



# HealthFlex Costs for 2025

## Considerations for North Carolina Conference



**Wespath**  
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# 2024-2025 HealthFlex Benefit Options



6 Medical/Behavioral/Rx  
Plans



Up to 3 Dental Plans



Exam  
Core



Full  
Service



Premier

3 Vision Plans

# Why Do Costs Increase Each Year?

- Past group claims project expected claims for future years
- Higher costs due to medical inflation and new (more expensive) medications and services
- North Carolina Conference increases:
  - 2024: 8% (all HealthFlex sponsors 6-18%, average 11.8%)
  - 2025: 3% (all HealthFlex sponsors 1-7%, average 4%)
- Wespath efforts to control cost increases:
  - Well-being offerings
  - Care Coordination
  - Pharmacy negotiations



# North Carolina 2023 Experience

- \$1.4 million dollars in high cost claims (14 people, average \$100K each)
- Above average utilization:
  - H2000 and H3000 (silver/bronze plans)
  - Virgin Pulse
- Below HealthFlex average:
  - Blueprint for Wellness, health coaching, wellness credits
- Overall, NC population appears higher risk than HealthFlex average, especially: stress, social support and dietary risks



# Prior Approach to Cost Sharing

- Increase the member/pastor portion for each plan by the same percent or dollar amount
- Objective: Fairness/equity; similarity to pre-HealthFlex strategy; ease of understanding ✓
- Challenges:
  - Monthly premium cost in ALEX and the Wespath AE system didn't always match actual billed amounts = Confusing!
  - Changes in plans or values may throw off the calculations



# New Approach to Cost Sharing

- Member share for each plan calculated based on a premium credit which applies to all plans
- Church share calculated by determining amount each church needs to pay to fully fund everyone's premium credit
- Objectives:  
Fairness/equity, transparent health plan premiums ✓

Who is Covered?	Participant Only	Participant + 1	Participant + 2 or more
2025 Proposed Premium Credit	\$867/mo.	\$1,563/mo.	\$2,144/mo.



# How Premium Credit Works

- Fixed amount represents church/employer share of premium
  - “Gift Card” analogy
  - Set by the annual conference
  - **Member’s premium credit does not vary by plan selected, but it does increase if dependents are covered.**

Who is Covered?	Participant Only	Participant + 1	Participant + 2 or more
2025 Proposed Premium Credit	\$867/mo.	\$1,563/mo.	\$2,144/mo.

- **Conference bills all churches the same amount—calculated to pay for everyone’s premium credit**



# HealthFlex—How Premium Credit Works

## Multiple Plan Options

6 Medical/Rx • up to 3 Dental • 3 Vision Options



**Higher** premiums,  
**Lower** cost for services



**Lower** premiums,  
**Higher** cost for services

## Participants “Shop” for Plan with “Credit”

(Premium Credit)



**More** premium owed



**Less** premiums owed

Premium costs offset by “credit” (fixed premium credit)



**PREMIUM**



**>**

**CREDIT**



**Participant contributes  
additional \$ monthly**



# 2025 Proposed Member Share (monthly)

Monthly Rates by Tier	H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
Participant Only	\$247	\$90	\$31	\$275	\$128	\$323
Participant + 1	\$553	\$254	\$142	\$608	\$327	\$698
Participant + 2 or more (family)	\$752	\$343	\$190	\$826	\$443	\$950



2025 Proposed Church Share: \$1,508/month (4% increase)

# 2025 Total Monthly HealthFlex Premiums

Monthly Rates by Tier	H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
Participant Only	\$1,114	\$957	\$898	\$1,142	\$995	\$1,190
Participant + 1	\$2,116	\$1,817	\$1,705	\$2,171	\$1,890	\$2,261
Participant + 2 or more (family)	\$2,896	\$2,487	\$2,334	\$2,970	\$2,587	\$3,094



3% increase over 2024 premiums

This is the total premium, not the member share!

# Paying for HealthFlex: An Example



Premium credit:  
\$1,563



Two-person  
coverage premium:  
\$1,705



\$0



Exam Core

Two-person  
coverage premium:  
\$0



HSA Contribution:  
\$300/month

Premium Credit: \$1,563

Total Premium (medical + dental + vision):  
\$1,705 + \$0 + \$0 = \$1,705

Participant's Portion (premium that exceeds credit + personal contribution):  
\$142 + \$300

Premium Savings vs. B1000:  
\$556/month

# Benefits to New Approach

Still fair and equitable

Greater transparency about actual premium costs

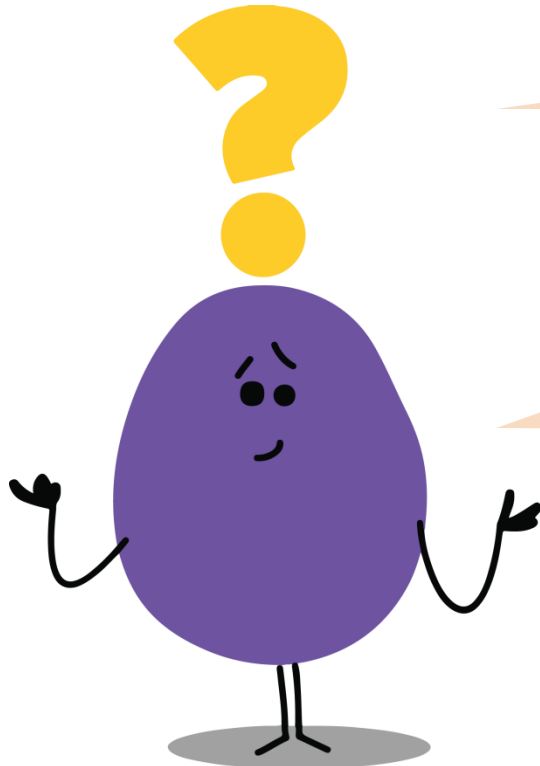
Matches information in ALEX and AE election system

Syncs premium credit with church billing rate increases  
for the future



Questions?

# Other HealthFlex Questions and Concerns



How do I know the right plan for me?

How do I prepare for the higher cost of services when I choose a lower cost plan?

# Important: Consider All Pieces of Health Costs

How much you pay in monthly premium

How much you pay for services

Health account contributions included in plan

Worst case scenario  
(out of pocket maximum)



# Most Plans Include Account Funding

Tax-advantaged accounts help participants be more involved in how they spend money on health care.

Most HealthFlex plans have **employer contribution amounts included with the premium** paid each month.

	HSA Plans*			HRA Plans		B1000
	H2000	H2500	H5000	C2000	C3000	B1000
Health Account Funding	\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 for > 1person	None	\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 for > 1person	None

\* HSAs permit participants to make tax-advantaged contributions, too.



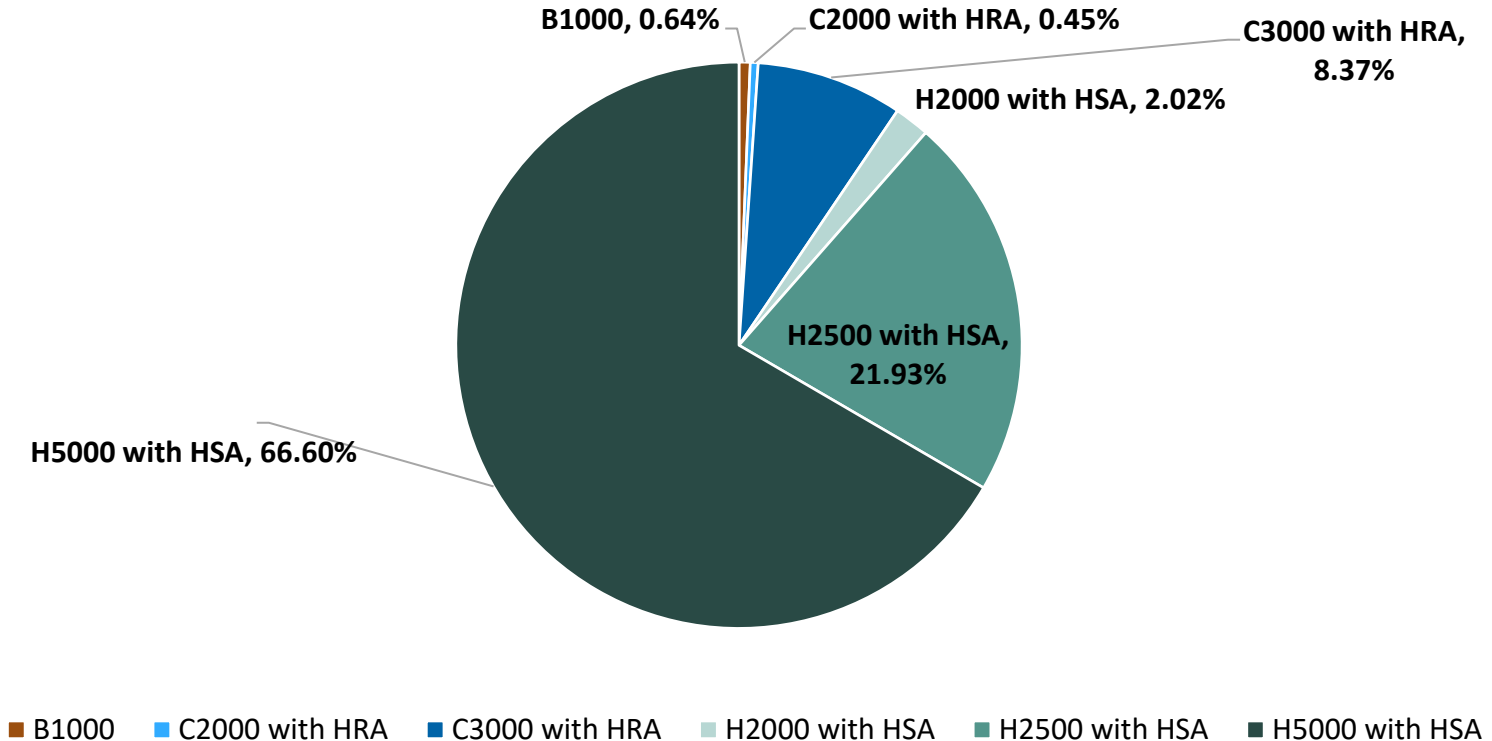
# 2025 HealthFlex Benefit Options



**B1000** is most similar in price and value to previous “buy up” plan  
Previous base plan is most similar to **H2000** (old H1500)

# HealthFlex: Lowest Net Cost Analysis

Based on all 2022 HealthFlex claims and 2024 plan designs



# Prior Example



Premium credit:  
\$1,563



Two-person  
coverage premium:  
\$1,705



\$0



Exam Core

Two-person  
coverage premium:  
\$0



HSA Contribution:  
\$300/month

Premium Credit: \$1,563

Total Premium (medical + dental + vision):  
\$1,705 + \$0 + \$0 = \$1,705

Participant's Portion (premium that exceeds credit + personal contribution):  
\$142 + \$300

Premium Savings vs. B1000:  
\$556/month

Premium Savings vs. H2000:  
\$411/month

# Cost Comparison—Single, Worst Case

	H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
<b>What you pay to have the plan</b>	\$247/mo.	\$90	\$31	\$275	\$128	\$323
<b>How much your employer pays</b>	\$867/mo	\$867	\$867	\$867	\$867	\$867
<b>Money you get in a health account</b>	\$1,000	\$250	\$0	\$1,000	\$250	\$0
<b>What you pay to the providers</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>Worst case, total cost</b>	\$6,964	\$5,830	\$5,372	\$7,300	\$6,286	\$8,876

Based on premiums & plan value:  
the B1000 and H2000 are closest to what North Carolina offered before HealthFlex

# Cost Comparison—Family, Worst Case

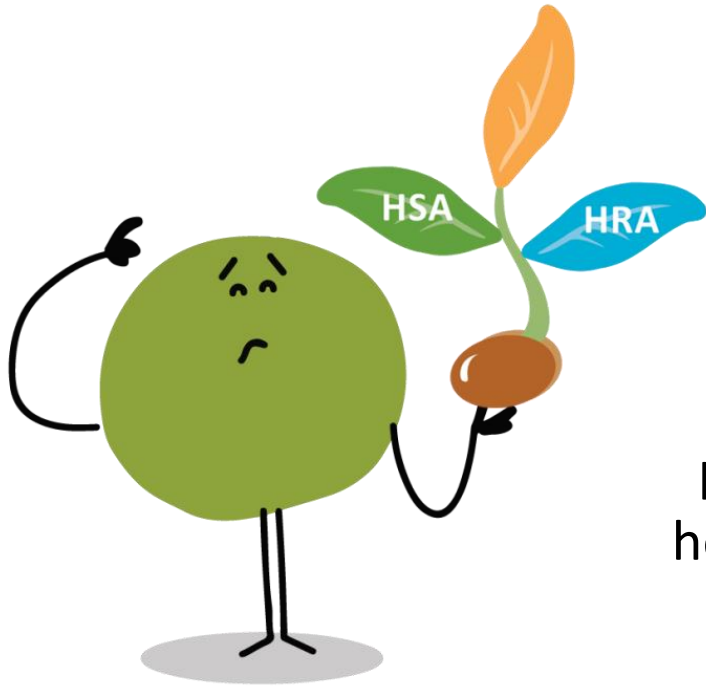
	H2000 with HSA	H2500 with HSA	H5000 with HSA	C2000 with HRA	C3000 with HRA	B1000
<b>What you pay to have the plan</b>	\$752/mo.	\$343	\$190	\$826	\$443	\$950
<b>How much your employer pays</b>	\$2,144/mo.	\$2,144	\$2,144	\$2,144	\$2,144	\$2,144
<b>Money you get in a health account</b>	\$2,000	\$500	\$0	\$2,000	\$500	\$0
<b>What you pay to the providers</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Total annual cost to you</b>	\$17,024	\$13,616	\$12,280	\$17,912	\$14,816	\$21,400

Based on premiums & plan value:  
the B1000 and H2000 are closest to what North Carolina offered before HealthFlex

# Use ALEX Benefits Counselor for a personal perspective



- Available for Annual Election
- Lively graphics, animation and humor
- About 20 minutes to complete
- Explains confusing benefit concepts and info with simple language
- Personalized recommendation for plan choices and health account contributions



## Strongly Recommended:

Contribute what you save in monthly premium for a less expensive plan to your health account in preparation for higher out of pocket costs

# All Plans: Care Coordinator Support

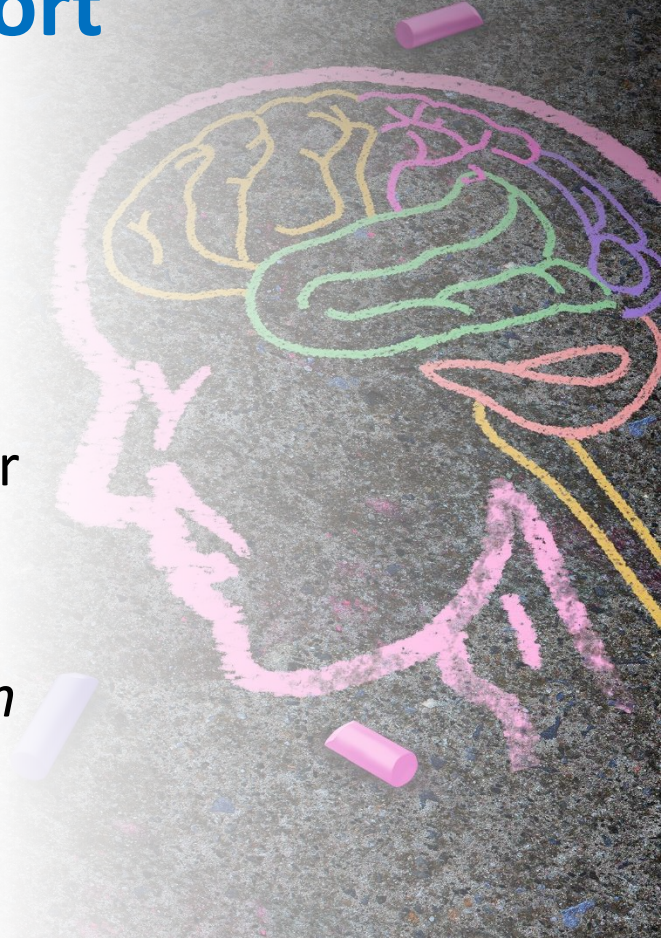
- Order a new ID card
- Get urgent questions answered right away while at a provider's office or the pharmacy
- Get out of the middle between provider and insurance
- Check benefits before a service
- Understand cost impact (deductible, out of pocket cost)
- Understand a bill or expense
- Find a provider

We encourage members to call a Care Coordinator **before** Wespath or your office.



# All Plans: Mental Health Support

- \$0 cost share for MDLIVE telehealth visits with a counselor or psychiatrist
  - Participants + covered dependents age 10+
  - Through 2024 or as long as permitted
- 8 no-cost EAP visits per individual per year
  - All household members
- HealthFlex pays at in-network rate for outpatient mental health counselling *even if your provider is not in-network*
  - Based on billed charges



# All Plans: Robust Well-Being Programs



**Virgin Pulse**—Participants track physical activity and other healthy habits, receive new well-being tips and hints every day. They receive **PulseCash** along the way for tracking and engaging in well-being



**Omada Diabetes Prevention and Diabetes Management Programs**— Online program for those at risk for diabetes, heart disease or diagnosed with diabetes



**Health Coaching**—Confidential, phone-based coaching can help participants stay on track toward achieving well-being goals



**Biometric Screening (Quest)** —Comprehensive blood draw available at on-site plan sponsor events, through local Quest laboratories, or via a home kit

# All Plans: Robust Well-Being Programs



**Employee Assistance Program (EAP)**—Participants can contact the EAP for confidential counseling related to work, relationship, family life, relocation and more (8 EAP sessions at no cost)



**Work/Life Services**— On-line and phone-based representatives help find local resources for child care, elder care, legal needs and more;



**MDLIVE**—Consult with physicians by phone, secure video or mobile app when your regular provider is unavailable



**WW**<sup>®</sup>—HealthFlex offers a 50% subsidy on WW membership fees for local meetings and WW OnlinePlus



## Wespath Aims: Care and Satisfaction

Comprehensive benefits to support individuals and families through health care journeys

Commitment to partnership, stewardship, service excellence



Questions?



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