

Wespath

HealthFlex

Health Benefits You Can Count On



Why Wespath

For decades, Wespath has been providing high-quality health benefits for United Methodist Church (UMC) annual conferences and UMC-affiliated/faith-based organizations. With Wespath, you gain a trusted partner committed to reducing administrative complexity while empowering your participants to thrive.

Why HealthFlex

HealthFlex delivers a wellness-driven, nationally networked health program, offering high quality benefits through expert third-party health administrators and partners. With a comprehensive focus on holistic well-being, HealthFlex gives you a smarter, more sustainable way to support the people who keep your organization running, along with their families.

What HealthFlex Offers

Choice—Eligible individuals can choose between:



4 plan options that cover medical, pharmacy and behavioral health care



3 vision plan options



3 dental plan options

Includes plans compatible with health savings accounts (HSA), health reimbursement accounts (HRA), and health and dependent care flexible spending accounts (FSAs) to encourage wise consumerism.

- **Well-being resources**—HealthFlex extends well beyond “health insurance.” HealthFlex includes a robust portfolio of award-winning well-being programs included in the medical plan premiums. These programs offer financial incentives and ways to enhance all five dimensions of well-being: physical, emotional, spiritual, social and financial.
- **Customer support**—Participants have easy access to Wespath Care Coordinators, a team of benefits experts from Quantum Health who are ready to answer questions about claims and coverage, locate in-network providers, resolve coverage or billing issues and much more.
- **Industry-leading partners**—Blue Cross and Blue Shield, Vision Service Plan, OptumRx, Cigna Dental and Quantum Health are nationally recognized among the best in the business. Your participants have access to a national network of providers no matter which plans they choose.
- **Data-driven programming**—We’re committed to helping individuals flourish and tailoring programs to meet evolving needs. Wespath partners with industry experts and denominational leaders on research that informs our insights about health trends and challenges, including our in-depth Clergy Well-Being Survey (biennially since 2012).
- **Care for those who serve**—Aligned with our organization’s mission, Wespath truly seeks to offer caring, comprehensive benefits that serve our members during routine and challenging interactions with health care.

How HealthFlex Helps YOU



Cost-savings through economies of scale



Performance dividend opportunities



Partnership



Care Coordination support



A team that understands YOUR needs

Cost-savings through economies of scale

Enjoy the benefits of being self-insured without the risk of being completely on your own. As a HealthFlex plan sponsor, you're part of a self-insured, multiple employer Church (non-ERISA*) plan collaborative that includes 40+ plan sponsors, including UMC annual conferences, general agencies, universities and more. Your participation in this collaborative minimizes financial uncertainty and maximizes stability, while also assuring comprehensive client support on plan administration.

Performance dividend opportunities

As a not for profit, faith-based organization with a mission to care for those who serve, if claims are lower than expected over multiple years, Wespath may issue a performance dividend to plan sponsors who had claims experience below expectations. We have issued over \$60 million in performance dividends to our sponsors in the last two decades.

Partnership

Information is empowering. Wespath provides training, reporting, best practices and more throughout the year, including HealthFlex Summit and Train the Trainer events for plan sponsors, engaging marketing communications for participants, a dedicated call center and more. Wespath also leverages the Church Benefits Association to negotiate pharmacy benefits by combining our covered lives with those of our CBA peers for added negotiating power. We want to make your benefit administration life easier.

Care Coordination support

Care Coordinators aren't just for participants. These clinical experts from Quantum Health also serve as a bridge between healthcare providers, the plan, and you as a plan sponsor. You can trust Wespath and our Care Coordinators to help you step out of the details of member concerns.

A team that understands YOUR needs

We speak your language. Wespath manages benefits exclusively within the broad Methodist/Wesleyan ecosystem, so we understand the nuances of faith-based organizations and the clergy and/or lay employees who support your mission. We're in tune with your needs and have your back.

**ERISA: federal Employee Retirement Income Security Act of 1974*

Let's Talk

Want to learn more about how HealthFlex and Wespath's Health and Well-Being team can support your group's health benefit needs? Please contact **Bob Gerlach**, Health Plan Manager, at rgerlach@wespath.org or **847-866-2704**.



Learn more at [Wespath.org](https://www.wespath.org) > Health & Well-Being