

October 2026

MEMORANDUM

To: Clergy, Dependents and Conference Employees Eligible for Under 65 Health Insurance
From: Julie Valeski, Conference Benefits Officer
Re: 2027 Annual Election for Health Benefits

The Annual Election period for the 2027 plan year is scheduled for **Wednesday, October 28 – Thursday, November 12, 2026**. You can make your 2027 HealthFlex elections by logging into your Wespath Benefits Access Account, by submitting a paper form to me within the Annual Election window, or by calling Annual Election Support at 1-888-844-0260.

***Personal contributions will be charged for all elections more than the premium credit.

All HealthFlex Exchange Plans

<i>Employee Personal Contribution:</i>	\$\$ elections over premium credit
<i>Coverage Levels:</i>	Single, Two Person, Family
<i>Deductible if did not complete HQ</i>	\$250 more (single) / \$500 more (2+/family)

Electing a Plan

Election is passive for all participants currently enrolled in HealthFlex. If you do not actively make any elections, you will remain in the current medical/Rx plan, vision and dental coverage you are currently enrolled in. **If you are enrolled in a medical plan that is ending in 2026 (C3000 and H2500), you will be passively enrolled into the next closest plan above that level.** THIS DOES NOT INCLUDE FLEXIBLE SPENDING ACCOUNTS or HEALTH SAVINGS ACCOUNTS. **Flexible Spending and Health Savings accounts must be actively elected and confirmed for each plan year.**

First Time Enrollment

To enroll in HealthFlex for the first time, complete a HealthFlex Enrollment/Change Form and return it to the Benefits Office **by November 10** for processing. The form is available on the Conference Health and Wellness Benefits webpage. <https://www.unyumc.org/human-resources-and-benefits/health-wellness-benefits>

Adding/Removing Dependents/Making Elections as a dependent only with spouse in Via Benefits Coverage

To add/remove or make elections for dependents in plans that cannot be done through online elections, complete a HealthFlex Enrollment/Change Form and return it to the Benefits Office **by November 10** for processing. The form is available on the Conference Health and Wellness Benefits webpage. <https://www.unyumc.org/human-resources-and-benefits/health-wellness-benefits>

Flexible Spending Accounts/Dependent Care Accounts

Participants **must go online to elect** a Flexible Spending Account (FSA aka Medical Reimbursement Account) or a Dependent Care Account (DCA) for 2027. FSAs can be between \$300 and \$3,400. (This maximum amount may be increased when the IRS releases new amounts for 2027) DCAs can be up to \$7,500 (other restrictions may apply). The FSA/DCA is paid by the participant through a **pre-tax payroll deduction**.

Health Savings Accounts

If a participant chooses an HSA medical coverage plan, participants **must go online to elect personal contributions** to a health savings account for 2027. Funding for a single coverage Health Savings Account cannot be more than the 2027 IRS maximum limit of \$4,500 **from all sources**. Funding for a 2+ (family) coverage Health Savings Account cannot be more than the 2027 IRS maximum limit of \$9,000 **from all sources** (other allowances and/or restrictions may apply). The personal contribution to the HSA is paid by the participant through a **pre-tax payroll deduction**, unless retired or a dependent spouse of a retired participant.

Prescription Benefit

The OptumRx pricing tool is up and running! Click here: <https://welcome.optumrx.com/wespath/drug-pricing> Participants will still be able to pick up 90-day supply of maintenance prescriptions through Walgreens.

Blueprint for Wellness and Health Check program dates are January 2-August 31, 2027. All participation must be completed for well-being during that timeframe. **** *Both participant and enrolled spouse must have taken the Health Check between 1/2/26 and 8/31/26 to save on 2027 deductible.*

The HealthFlex Employee Assistance Program (EAP) will be administrated by Spring Health

- Faster access to care
- Provider matching
- Engagement and outcomes

For Help in Choosing a Plan

The ALEX Benefits Counselor was sunset on August 14, 2026.

A new decision support tool run by Precision Benefits will be available.

- embedded in the Annual Election (AE) experience and available during AE
- uses up to 3 years of historical claims data (with consent) to make personalized recommendations

Participants can continue to contact their care coordinators for assistance.

No-Cost MDLIVE

- Budget Reconciliation Legislation signed into law on July 4, 2026
- Permanently allows telemedicine to be covered at \$0 without meeting the deductible, including HSA plans
- Members do not need to meet deductible in HSA plans to receive \$0 cost share

Upcoming Annual Election Webinars for Participants

Wespath will be offering the following webinars this fall for HealthFlex participants to learn more about their options for sunsetting of the C3000 and H2500 plans during Annual Election. Email invites to those enrolled in these plans will be sent by Wespath and the webinars will be recorded and links provided for those who are unable to attend live.

- [2027 HealthFlex HSA Plan Changes](#): October 14, 11:00 a.m.-12:00 p.m., Central time
- [2027 HealthFlex HRA Plan Changes](#): October 14, 2:00-3:00 p.m., Central time
- [2027 HealthFlex Annual Election and Plan Changes](#): October 22, 1:00-3:00 p.m., Central time