



Wespath

BENEFITS | INVESTMENTS



HEALTHFLEX

Guide to Accessing Your HealthFlex Benefits

a general agency of The United Methodist Church



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Welcome to HealthFlex

HealthFlex is an integrated, wellness-driven health program offered by Wespath Benefits and Investments (Wespath) and focused on you. Just as John Wesley encouraged healthy living, HealthFlex supports participants like you to improve the quality of your well-being. HealthFlex is more than just a health insurance plan—it’s a comprehensive approach to healthier living.

This guide can make it easy to access HealthFlex-related resources and to make informed use of health care services available through HealthFlex. Many of these resources are available to you and your family (if covered by HealthFlex) at no additional cost or at a low out-of-pocket cost.

Health and Wellness Team

For questions about your HealthFlex benefits contact the Wespath Health and Wellness Team at **1-800-851-2201**.

Health and Wellness Team representatives are available **Monday through Friday, 8:00 a.m. to 6:00 p.m., Central time**.

If you need help logging into the HealthFlex/WebMD website, contact WebMD at **1-866-302-5742**.

HealthFlex/WebMD Website— Your Portal to Information About HealthFlex and Well-Being

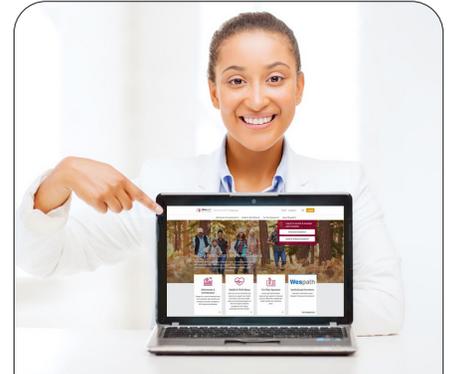
Almost all of the information you need about HealthFlex benefits and services can be accessed through the [HealthFlex/WebMD](#) website. Go to [wespath.org](#) and select “Log In.”

You must already be enrolled in HealthFlex to access the HealthFlex/WebMD website. If you have questions about your enrollment in HealthFlex, please contact your plan sponsor (typically your conference office or human resources department).

Visiting the HealthFlex/WebMD website is the best way to stay up-to-date on information about HealthFlex. On the website, you can:

- access details about HealthFlex benefits and well-being programs,
- calculate your out-of-pocket costs for medical services or prescription drugs,
- make benefit elections, and
- learn about health conditions.

The HealthFlex/WebMD website offers extensive health information and direct links to websites for the HealthFlex vendors that provide your medical, pharmacy, behavioral health and other benefits, including Blue Cross and Blue Shield of Illinois (BCBSIL) or UnitedHealthcare (UHC) and OptumRx.



Make the HealthFlex/WebMD website your first stop for answers to all your health-related questions.

Visit the website regularly for updated announcements about relevant health topics and HealthFlex benefits and programs.

How to Log Into HealthFlex/WebMD

Follow these steps to log into the **HealthFlex/WebMD** website. You can use any Internet-accessible device.

1. Start at [wespath.org](#) and select “Log in”
2. Click “HealthFlex/WebMD”
3. Enter your **username and password**.

First Time on the Website

1. Click on “First Time Here? Register” to create a username and password.
2. Follow the steps outlined on the **WebMD registration page**.

Learning About Your Benefit Details

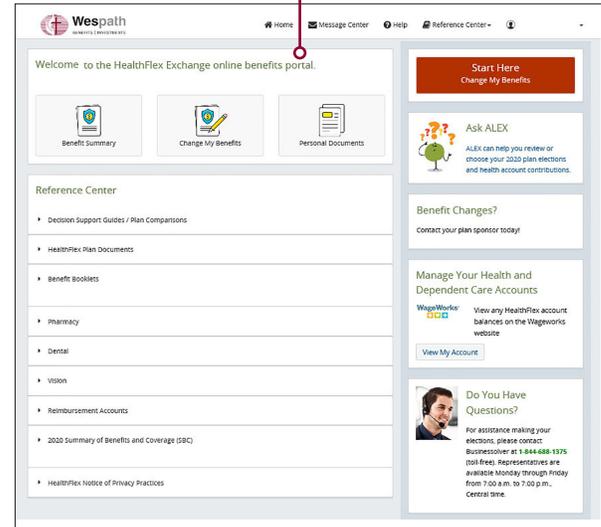
Details about your HealthFlex benefits and plan options are available through the HealthFlex/WebMD website. (See website instructions on page 3.)

After you log into HealthFlex/WebMD and reach the WebMD home page, select **“Plan Coverage/Changes/Information”** in the gray bar in the middle of the page. This will take you to the online benefits portal for HealthFlex.

Plan Coverage/Changes/Information



Benefits Portal Page—Reference Center
You can click on any title to open the document.



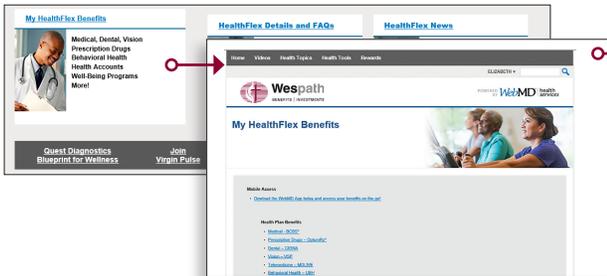
1. View your current benefit elections by clicking **“Benefit Summary”** on the **“Plan Coverage/Changes/Information”** page.
2. Browse through the **“Reference Center”** to view benefit summaries and benefit booklets for your medical, vision and dental* plans, as well as information about flexible spending accounts (FSAs)*, health reimbursement accounts (HRAs)* and health savings accounts (HSAs)*.
3. This is also where you will make your benefit elections or set aside money into an FSA or HSA during each year’s Annual Election period.

** If available through your plan sponsor*

Accessing Information on Providers and Claims

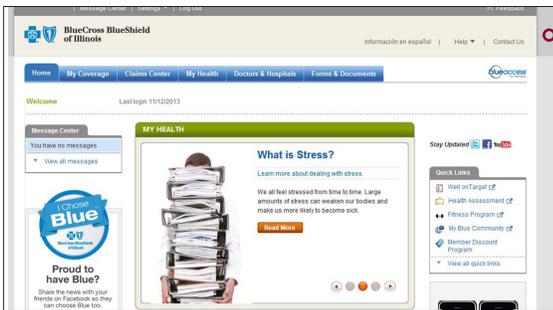
Starting back after logging into the **HealthFlex/WebMD** website—if you scroll down to “**My HealthFlex Benefits**” in the left column, you will find: *Medical, Dental, Vision, Prescription Drugs, Health Accounts, Well-Being Programs and more!*

My HealthFlex Benefits



My HealthFlex Benefits

- Find a list of the various service providers and link directly to their sites—many without needing to log in separately.

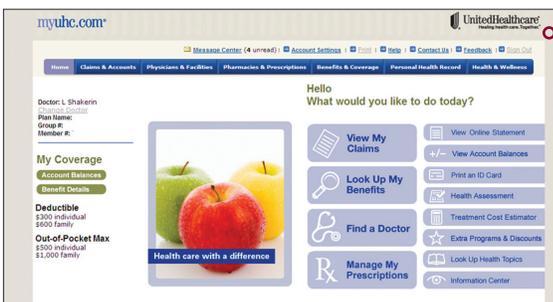


Medical—Blue Cross Blue Shield (BCBS)

If BCBS is your medical plan vendor:

- Choose “**Doctors & Hospitals**” to search for an “in-network” medical or behavioral health provider.
- Choose “**Visits & Claims**” to access claims information.

You also may contact BCBSIL directly by calling **1-866-804-0976**.

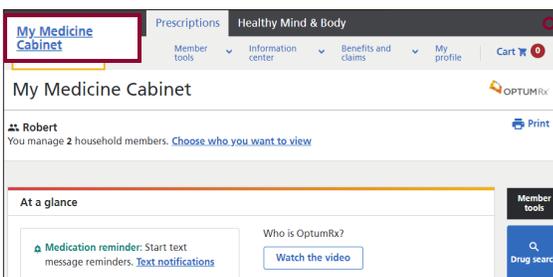


Medical—United Healthcare (UHC)

If UHC is your medical plan vendor:

- Choose “**Find a doctor**” to search for an “in-network” medical or behavioral health provider.
- Choose “**View my claims**” to access claims information.

You also may contact UHC directly by calling **1-800-901-1939**.



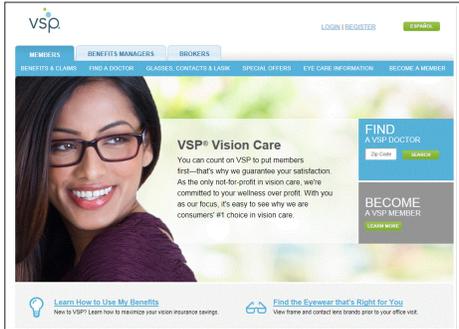
Prescription Drugs—OptumRx

- To place an initial order or request a prescription refill, select “**My Medicine Cabinet.**”
- For information about medications and to learn about generic drugs that may be therapeutically equivalent or an appropriate alternative to a prescribed name-brand drug, select the “**Member tools**” banner. (Always check with your doctor before changing a medication that has been prescribed.)

You also may call OptumRx directly at **1-855-239-8471**.

Accessing Information on Providers and Claims

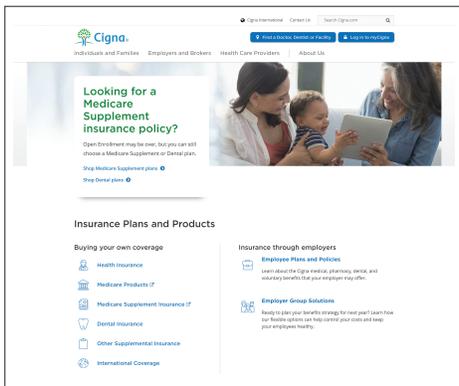
My HealthFlex Benefits



Vision—Vision Service Plan (VSP®)

You will need to register with a user ID and password to access details about your vision benefits and to find in-network providers.

You also may call VSP directly at **1-800-877-7195**.



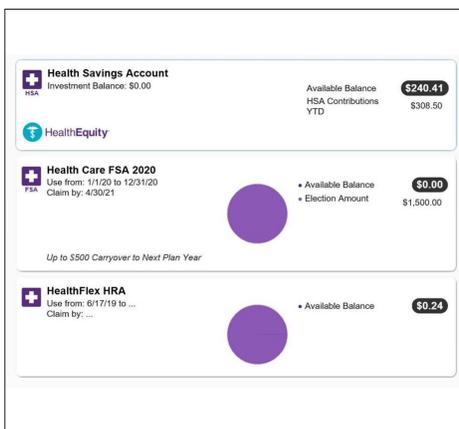
Dental—CIGNA

(If offered through HealthFlex by your plan sponsor)

You will need to register with a user ID and password to access information about your specific benefits to estimate cost, and to find in-network providers.

Please note: Some plan sponsors do not choose to offer CIGNA dental coverage through HealthFlex. Check with your plan sponsor or benefits officer to confirm your coverage.

You also may call CIGNA directly at **1-800-244-6224**.



Reimbursement Accounts—HealthEquity/WageWorks®

Access a personalized page for your FSA, HRA or HSA; view balances; submit claims and request reimbursement.

Please note: The HealthEquity/WageWorks page applies only if you have a HealthFlex HRA or HSA, or elected an FSA for health care expenses and/or for dependent care expenses.

You also may call HealthEquity/WageWorks directly at **1-877-924-3967**.

Be a Wise Healthcare Consumer—Compare Providers, Costs and Options

Take advantage of online educational tools designed to help you and your family save money by making informed choices about providers and treatments. You can access these tools from your WebMD home page under the heading “**Consumer Tools**.”

Hospitals—Estimate the cost of treatment and compare hospital quality.

Prescription Medications—If your doctor prescribes a medication, you can use the OptumRx “**Drug Search**” tool to explore whether there are different medication choices—such as a generic equivalent or a therapeutic alternative—that might be just as effective but cost less. **Consumer tools > Estimate prescription drug costs > Drug Search.**

Important: Talk with your physician and pharmacist before making any medication changes.

Making the Most of Your Plan—Click “Helpful tips to save on healthcare” to view variety of short-fun videos about various ways to save money on healthcare cost.

Consumer Tools

The screenshot shows the Wespath website interface. At the top, there is a navigation bar with links for Home, Videos, Health Topics, Health Tools, and Rewards. Below this is the Wespath logo and a search bar. The main content area features a banner with a bowl of oranges and a list of tasks: "Register for the new EY website – EY Navigate!", "Update your beneficiaries in Benefits Access", and "Check your Rewards program – It's ending soon!". Below the banner are three columns: "My HealthFlex Benefits" (with a doctor icon), "HealthFlex Details and FAQs" (with an "Info" icon), and "HealthFlex News" (with a person icon). A horizontal menu below these columns includes links for "Guest Diagnosis Blueprint for Wellness", "Join Virtual Pulse", "HealthFlex Wellness Points", "Device Connection Center", and "Plan coverage/ Changes/Information". The "Consumer Tools" section is highlighted with a red box and a red arrow pointing to it. It contains a list of tools: "Ask Alex to help you choose a plan", "Compare costs for the same services at different providers", "Estimate prescription drug costs", "Identify reimbursable expenses from your health accounts", and "Helpful tips to save on healthcare". To the right of the "Consumer Tools" section is a "Meet Your WebMD Health Coaches!" section with a photo of a woman on a phone and a link to "Learn more".



Accessing Well-Being Tools and Resources

In addition to information about your benefits and claims, you also can access a wealth of well-being tools and resources through the HealthFlex/WebMD website. These tools and resources align with Wesleyan values and the HealthFlex commitment to promoting improved well-being and vitality for those who serve The United Methodist Church.

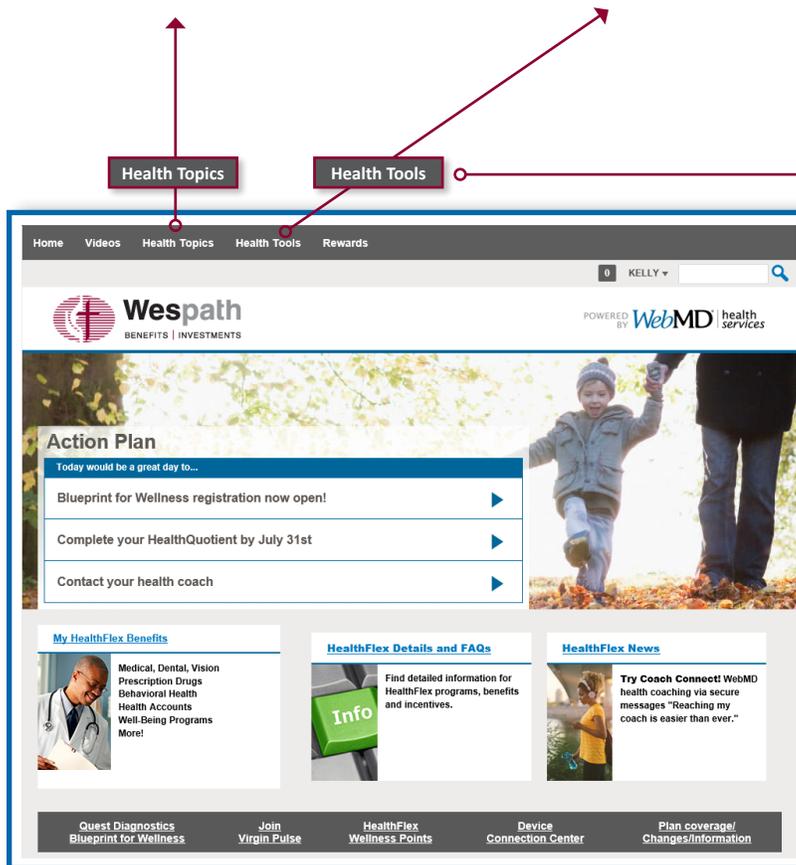
Being informed about health risks and conditions may help you take steps to stay ahead of potential medical conditions. This can facilitate more proactive discussions with your doctor about which treatment choices best meet your needs.

Health Information—Provided by WebMD

Browse through evidence based information about more than 150 medical conditions and wellness topics—available to HealthFlex participants through WebMD. After you log into the **HealthFlex/WebMD** website and reach the WebMD home page, click on **“Health Topics”** at the top of the page.

HealthQuotient—Provided by WebMD

Get started on the path toward improved well-being by taking WebMD’s HealthQuotient (HQ). The HQ is an online health questionnaire that connects you to other important health tools offered through HealthFlex—including free, confidential health coaching if you qualify based on your health profile. The HQ is a great first step toward assessing your health and well-being needs and improving your overall health. Be sure to take the HQ during the incentive period—**January 1 to September 30**—to avoid a higher medical plan deductible the following year.



Health Coaching—Provided by WebMD

Participants and spouses covered by HealthFlex can receive one-on-one, confidential support from a personal health coach. Health coaching helps individuals adopt healthy habits that may reduce their risk of chronic conditions. The program’s “whole person” approach means health coaches address individuals’ overall well-being—rather than specific risk factors. Health coaching is provided over the phone or through secure messaging at no extra cost to you—and is completely confidential. All WebMD’s health coaches have bachelors degrees, with many holding master degrees and notionally recognized certifications.

Start by taking the HealthQuotient health risk assessment on the HealthFlex/WebMD website to see if you are eligible for coaching. For more information about health coaching, call WebMD at **1-866-302-5742**.

Accessing Well-Being Tools and Resources



Blueprint for Wellness® Biometric Screening

The Blueprint for Wellness biometric screening by Quest Diagnostics involves a blood draw followed by lab analysis. The screening includes tests for common health concerns, such as:

- Cholesterol, lipid, blood sugar and diabetes;
- Tests for liver, kidney, thyroid, and other body functions; and
- Measurement of blood pressure, height, weight and waist circumference (if taken at a plan sponsor event or at most local Quest laboratories).

The screening provides a snapshot of your current health to share with your primary care provider and to help shape your personal well-being goals.

Screenings can be taken at local Quest Diagnostics patient service centers (pre-registration required) or at an onsite event hosted by your plan sponsor—typically Annual Conference or an employee health event (pre-registration recommended). Pre-registration can be done by phone at **1-855-623-9355** or online by selecting **“Quest Diagnostics Blueprint for Wellness”** in the gray bar under the **“My HealthFlex Benefits”** menu on **HealthFlex/WebMD**. No additional username/password is required.

Virgin Pulse®

Being physically active promotes good health, relieves stress and gives you energy. With the Virgin Pulse program, you earn points toward a financial incentive by tracking healthy habits, learning more about well-being topics and being physically active. The more you engage with the program and the more you move while wearing your activity tracker, the more rewards you will accrue that can be redeemed for gift cards or deposited into your bank account or donated to UMCOR.*

To enroll, log into the HealthFlex/WebMD website and click on **“Join Virgin Pulse”** in the gray bar.

Diabetes Prevention Program (DPP)

One in three people have prediabetes. Learn how to lower your risk for developing diabetes with one of two programs. Omada Health® is an on-line resource that provides coaching and support around physical activity, nutrition and more. If you prefer fact-to-face classes, check out the community DPP reimbursement program. To see if you are eligible, go to **HealthFlex/WebMD**, click on **“My HealthFlex Benefits”** and scroll down to **“Diabetes Prevention and Management.”**

Weight Watchers® (WW)

HealthFlex participants, their spouses and dependents age 18 or older are eligible for discounted WW membership fees.

- Visit **ww.com/us/HealthFlex**
- Click **“Join Now”**
- Enter Employer ID: **15481112**

For assistance, call **WW Wellness Hotline at 1-866-204-2885**.

*The IRS considers incentive rewards taxable income.

Accessing Well-Being Tools and Resources

Home VIDEOS Health Topics Health Tools Rewards

KELLY

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POWERED BY WebMD health services

Action Plan
Today would be a great day to...
Blueprint for Wellness registration now open!
Complete your HealthQuotient by July 31st
Contact your health coach

My HealthFlex Benefits
Medical, Dental, Vision
Prescription Drugs
Behavioral Health
Health Accounts
Well-being Programs
More!

HealthFlex Details and FAQs
Find detailed information for
HealthFlex programs, benefits
and incentives.

HealthFlex News
Try Coach Connect! WebMD
health coaching via secure
messages "Teaching my
coach to see my eyes!"

Health Plan Benefits

- [Medical - BCBS*](#)
- [Prescription Drugs - OptumRx*](#)
- [Dental - CIGNA](#)
- [Vision - VSP](#)
- [Telemedicine - MDLIVE](#)
- [Behavioral Health - UBH](#)
- [Health Accounts - WageWorks*](#)
 - [Dependent Care Account \(DCA\)](#)
 - [Flexible Spending Account \(FSA\)](#)
 - [Health Reimbursement Account \(HRA\)](#)
 - [Health Savings Account \(HSA\) and tax form](#)
- [Plan coverage/Changes/Information*](#)

Well-Being Programs

- [Counseling, Support resources \(EAP\)](#)
- [Retirement Accounts - Benefits Access](#)
- [Financial Planning Services with EY](#)
- [Healthy grocery shopping - Nutrisavings*](#)

Employee Assistance Program (EAP)—provided by Optum Health

You and your family members (if covered by HealthFlex) may schedule up to eight in-person visits per concern with a local counselor or psychologist at no out-of-pocket cost. These visits are always confidential and may be considered for a variety of reasons, such as workplace stress, family or marital challenges, communication difficulties and many other concerns. Access these free, confidential visits by first calling the EAP at **1-866-881-6800**.

Live and Work Well Website

Save time by finding services, referrals and support to help improve life at home and work. Many resources are available on the EAP website, including:

- elder support information,
- child/parenting information,
- legal information,
- life learning, and
- chronic condition support.

Access this website directly from the HealthFlex/WebMD website. After you log in, choose "**Counseling, Support Resources (EAP)**" under the "**My HealthFlex Benefits**" menu. For more information, call **1-866-881-6800**.

Work/Life Services—provided by Optum Health

Enjoy personal assistance if you need to research local resources for elder care, child care or legal needs, or even something as simple as finding a local pet sitter. Services are provided by phone at no cost through the EAP; call **1-866-881-6800**.

Healthy Pregnancy Programs—provided by UnitedHealthcare and Blue Cross and Blue Shield of Illinois

These programs provide educational information and support throughout pregnancy at no cost to the participant or family. It is recommended that expectant mothers enroll during the first trimester of pregnancy.

- For individuals covered by UHC, call **1-800-901-1939** to enroll.
- For individuals covered by BCBSIL, call **1-888-421-7781** to enroll.



HealthFlex—Supporting Your Overall Well-Being

HealthFlex is far more than a health insurance plan—it is a comprehensive approach to healthier living and overall well-being. Now that you're enrolled in HealthFlex, be sure to take advantage of the many resources available to enhance your physical health, emotional well-being and overall life balance. Most of these resources are available to you and family members enrolled in HealthFlex at no extra cost or at a very low out-of-pocket cost. Some of these resources can even help you earn money with well-being incentives.*

Health and Wellness Team Offers Assistance

The Wespith Health and Wellness Team offers an extra layer of customer service for HealthFlex participants. The Health and Wellness Team can assist HealthFlex participants in many ways, such as:

- helping you with difficulty accessing the HealthFlex/WebMD website,
- clarifying details about your benefit coverage,
- addressing questions about claims and directing you to the carrier's customer service representative, and
- answering other HealthFlex-related questions you may have.



Health and Wellness Team

Call **1-800-851-2201**.

Monday through Friday
8:00 a.m. – 6:00 p.m., Central time.

*The IRS considers incentive rewards taxable income.



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Caring For Those Who Serve

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