



Wespath

BENEFITS | INVESTMENTS



HEALTHFLEX

Guide to Accessing Your HealthFlex Benefits

a general agency of The United Methodist Church



Table of Contents

Benefits Access—Your Portal to Information About HealthFlex and Well-Being Benefits.....	3
Learning About Your Benefit Details.....	4
Accessing Information on Providers and Claims.....	5
Be a Wise Healthcare Consumer— Compare Providers, Costs and Options	7
Accessing Well-Being Tools and Resources.....	8
HealthFlex—Supporting Your Overall Well-Being.....	11

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**, select option 2 and then select 0.

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

If you need help logging into the Benefits Access website, contact Wespath Customer Service at **1-800-851-2201**.

Benefits Access Website— Your Portal to Information About HealthFlex and Well-Being

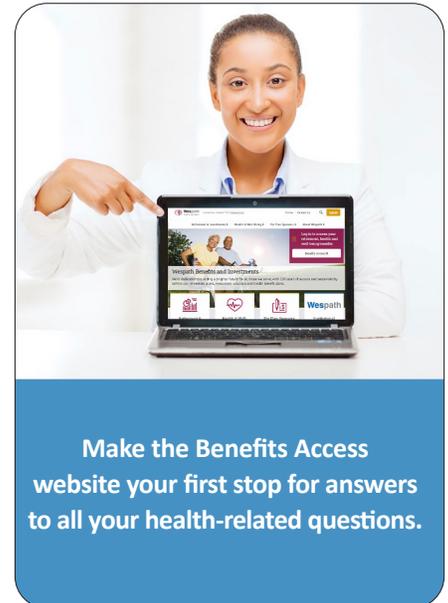
Almost all of the information you need about HealthFlex benefits and services can be accessed through the **Benefits Access** website. Go to wspath.org and select “**Benefits Access**.”

You must already be enrolled in HealthFlex to access the Benefits Access 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 Benefits Access 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,
- make benefit elections, and
- see your health account contributions.

The Benefits Access website offers direct links to websites for the HealthFlex vendors that provide your medical, pharmacy, behavioral health, dental, vision and other benefits, including Blue Cross and Blue Shield of Illinois (BCBSIL) or UnitedHealthcare (UHC) and OptumRx®. Only primary participants can log in to Benefits Access. Covered spouses should access information via Virgin Pulse. (See instructions on page 8.)



Make the Benefits Access website your first stop for answers to all your health-related questions.

How to Log Into Benefits Access

Follow these steps to log into the **Benefits Access** website. You can use any Internet-accessible device.

1. Start at wspath.org and select “**Benefits Access**”
2. Enter your **username and password**.

First Time on the Website

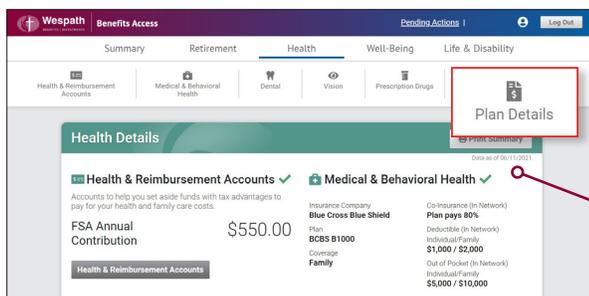
1. Click on “**New User Registration**” to create a username and password.
2. Follow the steps outlined in the **registration process**.

Learning About Your Benefit Details

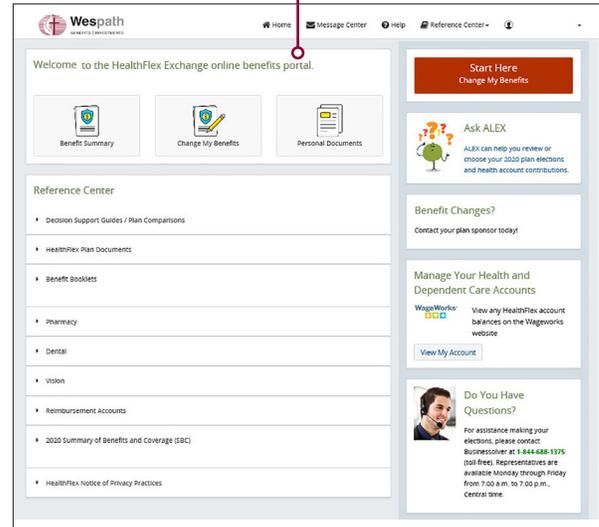
Details about your HealthFlex benefits and plan options are available through the Benefits Access website. (See website instructions on page 3.)

After you log into Benefits Access and choose the **“Health”** tab across the top, select **“Plan Details”** on the upper-right side. This will take you to the online benefits portal for HealthFlex.

Plan Details



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

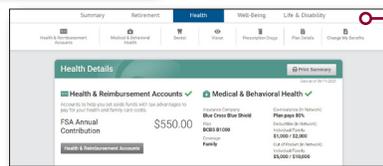
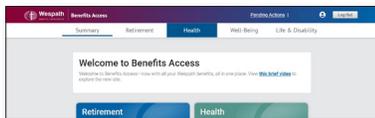


1. View your current benefit elections by clicking **“Benefit Summary”** on the **“Plan Detail”** page.
2. Browse through the **“Reference Center”** to view benefit summaries and benefit booklets for your medical, vision and dental plans, as well as information about flexible spending accounts (FSAs), 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.

Accessing Information on Providers and Claims

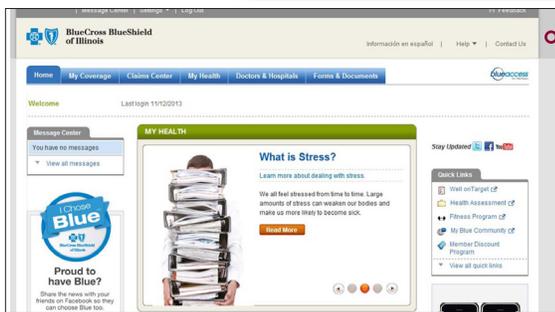
After logging into the **Benefits Access** website—if you select the **“Health”** tab across the top, you will find: *Medical & Behavioral Health, Dental, Vision, Prescription Drugs, Health & Reimbursement Accounts and more!*

Health Details



Health Details

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

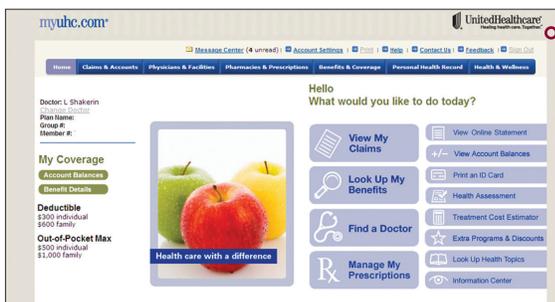


“Go to Blue Cross Blue Shield” Button

If BCBS is your medical plan vendor:

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

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

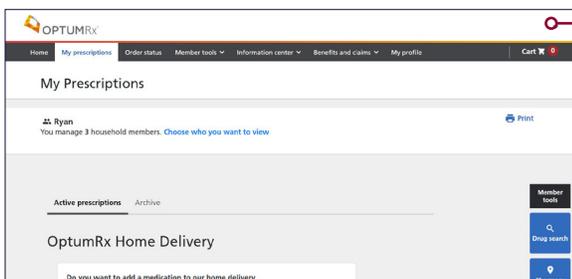


“Go to United Healthcare” Button

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**.



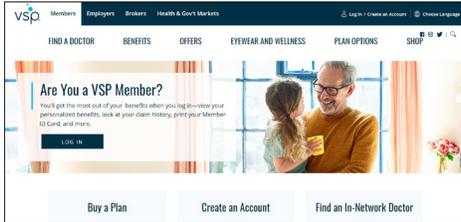
“Go to OptumRx” Button

- To place an initial order or request a prescription refill, select **“My Prescriptions.”**
- 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

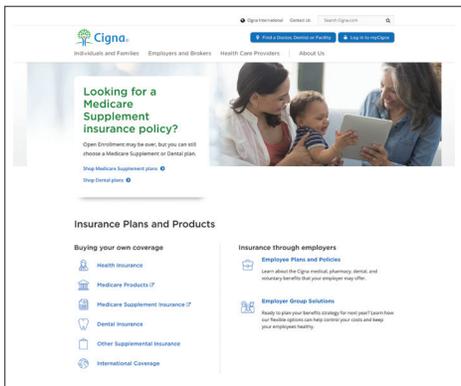
Health Details



“Go to VSP” Button

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

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



“Go to CIGNA” Button

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

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



“Go to Health & Reimbursement Accounts” Button

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

Please note: The HealthEquity 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 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 Benefits Access.

Hospitals—Estimate the cost of treatment and compare hospital quality on the Blue Cross Blue Shield or UnitedHealthcare website. (See instructions on page 5.)

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. **Member tools > Drug pricing and information > Drug Search.**

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

Making the Most of Your Plan—In Benefits Access, select the “Well-Being” tab and then click “Virgin Pulse.” From the Virgin Pulse® home page, select the “Benefits” tab and then search for “Making the Most of Your Plan” to view a variety of short-fun videos about various ways to save money on healthcare costs.

Consumer Tools

The image shows two screenshots of the Virgin Pulse website interface. The top screenshot displays the 'BENEFITS' section with a search bar containing the text 'Making the Most of your Plan'. Below the search bar, there is a large heading 'Let's dive in' and a sub-heading 'Your resources are at your fingertips. Do a quick search, try something new or save things you love.' The bottom screenshot shows the search results for 'Making the Most of your Plan', featuring a video thumbnail with a green character wearing glasses and a red hat, and a 'START NOW' button. The video title is 'Making the Most of your Plan' and it is categorized under 'Learning New Things' and 'Managing My Finances'. The video description reads: 'Want to save money on health care? We all do! Enjoy these fun videos to learn tips to make smart health care choices that keep you healthy and save you money. Learn more about how to be a wise consumer when using your health plan. Save money by considering services like telemedicine and your nurseline. Learn to shop around for diagnostic imaging and why generic medications can save you money and keep you healthy. Get reminders on getting the most value from your plan by using your free preventive care and saving with HSAs. Health care is complicated, but these videos from the makers of ALEX® help make it easier to understand.'

Accessing Well-Being Tools and Resources

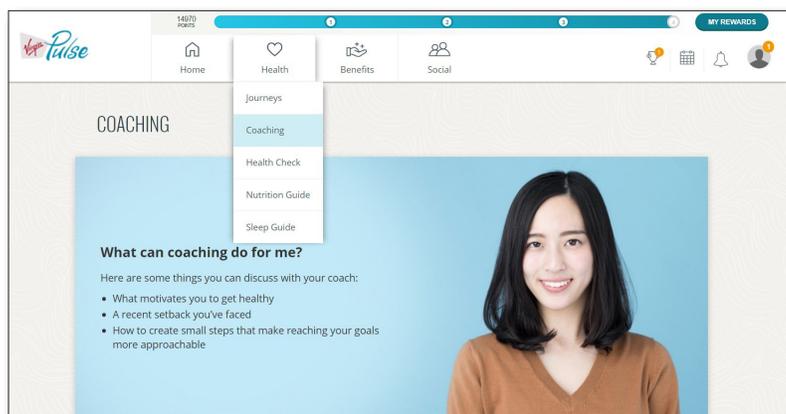
In addition to information about your benefits and claims, you also can access a wealth of well-being tools and resources through Benefits Access and Virgin Pulse, which work in tandem. You can access Virgin Pulse via Benefits Access, virginpulse.com/login or the Virgin Pulse app. Never used Virgin Pulse? No problem! You can connect via Benefits Access or register at join.virginpulse.com/wespath. Virgin Pulse is the main way for covered spouses to access any information about HealthFlex. 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.

Access the following tools by going to Virgin Pulse and selecting the “**Health**” tab.

Health Check

Get started on the path toward improved well-being by taking the Health Check. The Health Check is an online health questionnaire that is a fast and easy way to evaluate how personal health factors and lifestyle habits may raise your risk for serious conditions like heart disease or diabetes. The Health Check is a great first step toward assessing your health and well-being needs and improving your overall health. Be sure to take the Health Check during the incentive period—**January 1 to August 31**—to avoid a higher medical plan deductible the following year.



Health Coaching through Virgin Pulse

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. Health coaching is provided over the phone at no extra cost to you—and is completely confidential. Health coaching can support you with topics such as:

Lifestyle Management

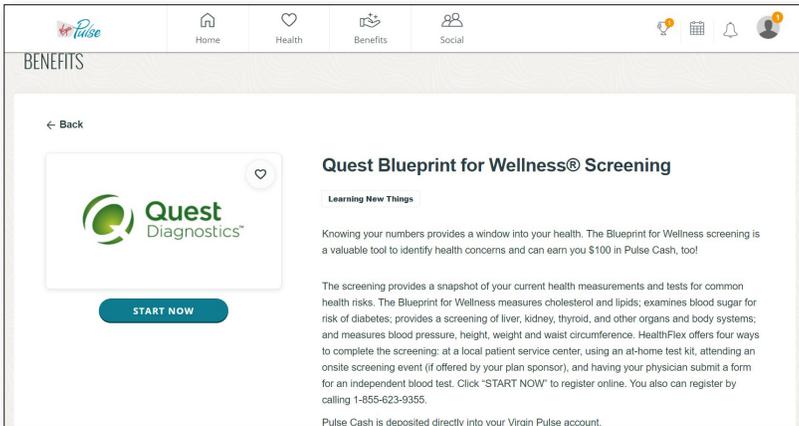
- Eating healthy
- Quitting tobacco
- Managing weight
- Sleeping well
- Reducing stress
- Getting active
- Health situations

Anxiety & Depression

- Chronic pain
- Diabetes
- Digestive health
- Heart health
- Infertility
- Insomnia & sleep
- Lung health
- Medicine support
- Pregnancy
- Substance support

For more information about health coaching, call **1-888-573-3113**.

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). It also is possible to complete the Blueprint for Wellness at home** or at your doctor. Pre-registration can be done by phone at **1-855-623-9355** or via Virgin Pulse by selecting the “**Benefits**” tab and searching for “**Quest Blueprint for Wellness Screening**.”

Virgin Pulse Physical Activity Program

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, visit join.virginpulse.com/wespath.

Diabetes Prevention Program (DPP)

One in three American adults has 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 learn more, go to wespath.org, select the **Health & Well-Being** tab and then choose the **Diabetes Prevention Program** from the drop-down menu.

WW (Weight Watchers®)

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

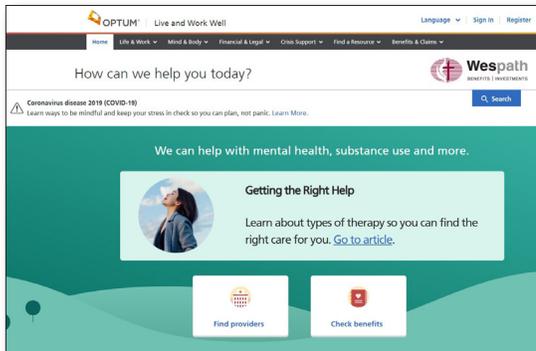
- Visit ww.com/us/HealthFlex
- Click “**Join Now**”
- Enter Employer ID: **15481112**

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

*The IRS considers incentive rewards taxable income.

**Not available in New York.

Accessing Well-Being Tools and Resources



Employee Assistance Program (EAP)—provided by Optum®

You and your family members (if covered by HealthFlex) may schedule up to eight in-person or virtual 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, anxiety or depression, and many other concerns. Access these free, confidential visits by first calling the EAP at **1-866-881-6800**.

Work/Life Services—provided by Optum

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**.

Live and Work Well Website—A Source for Information

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 Virgin Pulse. After you log in, choose the “**Benefits**” tab and then search for “**Optum Employee Assistance Program (EAP)**.” For more information, 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:

- 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**, select option 2 and then select 0.

Business days between
8:00 a.m. – 6:00 p.m., Central time.

*The IRS considers incentive rewards taxable income.



Wespath

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Caring For Those Who Serve

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