMS	PASSIVE PPO 2000	DENTAL PPO	DENTAL HMO		MONTHLY VISION PREMIUMS	EXAM CORE	FULL SERVICE	PREMIER VISION
Participant Only	\$ 48.00	\$ 39.00	\$13.00		Participant Only	\$-	\$ 7.96	\$ 14.16
Participant Plus One	\$ 96.00	\$ 79.00	\$26.00		Participant Plus One	\$-	\$12.86	\$ 22.94
Family	\$144.00	\$118.00	\$45.00		Family	\$-	\$20.34	\$ 36.38

Please continue to watch for additional resources and links that will assist you during this open enrollment season. We already have access to our friend, [Alex](#), the jumping jelly bean that can guide you through many of the factors you need to consider when determining the best plan for you.

If you have any problems or questions, please contact our Conference Benefits Team:

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