

Get ready for a new approach to health coverage – with more flexibility to choose a plan that fits your needs.

Effective January 1, 2013, the health care benefits will change for Medicare-eligible retirees and their spouses (and surviving spouses) and disabled participants in our Annual Conference.

Instead of the HealthFlex Medicare Companion Plan, you will now choose a health plan through Extend Health, which offers access to many Medicare supplemental plans nationwide.

You will not need to face this change alone. An Extend Health licensed benefits advisor will become your advocate – helping you find and enroll in the plan that best serves your medical needs and fits your budget.

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THE NEW YORK ANNUAL
CONFERENCE OF THE
UNITED METHODIST CHURCH



IMPORTANT INFORMATION
ABOUT CHANGES TO YOUR
RETIREE MEDICAL BENEFITS
IN 2013

Confronting Rising Costs

Like many other employers across the country, our Conference has worked to contain soaring health care costs without sacrificing quality or coverage for its active and retired clergy, lay employees and surviving spouses.

We take our responsibility seriously to provide quality health care access for our retirees while at the same time managing the funds entrusted to us in a fiscally responsible manner.

The Conference Board of Pension and Health Benefits has chosen to work with *Extend Health* which will give you the ability to choose from a wide selection of Medicare supplemental Plans and allow you to personalize your Medicare benefits. The Conference will provide eligible participants with an HRA (Health Reimbursement Account) that will help offset the cost of an individual Medicare Supplemental policy.

About HRAs

Health Reimbursement Accounts (HRA) are tax-free accounts established and funded by employers and plan sponsors. The funds in your HRA can be used to reimburse yourself and your eligible spouse for eligible healthcare expenses, including your insurance premiums and non-reimbursable out of pocket expenses.

Extend Health will mail you an *HRA Guide* later this year that will help you manage and access your HRA. The guide will include information about filing and processing claims for reimbursement.

The Conference Board is pleased to announce that Retirees enrolled in plans through Extend Health will receive a NYAC sponsored Health Reimbursement Account (HRA) established on their behalf. In January 2013, current retirees and their spouses will each receive an HRA contribution of \$2,644.

What Happens Next?

In August, the General Board will mail you an informational brochure and Extend Health will mail you a *Getting Started Guide*.

On August 15th and August 16th, the Conference Board will host educational workshops about your future benefits and the enrollment process.

Mid-August through September, you may call Extend Health to schedule your enrollment telephone appointment with a Benefits Advisor.

In early October, you will receive an *Enrollment Guide*. The enrollment season begins and you will have your scheduled telephone call with your Benefit Advisor.

In December, you will receive your *HRA Guide*.

December 31, 2012 – Enrollment Season Ends

January 1, 2013 – Your new Insurance Plan begins.