



What's New?



## New for HealthFlex in 2021

To better serve you into the future, we have made the following updates:

### 1

**We've lowered the out-of-pocket maximums for all HRA and HSA plans**—Most people never reach the out-of-pocket maximum, but now it's the same for most plans. Don't let fear of the unknown prevent you from picking a plan that may save you more money. All plans protect you from catastrophic costs.



#### HSA Plans

Plan Feature		H1500	H2000	H3000
In-network	<b>Out-of-Pocket Max (OOP)</b>	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$6,000 per person \$12,000 per family
	After this, plan pays all	★16% lower	★23% lower	★8% lower



#### HRA Plans



#### B1000

Plan Feature		C2000	C3000	B1000
In-network	<b>Out-of-Pocket Max (OOP)</b>	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family
	After this, plan pays all	★16% lower	★23% lower	

### 2

**Consistent pharmacy benefits across all plans:** Lower co-payments for generics and slightly higher co-insurance for brand medications protect you from high cost medications. Talk to your doctor about whether you can save money and stay healthy with generic meds.



#### HSA Plans



#### HRA Plans



#### B1000

Plan Feature	H1500				H2000		H3000		C2000	C3000	B1000	
	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day
Pharmacy Highlights	Generics: \$10 (30 day); \$25 (90 day) after deductible; Preferred brand 30% after deductible				60% after deductible		60% after deductible		Generics: \$10 (30 day); \$25 (90 day) Preferred brand: 30%		Generics: \$10-\$25 Pref brand: 30%	
Amounts shown: Participant pays	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day	30-Day	90-Day
Co-Payments—Generic	\$10*	\$25*	\$10*	\$25*	Participant pays 60% co-insurance*		\$10	\$25	\$10	\$25	\$10	\$25
Preferred Brand-Name	30%*	30%*	30%*	30%*	Participant pays 60% co-insurance*		30%	30%	30%	30%	30%	30%
• Maximum	\$65*	\$165*	\$65*	\$165*			\$65	\$165	\$65	\$165	\$65	\$165
Non-Preferred Brand-Name	40%*	40%*	40%*	40%*	Participant pays 60% co-insurance*		40%	40%	40%	40%	40%	40%
• Maximum	\$120*	\$300*	\$120*	\$300*			\$120	\$300	\$120	\$300	\$120	\$300

\* Co-payments/co-insurance apply after deductible has been met for most drugs. Deductible does not need to be met for medications on the OptumRx preventive drug list.

(over)

# New for HealthFlex in 2021 (continued)

## 3

**WageWorks becomes HealthEquity:** WageWorks was previously acquired by HealthEquity, and now that change is more evident. New FSA-HSA cards will be teal and say “HealthEquity Healthcare card.” If you still have an orange and blue WageWorks card, it will continue to work until it is expired, then it will be replaced with the teal card. Also, look out for a more user-friendly health account dashboard—still available with no additional username/password starting at [wespath.org](http://wespath.org).



## 4

**Out-of-network benefits:** While in-network services are more cost-effective, there is still coverage for out-of-network services in all plans. Now, the out-of-network deductibles and out-of-pocket maximums are 2x the in-network deductible and out-of-pocket maximums for all plans so it’s easier to understand.

Plan Feature	H1500 with HSA	H2000 with HSA	H3000 with HSA	C2000 with HRA	C3000 with HRA	B1000
<b>Out-of-Network Benefits</b>	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$3,000/\$6,000  <b>OOP MAX:</b> • \$10,000/ \$20,000  Co-insurance (plan pays): 60%	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$4,000/\$8,000  <b>OOP MAX:</b> • \$10,000/ \$20,000  Co-insurance (plan pays): 50%	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$6,000/12,000  <b>OOP MAX:</b> • \$12,000/ \$24,000  Co-insurance (plan pays): 20%	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$4,000/\$8,000  <b>OOP MAX:</b> • \$10,000/ \$20,000  Co-insurance (plan pays): 60%	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$6,000/12,000  <b>OOP MAX:</b> • \$10,000/ \$20,000  Co-insurance (plan pays): 30%	<b>Individual/Family</b> <b>DEDUCTIBLE:</b> • \$2,000/\$4,000  <b>OOP MAX:</b> • \$10,000/ \$20,000  Co-insurance (plan pays): 60%

## 5

**Enhanced vision benefit:** The Premier vision plan now allows you to get two pairs of glasses or one pair of glasses plus contacts—whichever is the best fit for your needs.



## Highlights

Don’t forget to take advantage of these in 2021:

- **Behavioral Health** outpatient counseling benefits are the same whether your provider is in-network or not. Choose the provider that is right for you. For behavioral health services, give your provider your medical insurance ID card.
- **EAP** now has a dedicated team with training on the unique needs of the UMC. Remember you get 8 no-cost visits, in person or by phone at **1-866-881-6800**.
- **Virtual visits** are covered with your local provider, if available. HealthFlex also offers visits online or by phone through MDLIVE at **1-888-750-4991**. Save time and money by contacting MDLIVE for your non-emergent needs when your regular provider isn’t available.