



October 17, 2023

Dear Active TAC Group Health Benefits Plan Participant,

Thank you for your unwavering commitment and faithful service to our Lord Jesus Christ through the Texas Annual Conference United Methodist Church.

Enclosed is your 2024 Annual Open Enrollment Packet for the Texas Annual Conference Group Health Benefits Plan. All [2024 Open Enrollment Materials](#) and documents are available online at www.txcumc.org > Connectional Resources > Benefits > 2024 Open Enrollment Materials, or by scanning the enclosed QR code shown on the GHB Open Enrollment Instructions in this packet.

We are pleased to announce an exciting new relationship with Apta Health! Effective 1/1/2024, UMR will replace Boon-Chapman as the third-party plan administrator (TPA) using the United Health Care (UHC) PPO network and care navigation services will be added on top of this through Apta Health. UHC is the nation's largest provider network, and Apta Health is the industry leader in care navigation and member services. Our partnership with Apta Health has been instituted to deliver a best-in-class experience for member services, provider services and care navigation.

The Apta Health Care Coordinators will be your personal "Healthcare Warrior" - a dedicated team of nurses, case managers, utilization management experts, health coaches, and disease management specialists that have backgrounds in hospitality and motivational customer service alongside their medical specialty. The dedicated team is there to support you (the member) in real-time with engagement and solutions.

Please review the enclosed *Overview of the TAC Group Health Plan for 2024*. Note there are **6** important updates for 2024:

1. The Group Health Benefits Church contribution rate will **increase** from 11.2% to 12.5% for 2024. This is part of a 4-year process (voted on in 2020) to eliminate the Group Health Benefits apportionment by 2024 and to collect all church and clergy GHB contributions solely through the church monthly GHB drafts for eligible employees who receive benefits.
2. Effective 1/1/2024, Marriage and Family Counseling is added as a covered benefit under both the Standard PPO and High Deductible PPO plans. This replaces the standalone Supplemental Counseling Benefit which is terming 12/31/23. There will be a \$25 copay for all in-network mental health counseling visits (including marriage and family counseling) under the Standard PPO Plan.

3. Effective 1/1/2024, Hearing Aids is added as a covered benefit under both the Standard PPO and High Deductible PPO plans. This replaces the standalone Hearing Aid Out-of-Pocket Reimbursement Benefit which is terming 12/31/23.
4. Deductible and co-insurance amounts waived at Houston Methodist (and related facilities) will not be applied toward your deductible and out-of-pocket maximums should you visit other facilities subsequently.
5. Effective 1/1/2024, there will be billing rate adjustments for participants in our Group Health Benefit plan. Please see the details of rate changes included in this packet.
6. There will be **no increases** in the Humana Dental PPO and Humana Vision Plan premiums for 2024.

As a reminder, Active TAC GHB 2024 Open Enrollment is November 1 – 15, 2023.

Effective 1/1/2024, **everyone will receive new ID cards** in the mail. Please be on the lookout for those in *January*. A sample proof of the ID card is enclosed. If you need an electronic version of your ID card, please contact the Benefits Office, or be sure to create your Apta Health Member Portal in *January* for a faster digital way of viewing your new ID card.

As in past years, if you do not wish to make any changes to your benefit plans or dependent coverages for 2024, you *do not need* to submit a new Group Health enrollment form to the TAC Benefits Office during Open Enrollment – **we will continue your 2023 coverages in 2024.**

If you would like to make changes for next year, you must complete, sign and date a new GHB Enrollment and return it to the TAC Benefits Office between November 1 and 15, 2023. All changes will be effective January 1, 2024.

2024 Open Enrollment Webinar: There will be a Zoom 2024 Open Enrollment Webinar on **Wednesday, October 25, 2023, from 2:00 to 4:00 pm** to discuss benefit changes for 2024. Representatives from UMR and Apta Health will also do a presentation and will be available to answer any questions. Details and the link to the webinar have been emailed to GHB plan participants.

High Deductible PPO Plan Webinar: We are also hosting, separate from the 2024 Open Enrollment Webinar, **a High Deductible PPO Health Plan Webinar on Tuesday, October 31, 2023, from 2:00 to 3:00 pm.** This webinar will go in depth on the High Deductible PPO Health Plan giving participants the opportunity for Q&A. Details and the link to the webinar have been emailed to GHB plan participants.

Texas Annual Conference Family, we are grateful for the service you provide daily to our Lord Jesus Christ and to the United Methodist Church. It is our prayer that the benefits provided by the Texas Annual Conference will enable you to fulfill our mission to make disciples of Jesus Christ for the transformation of the world to the glory of God! Amen!



Robert Besser