

**Maximize Your Benefits:** Key Information for Members, Pastors, and Staff! If you're an Active Full, Provisional, or Associate Member with a minimum 75% appointment, a fully appointed Local Pastor, or Conference/District Staff working 30 hours or more each week, this is essential reading for you! Not part of this group? No worries—carry on with your day!



## 2025 HealthFlex Open Enrollment: Everything You Need To Know for Active Clergy and Conference & District Staff

### 2025 HEALTHFLEX ANNUAL OPEN ENROLLMENT PERIOD

- **The Annual Open Enrollment Period is from 10/30 – 11/14.**
- **Do I need to enroll, if I am not making any changes to my healthcare elections from last year?**
  - Yes, if you are a local pastor appointed 100%.
  - Yes, if you are an Elder, Deacon, Associate and Provisional Members appointed 75% or more.
  - Yes, if you are a Conference/ District Staff member working 30 hours or more per week.
- **But I “Waive/Decline” the HealthFlex Coverage:**
  - Great, then you MUST complete the [HealthFlex Waiver Form](#), each year, and return to Stacy Jefferson at [sjefferson@wocumc.org](mailto:sjefferson@wocumc.org).
- **What happens if I do not enroll before the deadline?**
  - Your healthcare coverage may automatically default to H5000 single coverage, and you will not be eligible to participate in an HSA.
- **Where Can I Attend Enrollment Meetings?**

Date	Time	Location
10/16	3:00 PM – 4:30 PM	Stonybrook, 438 Cherry Bottom Road, Gahanna, OH 43230
10/21	3:00 PM – 4:30 PM	West Ohio Conference, 32 Wesley Blvd., Worthington, Ohio 32085
10/24	10:30 AM - Noon	Jerome UMC, 10531 Jerome Road, Plain City, Ohio 43064
10/28	10:30 AM - Noon	Zoom: <a href="https://wocumc.zoom.us/j/88202172751">https://wocumc.zoom.us/j/88202172751</a>
10/28	4:00 PM – 5:30 PM	Zoom: <a href="https://wocumc.zoom.us/j/81289477743">https://wocumc.zoom.us/j/81289477743</a>
10/29	10:30 AM – Noon	St. Mark’s, 800 S. Main St., Findlay, OH 45840

## ENGAGING THE OPEN ENROLLMENT PROCESS

- Where can I find the [2025 HealthFlex Premium Credit](#) to assist with the cost of my healthcare elections?
- How does that Premium Credit work again? Click here for the [HealthFlex Premium Credit Video](#) .
- Where can I find the [2025 HealthFlex Plan Rates](#) so that I know the cost of my plan elections?
- I need to compare the plans. Where do I find the HealthFlex Plan Comparison information?
  - [English](#)
  - [Spanish](#)
  - [Korean](#)
- Personally, I could use some decision support to help me make an informed decision.
  - Sure, to access **ALEX** the Benefits Counselor, log into [BenefitsAccess.org](#) , select the *Health Details* button, click on *Plan Details* at the top of the page. You also can look for the banner in Benefits Access that will direct you to ALEX.
  - ALEX is available now through the end of the annual election period on November 14.
  - **Remind me again – How Do I Make My HealthFlex Plan Elections?**
    - [English](#)
    - [Spanish](#)
    - [Korean](#)
  - I know exactly what I am doing, I am ready to enroll electronically at: [BenefitsAccess.org](#) starting on **October 30 – November 14**.

## WHO SHOULD I CONTACT IF I RUN INTO TROUBLE?

- **Annual Election Assistance** - Starting 10/30, contact the Annual Election Support Team Helpline at **1-844-688-1375**, Mon-Fri from 7a-7p, Central time.

- **HealthFlex Coverage, Cards, and RX Questions – Quantum Care**  
Coordinators:  
**1-833-762-0876.**

## OTHER RELEVANT TOPICS

- **HSA HRA FSA Differences Video: 3:16**
  - ✓ The HSA contribution limits for 2025 are \$4,300 for self-only coverage and \$8,550 for family coverage. Those 55 and older can contribute an additional \$1,000 as a catch-up contribution.
  - ✓ Only the plan sponsor may contribute funds to an HRA for its employees.
  - ✓ The health care (standard or limited) FSA annual maximum plan contribution limit is projected to increase from \$3,200 to \$3,300 in 2025. The health care (standard or limited) FSA rollover maximum limit is projected to increase from \$640 to \$660 in 2025.
- **Can you explain why my healthcare plan deductible increased by \$250 for single coverage and \$500 for family coverage?**
  - Sorry to hear about the increase in your deductible. This change is linked to the Health Check Questionnaire requirement for all HealthFlex participants and their spouses. Everyone was expected to complete the questionnaire by August 30, 2024. If you or your spouse did not complete it, that's the reason for the deductible increase.
- **I'm approaching Medicare age. How does Annual Open Enrollment affect me?**

That's a great question! As you near Medicare eligibility, you have several options to consider. We recommend comparing your current HealthFlex plan with Medicare to determine the best fit for your unique healthcare needs.

Additionally, RetireMed is here to provide personalized guidance at no cost to you. They can help you and your family navigate your health coverage decisions with confidence.

### **Key Points to Consider:**

- **[Participants Nearing Medicare Eligibility and Considerations for HSA Plans](#) .**
- Do not wait! Explore your health insurance options today by contacting RetireMed at 1.866.600.4266 or visiting [www.retiremed.com/mb](http://www.retiremed.com/mb).

- **I am really interested in Cigna Dental HMO. It offers fantastic coverage at a great price!**
  - That is great! Keep in mind that it is a limited network, and you must make sure the dentist is in the network before you enroll. [Finding a Dentist in the Dental HMO](#).
  
- **Can you direct me to a list of dentists in the Cigna PPO Network?**
  - Absolutely! You can find a list of dentists in the Cigna network by visiting their website and using the provider tool. Here's the link to get you started: [Cigna Dentist Finder](#).
  
- **Can you help me find information about how my Rx is treated under the plan?**
  - Of course! You can check out this link for detailed information: [OptumRx Wespah](#).
  
- **How do I access EAP (Employee Assistance) or other mental and behavioral health services?** Great question! There are several options available to you:
  - Ohio Health Employee Assistance Program (EAP) 6 Free Visits - 614-566-3348
  - Optum (Healthflex EAP 8 Free Visits) - 1-866-881-6800
  - MDLive (HealthFlex for Behavioral Health/Video Chat and Telehealth) - 1-888-750-4991
  - HealthFlex Coaching & Wellness at Virgin Pulse Support - 1-800-830-4312
  
- **How do I sign up for the Virgin Pulse wellness platform?**
  - To sign up, go to: [HealthFlex Well-Being Programs](#). There you will find all the information and steps needed to create your account and get started.

**WHERE CAN I FIND ADDITIONAL INFORMATION NOT COVERED HERE?**

- **Go to the West Ohio Health and Wellness page:**  
<https://westohioumc.org/stewardship-finance/healthflex-group-health-plan>.
  
- [HealthFlex Q & A \(2024\)](#)