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## Open enrollment for 2022 healthcare benefits will run from October 15 through November 19, 2021.

### Important Information:

- The Western PA Conference Board of Pensions is pleased to announce no plan design changes for 2022. UPMC Health Plan (with Take a Healthy Step and WorkPartners EAP), EyeMed Vision, and MetLife Dental will remain as providers with the same benefits you have in 2021 into 2022.
- Since there are no plan design changes we are happy to provide members a passive enrollment. This means if a participant takes no action during open enrollment, the participant's 2021 plan elections will automatically roll over for 2022. For a plan comparison summary, see page 2. **If you will be 65 in 2022 and contemplating retirement, please carefully read page 4 on Health Savings Accounts and consider enrolling in a Health Reimbursement Arrangement (HRA) for 2022.**
- If you wish to change plan elections (PPO/HMO and/or HRA/HSA) or need to add or remove dependents you must complete and return your [UPMC Health Plan enrollment application](#) to the Benefits Office by November 19, 2021.

Mail: United Methodist Center, PO BOX 5002, Cranberry Twp. PA 16066

Email: [Alexis.Soohy@wpaumc.org](mailto:Alexis.Soohy@wpaumc.org)

Fax: 724-776- 4358

### 2022 Healthcare Rates:

- The 2022 billing rate to the local church includes medical, vision, and dental coverage and is a slight increase of +\$28 per month from the 2021 rate:

2022 monthly billing rate to the local church: \$1,481

- Member premium cost sharing will continue in 2022. The amounts will remain unchanged. The monthly, pre-tax payroll deductions are as follows:

Participant only: \$20

Participant + 1: \$35

Family: \$70



*Are you using your free counseling sessions? Please read page 3!*

# Medical Benefits Overview 2022

See below for a snapshot comparison of the HMO and PPO plan summaries. Detailed plan grids are always available at [www.wpaumc.org/activehealthcare](http://www.wpaumc.org/activehealthcare). For more information please view the official benefit plan documents, which contain full descriptions of plan coverage, limits, and exclusions. Please note, annual open enrollment is your opportunity to switch plans if you choose. Please be sure to view the electronic Enrollment Guide for Pennsylvania which is posted at [www.wpaumc.org/activehealthcare](http://www.wpaumc.org/activehealthcare).

Plan Design	2022 Premium Network PPO	2022 Standard Network HMO
<b>Deductible</b>	\$4,500 individual \$9,000 family	\$3,000 individual \$6,000 family
<b>Out-of-Pocket Maximum</b>	\$6,450 individual \$12,900 family	
<b>Out-of-Network Coverage</b>	Yes	No (Emergency services are covered)
<b>Primary Care Physician</b>	Not required but encouraged	Yes <b>Required</b>
<b>Participating Providers</b>	See <a href="http://upmchealthplan.com/find">upmchealthplan.com/find</a> and search providers in Employer-Provided Premium Network PPO	Slightly fewer participating providers than the Premium Network PPO; see <a href="http://upmchealthplan.com/find">upmchealthplan.com/find</a> and search providers in Employer-Provided Standard Network HMO
<b>Referrals Needed</b>	No	<b>For the below listed specialist visits, a PCP referral is required.</b> Acupuncture, Chiropractic, Gastroenterology, Neurology, Pain Management, Podiatry, Pulmonary, Reproductive, Rheumatology, Sleep Medicine, Sports Medicine, Physical Therapy, Occupational Therapy, Speech Therapy <b>Pediatric referrals are not required.</b>
<b>Preventive Care</b>	<b>100%</b>	
<b>Wellness and other services</b>	Both plans offer <i>Take a Healthy Step</i> wellness incentive platform, Work Partners Employee Assistance Program and Assist America global emergency travel assistance services.	
<b>Preventive Medication Benefit</b>	Certain preventive medications are not subject to the deductible, only a co-payment. Copayment for 30-day supply: \$8 Generic \$38 Preferred brand \$76 Non-Preferred brand  A List of preventive medications covered by this benefit are available at <a href="http://wpaumc.org/activehealthcare">wpaumc.org/activehealthcare</a> then click on preventive medication lists.	

## 2022 Dental and Vision Benefits

- **MetLife Dental – [www.MetLife.com/dental](http://www.MetLife.com/dental)**

Conference-sponsored dental plan is MetLife Dental PDP Plus, Group #95435. The ID number is the social security number of the plan subscriber (clergy). Benefits include cleanings/exams twice per year along with more comprehensive coverage. A full benefit summary is available at [www.wpaumc.org/activehealthcare](http://www.wpaumc.org/activehealthcare). To receive a hard copy MetLife booklet, contact the Benefits Office.

- **EyeMed Vision – [www.eyemed.com](http://www.eyemed.com)**

Conference-sponsored vision benefits are provided by EyeMed, Inc. The plan network is the EyeMed INSIGHT Network; WPA Group ID #1008470. Benefits include annual exams and lenses or contacts. Frames are provided every two years. FAQ's and plan summaries are available on the Benefits page at [www.wpaumc.org/activehealthcare](http://www.wpaumc.org/activehealthcare).

### **Dependent Eligibility:**

Medical: up to age 26 if no other coverage is available.

Vision: up to age 26 if no other coverage is available.

Dental: up to age 19, unless enrolled in school fulltime, then eligible to age 25, if no other coverage is available.

## WorkPartners EAP- Free Counseling Sessions



**It's time for a little more peace of mind.  
Life Solutions EAP services are at no cost to you.**

**You can receive up to 6 sessions per issue.**

**Call 1 844-833-0527 today or visit  
[www.lifesolutionsforyou.com](http://www.lifesolutionsforyou.com) and log in with your  
company code: WPAUMC.**

If you or anyone in your household needs or wants to explore professional counseling, your Employer Assistance Program (EAP) offers free, completely confidential counseling with licensed professional clinicians. These sessions (six sessions, per issue) are provided at no cost to you. This service is separate from your health insurance as part of your EAP. Sessions are able to be held in person, online, or over the telephone and can focus on anything you wish to discuss, issues you may be encountering or topics you would like to explore. Additional services and resources such as financial, legal, and community are also available.

## Health Savings Accounts: Eligibility

Per the IRS\*; to be an eligible individual and qualify for an HSA you must meet the following requirements:

- You are covered under a high deductible health plan
- You have no other health coverage
- You are not enrolled in Medicare [or receiving social security benefits if age 65 or older]
- You cannot be claimed as a dependent on someone else's tax return

*\*Please see IRS Pub 969 via IRS.gov or [www.wpaumc.org/benefits](http://www.wpaumc.org/benefits)*

If you are planning on retiring in 2022 and you will be Medicare Eligible (65 years of age or older) we strongly recommend you enroll with a Health Reimbursement Arrangement (HRA) for your 2022 UPMC Health Plan medical coverage. Those who are enrolled in Medicare (including Part A) are not eligible to contribute to a Health Savings Account. If you are 65 or older and retiring in July 2022, you need to stop HSA contributions by December 31, 2021. Therefore, simply enrolling with an HRA option for your 2022 plan selection is the easiest way to receive the Conference Board of Pensions funding in 2022 without risk of future IRS penalties. We understand this is confusing, so please reach out to Kathleen or Alexis with any questions or concerns. To switch to an HRA option for 2022, please complete an [enrollment application](#) with HRA selected in Box 1 return it to the Benefits Office by November 19, 2021.

## Health Savings Accounts: Contribution Limits 2022

**2022 Individual Contribution Limit: \$3,650      2022 Family Contribution Limit: \$7,300**

There is an annual catch-up amount of \$1,000 for those who are 55 years of age or older as of 12/31/2022. Conference Board of Pensions incentive funding, if earned, must be included in these amounts. Contributions and Earnings from interest in an HSA are tax-free. Distributions to pay for Qualified Medical Expenses are also tax-free. For more information, please see IRS PUB 969: Health Savings Accounts and Other Tax-Favored Health Plans. Your Benefits Office is not qualified to provide tax advice. We recommend speaking with a tax advisor.

For questions regarding your account, please contact Common Roots directly at [info@commonrootsfcu.com](mailto:info@commonrootsfcu.com) or 724-252-3200.



# 2020/2021 Take a Healthy Step- Deadline 10/31/2021!!!

Please remember the Take a Healthy Step (TAHS) deadline is October 31, 2021. You have until 10/31/2021 to complete your Take a Healthy Step requirements and earn \$600 single/ \$1,200 family CBOP incentive funding for deposit on 1/1/2022. **Activities must be completed or have service dates by 10.31.2021!**

*Employee/Subscriber and covered spouses can:*



- ✓ Earn \$100 by completing a Biometric Screening
- ✓ Earn \$100 by completing/updating the MyHealth Questionnaire
- ✓ Earn \$100 by completing an annual wellness exam with your PCP

*If you complete all of the above, you can also...*

- ✓ Earn up to \$300 by completing up to 300 TAHS Points through Healthy Activities

*You must complete the Biometric Screening, your annual wellness exam, and the MyHealth Questionnaire in order to receive dollars associated with TAHS points- however, they can be completed in any order!*

## - *How to check your TAHS status:*

If you are not sure what you have been credited for, please login to your personal MyHealth Online account at [www.upmchealthplan.com](http://www.upmchealthplan.com) then click on INCENTIVES WITH TAKE A HEALTHY STEP (under Better Health and Wellness). Please remember, crediting is not instant and you will need to allow time for processing.

## - *How to schedule your biometric screening:*

To register, **new participants** should:

- Visit the login page at [My.QuestForHealth.com](http://My.QuestForHealth.com)
- Enter your Registration Key, WPAUMC2021, then hit **Register Now**.
- UPMC Health Plan members should use their UPMC Health Plan member ID number.
- Create an account.

**If you are a returning participant**, go to the login page at [My.QuestForHealth.com](http://My.QuestForHealth.com) and enter your username and password.

**Once you're logged in:**

- Click on **Schedule Your Screening** (under the Patient Service center), then click **Continue**.
- Enter your ZIP code, then choose a Quest location, date, and time. Verify your information and click **Confirm**.
- Print your confirmation page and take it with you to your appointment.

***If you do not follow the instructions and receive a bill, WPAUMC is not responsible for payment. If you are having difficulty locating a Quest lab near you, please email [Alexis.Soohy@wpaumc.org](mailto:Alexis.Soohy@wpaumc.org) for assistance.***

After scheduling your appointment, you should receive confirmation and appointment reminder emails. You'll also receive an email when your results are available online at [My.QuestForHealth.com](http://My.QuestForHealth.com).

You can also call Quest at 1-855-623-9355 to schedule an appointment.



- *How to take or update your MyHealth Questionnaire:*

Login to your personal MyHealth Online account at [www.upmchealthplan.com](http://www.upmchealthplan.com) then click on INCENTIVES WITH TAKE A HEALTHY STEP > MyHealth Questionnaire. Please note, it may take up to 10 business days for your questionnaire to be marked as complete in the portal once you've finished. As long as it's completed by 10/31/2021 you will receive credit.

- *How to self-report activities for TAHS credit:*

Login to your personal MyHealth Online account at [www.upmchealthplan.com](http://www.upmchealthplan.com) then click on SELF-REPORT ACTIVITIES and follow the prompts. You can self-report activities that do not automatically credit your TAHS program such as a covid vaccination and certain exams (dental, vision, skin cancer screening, prostate exam).

## How to Stay Informed & Useful Contact Information:

We look forward to another year of supporting your personal wellness goals. Please keep up to date on your benefits. All plan information, changes, and updates are posted online at [www.wpaumc.org/benefits](http://www.wpaumc.org/benefits). We also relay important information via the "Benefits Team" emails sent on a weekly basis. If your participating spouse wishes to receive these emails, please send their email address to [Alexis.Soohy@wpaumc.org](mailto:Alexis.Soohy@wpaumc.org) to be added.

UPMC Health Plan Dedicated Member Services: 1-844-875-3828; [www.upmchealthplan.com](http://www.upmchealthplan.com)

UPMC 24-7 Nurse Line: 1-866-918-1591

UPMC Work Partners EAP: 1-844-833-0527; [www.lifesolutionsforyou.com](http://www.lifesolutionsforyou.com) (code: WPAUMC)

MetLife Dental: 1-800-942-0854; [www.metlife.com/dental](http://www.metlife.com/dental)

EyeMed Vision: 1-866-804-0982; [www.eyemed.com](http://www.eyemed.com)

Quest for Biometric Screening Scheduling: 1-855-623-9355; <http://my.questforhealth.com>

Common Roots Federal Credit Union: 724-252-3200; [www.commonrootsfcu.com](http://www.commonrootsfcu.com)

Kathleen Lasky, Conference Benefits Officer – [Kathleen.Lasky@wpaumc.org](mailto:Kathleen.Lasky@wpaumc.org); 724-776-2300 x 274

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