

GENERAL AGENCIES OF THE UNITED METHODIST CHURCH

2024 EMPLOYEE BENEFITS

Employee Benefits



Medical



Vision



Dental



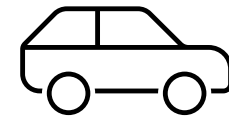
Prescriptions



Health &
Wellness



Flex
Spending



*Voluntary
Benefits*

AGENDA

- Changes for 2024
- Overview of 2024 Benefits
- Enrollment Dates and Reminders
- Questions



CHANGES FOR 2024

Decreased premiums
for dental and vision
coverage due to
combining with UHC
Medical

Higher deductible for
High Deductible
medical plan



2024 BENEFITS OVERVIEW

PPO \$500 DEDUCTIBLE WITH COPAYS

Coverage Level	Monthly Premium (pre-tax cost)	Deductible (amount paid before insurance pays for anything)	Maximum Out-of-Pocket for the year
Employee Only	\$197.53	\$500	\$4,000
Employee Plus 1 Dependent	\$494.13	\$500 each \$1,000 total	\$4,000 individual \$8,000 total
Employee Plus Family (one or more Dependents)	\$641.43	\$500 each \$1,000 total	\$4,000 individual \$8,000 total

Wellness/Preventive covered at 100% - In Network

PPO \$2,000 DEDUCTIBLE WITH COPAYS

Coverage Level	Monthly Premium (pre-tax cost)	Deductible (amount paid before insurance pays for anything)	Maximum Out-of-Pocket for the year
Employee Only	\$77.04	\$2,000	\$6,000
Employee Plus 1 Dependent	\$243.51	\$2,000 each \$4,000 total	\$6,000 individual \$12,000 total
Employee Plus Family (one or more Dependents)	\$316.11	\$2,000 each \$4,000 total	\$6,000 individual \$12,000 total

Wellness/Preventive covered at 100% - In Network

HIGH DEDUCTIBLE WITH OPTIONAL HSA

Coverage Level	Monthly Premium (pre-tax cost)	Deductible (amount paid before insurance pays for anything)	Maximum Out-of-Pocket for the year
Employee Only	\$78.02	\$1,600	\$5,000
Employee Plus 1 Dependent	\$245.57	\$3,200 each or total	\$5,000 individual \$10,000 total
Employee Plus Family (one or more Dependents)	\$318.76	\$3,200 each or total	\$5,000 individual \$10,000 total

Wellness/Preventive covered at 100% - In Network

WHICH PLAN IS RIGHT FOR ME?



Worst Case Health Scenario – The High Deductible plan is the most affordable in the long run if you know you will reach the out-of-pocket maximum.



Best Case Health Scenario – The PPO \$2,000 deductible plan is the most affordable in the long run if you don't have any expenses other than the monthly premium and the copays for doctor's visits or medications.



Playing it Safe Scenario – the PPO \$500 deductible plan is the safest plan if you are not sure how your health journey will go, and you want to feel safe and be cautious and don't mind paying higher premiums each month for the peace of mind.

POSSIBLE TOTAL SPEND - WORST CASE SCENARIO

	PPO \$500	PPO \$2,000	High Deductible
Annual Premium Employee Only Coverage	\$2,370.36	\$924.48	\$936.24
Out of Pocket Maximum (Includes the Annual Deductible)	\$4,000.00	\$6,000.00	\$5,000.00
Total Possible Cost	\$6,370.36	\$6,924.48	\$5,936.24

VIRTUAL VISITS

A virtual visit allows you to see and talk to a doctor from the comfort of your home or office without an appointment. Appointments can be made by mobile device or computer. Most visits take approximately 10-15 minutes. Doctors can also write a prescription, if needed, that you may pick up at your local pharmacy.

**If you are enrolled in the PPO \$500 or \$2,000 plans, your virtual visit copay is \$20. If you are enrolled in the High Deductible plan, your cost will be about \$59 until your deductible is satisfied. After you meet your deductible, you will only pay 20% of the cost.*



REASONS TO GO TO VIRTUAL VISIT?

- Allergies
- Pink eye
- Rash
- Sinus problems
- Stomachache

This is now part of our Rally Incentive Program, members can receive a \$50 reward for participating!



PRESCRIPTION DRUGS – EXPRESS SCRIPTS

- Ask your doctor for samples of new prescriptions
- Ask about generic
- Research your prescription – GoodRX, Express Scripts
- If possible, purchase 90-day supplies

DENTAL BASE PLAN

Coverage Level	Monthly Premium (pre-tax cost)	Deductible (amount paid before insurance pays for anything)*	Maximum insurance coverage for the year
Employee Only	\$5.52	\$100 per person for Premier or Non-participating Dentist	\$1,500 per person
Employee Plus 1 Dependent	\$10.95	\$100 per person for Premier or Non-participating Dentist	\$1,500 per person
Employee Plus Family (one or more Dependents)	\$19.60	\$100 per person for Premier or Non-participating Dentist \$300 per family	\$1,500 per person

Lifetime orthodontics insurance coverage \$1,000

*Deductible does not apply to oral exams, cleanings, fluoride, brush biopsy, certain x-rays, sealants, cephalometric film, photos, and orthodontic services. No deductible when using a United Healthcare Dentists.

DENTAL TRADITIONAL PLAN

Coverage Level	Monthly Premium (pre-tax cost)	Deductible (amount paid before insurance pays for anything)*	Maximum insurance coverage for the year
Employee Only	\$18.86	\$50 per person	\$2,000 per person
Employee Plus 1 Dependent	\$40.59	\$50 per person	\$2,000 per person
Employee Plus Family (one or more Dependents)	\$77.48	\$50 per person \$150 per family	\$2,000 per person

Lifetime orthodontics insurance coverage \$2,000

*Deductible does not apply to oral exams, cleanings, fluoride, brush biopsy, certain x-rays, sealants, cephalometric film, photos, and orthodontic services.

VISION

Coverage Level	Monthly Premium (pre-tax cost)	Exams and Lenses	Frames and Contact Lenses
Employee Only	\$7.07	\$10 copay for exam	\$150 frame allowance, including Walmart and Sam's Club \$80 frame allowance at Costco Contact lenses covered up to \$150 retail allowance (in lieu of glasses)
Employee Plus 1 Dependent	\$14.44	\$25 copay for lenses Standard glass or plastic and standard progressive covered at 100% after copay	
Employee Plus Family (one or more Dependents)	\$23.37	Premium Progressive \$95-105 Custom Progressive \$150-175	

UHC VISION PROVIDERS

Here are some of the well-known retail locations in your network:

1800 contacts®



AMERICA'S BEST CONTACTS & EYEGLASSES.



WARBY PARKER

- The UnitedHealthcare Vision Network has over 120,000 access points for care nationally, from local doctors around the corner to large retail chains.

HEALTH SAVINGS ACCOUNT (HSA)

- Optum Bank administers
- **Your employer will put \$500 seed money into your HSA account in 2024 when you elect the High Deductible Health Plan for 2024**
- Individual contribution limit \$4,150 / Family contribution limit \$8,300
- \$1,000 Catch Up contribution available to those age 55+
- Must be eligible to open an HSA

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- United Healthcare is administrator
- You cannot be enrolled in a Healthcare FSA and an HSA at the same time
- Contribution limit **\$3,050***
- Use It or Lose It rule
- Grace period through March 15, 2025

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- United Healthcare is administrator
- You can choose which Health Savings plan you want
- Contribution limit \$5,000 if single or married filing jointly
- Use It or Lose It rule
- Grace period through March 15, 2025

HEALTH CARE FSA VS HSA

Health Care FSA

Pros

- Contributions are tax free
- Can use full amount as of January 1st
- Can be enrolled in any medical plan

Cons

- Use it or Lose it Account
- Guess about expenditures

HSA

Pros

- Contributions are tax free
- Can put in more money than with FSA
- Can invest funds to earn interest
- Account belongs to you and rolls over

Cons

- Can only use the amount you have contributed
- Must be enrolled in the High Deductible plan

BASIC, SUPPLEMENTAL, AND DEPENDENT LIFE

At no cost to you, GAUMC provides you with basic life insurance of:

- *Lay employees* - 2 times your annual salary to a maximum of \$100,000
- *Clergy employees* - 2 times your annual salary to a maximum of \$100,000 less the Comprehensive Protection Plan (CPP) benefit (\$50,000)

You also have the option to purchase Supplemental life insurance on yourself in \$10,000 increments, up to a maximum of \$500,000. Rates vary based on your age.

Dependent life benefit amounts

- \$25,000 spouse/\$10,000 child(ren)
- \$10,000 spouse/\$5,000 child(ren)

*Evidence of Insurability will be required for new coverage elections after 30 days of eligibility, increased amounts of coverage and amounts elected over the guaranteed issue amount. Check with your agency HR Representative.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

AD&D coverage may be purchased through Lincoln Financial.

- You have the option to purchase AD&D insurance in increments of \$10,000 up to \$600,000. If you purchase coverage exceeding \$300,000, it may not be more than 10 times your salary.

Rates for AD&D are:

- Employee: \$0.27/\$10,000 units of coverage
- Employee plus Family: \$0.41/\$10,000 units of coverage

CRITICAL ILLNESS COVERAGE - UNUM

- Critical Illness coverage through Unum gives you money that can help pay for everyday expenses if you are diagnosed with a critical illness.
- Coverage is available in \$10,000 or \$15,000 amounts.
- Each covered individual can receive the wellness benefit, which pays \$50 per calendar year per insured individual if a covered health screening test is performed and submitted.

ACCIDENT COVERAGE - UNUM

- Accident coverage pays a lump-sum benefit based on the type of injury sustained and treatment needed.
- Coverage can include hospital confinement.
- Each covered individual can receive the wellness benefit, which pays \$50 per calendar year per insured individual if a covered health screening test is performed and submitted.

IDENTITY THEFT INSURANCE – ALLSTATE

AllState offers

- Dark web monitoring
- Rapid alerts
- Social media reputation monitoring
- Annual tri-bureau credit report and credit score
- \$1 million identity theft insurance policy

LEGAL SERVICES INSURANCE - ARAG

ARAG® offers

- Network Attorney fees 100% paid in full
- Uncontested divorce is fully covered
- Power of Attorney
- Wills – Standard, Living, Complex
- Trusts – Revocable or Irrevocable



ADDITIONAL BENEFITS NOT IN PAYCOM

WELLNESS PROGRAMS OVERVIEW

United Healthcare

- **Disease Management** supports members with chronic conditions
- **Nutritional Counseling** supports pre-diabetic, high blood pressure, and high cholesterol diagnoses
- **Maternity Support Program**
- **Livongo** diabetes management program
- **Rally Program** incentives and rewards
- GAUMC also has **Optum EAP** resources for financial, physical, mental, and legal support
- **Real Appeal** weight loss program

RALLY PROGRAM INCENTIVE STRUCTURE

- Online Health Survey - \$50
 - Completion of Preventative Exam - \$150
 - Completion of Virtual Visit- \$50
 - Completion of at least 9 Real Appeal sessions - \$125
 - Watch an EAP Video - \$25
 - Rally Stride Program (steps tracking) - \$30/month
- Maximum Incentive - \$300** each for Employee and Spouse enrolled in UHC medical plan

PREVENTATIVE EXAM

- Members can receive an annual preventative exam before Sept. 30, 2024 to receive a reward of \$150.00.
- These include:
 - Annual Physical – 18+
 - Prenatal Exam – 18+ Female
 - Mammogram – 40+ Female
 - Cervical Cancer/PAP Smear – 18-65 Female
 - Colorectal Cancer Screening – 45-70

RALLY STRIDES PROGRAM

- Choose one of five different activity levels
 - Light – Daily goal of 5,000 steps
 - Very Active – Daily goal of 12,500 steps
- Count every step you take throughout the day using a tracker and/or app
- Reach step goal at least 12 days a month to receive the \$30/month incentive

REAL APPEAL THROUGH UNITED HEALTHCARE

Real Appeal is a free online weight loss program available to you as part of your employee benefits.

- Program includes behavioral counseling as well as weight loss tools and resources
- Participants receive the following:
 - Success kit includes digital weight scale, electronic food scale, fitness guide, nutrition guide, fitness DVDs, and resistance bands
 - Personal transformation coach for an entire year
 - 24/7 online support and mobile app
 - Weekly group classes

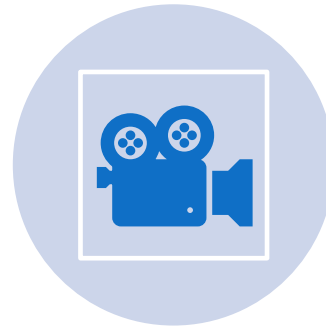
Max Incentive Amount - \$125 for attending 9 weekly sessions

VIRTUAL VISIT AND EAP VIDEO



Members can receive a reward of **\$50.00** for the completion of a Virtual Health Visit.

It's a 24/7 option to speak directly with a doctor when and wherever you need to.



Members can also receive a **\$25** reward for watching a video about the EAP program.

LIVONGO

Livongo is a diabetes management program that delivers positive health outcomes and lowers cost through an interactive and clinical approach.

- Enrolled participants receive a meter, unlimited test strips, a lancing device, lancets, and personalized coaching.
- Diabetes Response Specialists are available 24 hours a day, provide support on a regular basis, as well as during critical times.
- Participants receive unlimited access to Certified Diabetes Educators.

EMOTIONAL WELLBEING SOLUTIONS (EWS) - FORMALLY KNOWN AS EAP



EWS provides the following, many *at no cost to you and your family*:

- Confidential short-term consultations and resources for personal and/or work issues
- Confidential half-hour consultations with attorneys and financial experts
- Online access to articles and resources on emotional issues, childcare, elder care, education, parenting, health and wellness, etc. (www.liveandworkwell.com)
- The most common reasons employees use their EAP:

Stress, anxiety and depression	Sleeping problems
Marriage and parenting issues	Workplace conflicts
Financial or legal questions	Substance abuse

ONE PASS SELECT - FITNESS SUBSCRIPTION

One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle. Employees can have access to thousands of gyms and online classes with:

- No long-term contracts or annual gym registration fees
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- The ability to add family members (ages 18+) at a 10% monthly discount
- The option to change tiers monthly
- A grocery delivery subscription

A VARIETY OF EMPLOYEE MEMBERSHIP OPTIONS TO FIT LIFESTYLE GOALS

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$29	\$64	\$99	\$144
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	13,000+	15,000+	17,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery		✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*10% discount.



PARTICIPATING FITNESS BRANDS

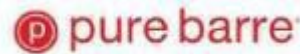
Digital (23k+)

Classic (11K+)

Standard (13K+)

Premium (15K+)

Elite (17K+)



Other participating locations available in our network. All trademarks are the property of their respective owners.



Enrollment Reminders



**OPEN ENROLLMENT
IS
OCTOBER 23, 2023
THROUGH
NOVEMBER 8, 2023**

ACTIVE
ENROLLMENT
IN PAYCOM

You **MUST** complete
and submit
an enrollment to have
health insurance
in 2024!

**Current plans
will not roll over!**

WHAT DO YOU NEED TO DO?

Check your Benefits

- Did you select *all* the plans you want?
- Did you select the *correct* plan and coverage level?
- Did you select all your *dependents* (like spouse and children) in each plan?

Sign and Submit Enrollment

Print your confirmation page!



YOUR HR MANAGER IS
YOUR FIRST CALL FOR
ASSISTANCE. REACH
OUT TO THEM WITH
ANY QUESTIONS YOU
MAY HAVE.