



Activate

FALL 2015

UNY Conference Benefits Office Newsletter

The Wall of ...

WOW

Everyone needs a pat on the back or a helping hand now and then, right? Your staff in the Upper New York Conference Office is no different. Human Resources Generalist Debi Marshall has erected The Wall of WOW, an ongoing visual representation of the successes and accomplishments of the Conference Office. Some of the things we are encouraged to share are:



- Thank you cards that employees or the Conference receives
- Positive emails you receive from clergy, churches, laity, vendors, etc.
- Photographs of Conference events you've worked
- Symbolic graphics
- Metrics and charts
- Sample project documents

Helping Hands? Well, that's what we give back. Besides the daily assistance that staff give to clergy and church members, we also participate in outreach ministries on our own and as a group. This fall, Clergy Care Assistant Linda Houmiel has organized us to gather winter outerwear for people in need in the Adirondack District. The winter wonderland cubicle where these donations are being collected is overflowing!

I give thanks and glory to God for everything! Thanks be to God for these wonderful people that I call my co-workers!



HealthFlex 2016 annual election this November

Annual election for those enrolled or eligible to enroll in HealthFlex is scheduled for Nov. 4-19, 2015 for the 2016 plan year. The General Board of Pension & Health Benefits will be mailing instructions to clergy and lay employees this month on how to choose a health insurance plan, elect a Flexible Spending Account or Dependent Care Account, and add/remove dependents.

Annual election is an online process, however, if you are enrolling for the first time or want to add/remove dependents, then you must fill out a HealthFlex Enrollment/Change form. You can find the form on the Benefits Office website at www.unyumc.org/about/health-and-wellness-benefits or contact BenefitsOffice@unyumc.org for a copy.

To ensure timely processing, please send the form to the Benefits Office by Monday, Nov. 16.



General Board
Pension and Health Benefits

Caring For Those Who Serve
1901 Chestnut Avenue
Glenview, Illinois 60025-1604
1-800-451-1201
www.gbophb.org

2016 HealthFlex Plan Comparison: PPO B1000 with HRA and CDHP C2000 with HRA

Please note: This comparison highlights key differences and similarities between the HealthFlex PPO B1000 plan with a health reimbursement account (HRA) and the HealthFlex CDHP C2000 plan (also with an HRA). Please refer to the HealthFlex benefit booklet for more details.

Both plans use the same network of providers (physicians, hospitals and other health care providers). Benefits can vary significantly depending on whether you choose an in-network or out-of-network provider.

To help offset your out-of-pocket costs, your plan sponsor is offering a health reimbursement account (HRA) that you can use to pay for eligible unreimbursed expenses, such as your deductible, co-payments and co-insurance amounts described below. See HRA—Funding details below.

News & notes about health insurance:

The importance of paying the Retiree Premium

The 2016 Retiree Premium amounts were sent out recently. Each church has a different assessment, based on information provided in the statistical tables. No church will have an increase of more than 5 percent over their 2015 amount.

Sometimes I feel like a broken record ... but I also recognize that it takes many listening opportunities for the lesson to be truly heard. So I am taking this opportunity to explain the value of encouraging your churches to pay the Retiree Premium.

The Retiree Premium is a vital connectional cost that helps **us** to provide health insurance funding to our current retirees. These are clergy persons, and spouses/

Personal contributions for health insurance

As has been previously announced, the formula for the Personal Contribution (PERS) by HealthFlex participants is changing as of Jan. 1, 2016.

Previously, we have used a scale based on coverage. In 2016, we will bill 2 percent of base compensation to clergy and lay employees enrolled in the HealthFlex PPO plan. Those enrolled in the HealthFlex CDHP plan or the Medicare Supplemental plan will not pay a Personal Contribution because they already have a larger out-of-pocket expense for higher deductibles or Part B premiums, respectively.

The 2 percent is calculated from **Line 6** of the 2016 Clergy Compensation Report Form. **Clergy: Please notify your treasurers of this change** so that they may properly prepare payroll changes. Lay employees will be notified of their contribution amount in their annual salary confirmation letter.



surviving spouses, that served many churches in our former conferences and that served with the expectation that their health insurance would be largely paid for in retirement. Whenever there is a hint that there might be an action that negatively impacts the health insurance cost to retirees, there is great concern. The Upper New York Conference wants to provide this benefit, so let's be clear that the churches, congregations, and pastors **are** the Conference. Therefore, it is the duty of our current pastors at local churches to understand and promote the payment of the Retiree Premium by their congregations and churches.

The Retiree Premium is not the only source of funding for this benefit. Health care costs for seniors can be expensive. Below is breakdown of how these costs are paid:

- Retiree Benefit Fund (invested funds): two-thirds the cost of the Health Reimbursement Accounts (HRA)
- Retiree Premium (current income from churches): one-third the cost of the HRAs
- Retirees: Deductibles, copayments for medical and prescription expenses, Medicare Part B premiums, and any difference between the HRA and their premium for supplemental insurance

Let's celebrate the support provided to our retirees and spouses through your connectional giving!

Retiree health insurance details for 2016

Retirees and their spouses/surviving spouses over age 65 will continue to utilize OneExchange to purchase their health care in 2016. Materials regarding "Annual Election" will be sent out from OneExchange this fall. The materials will explain how you can keep the coverage you have or make changes to the plans in which you are enrolled. Changes will need to be communicated to OneExchange.

The Conference Board of Pension and Health Benefits (CBOPHB) has increased the maximum amount available in 2016 to \$2,600 (it was \$2,500 in 2015). However, remember that in 2015 a one-time bonus of \$500 was provided, which will not be provided in 2016.

People enrolled in OneExchange will receive notification from the Benefits Office of their 2016 Health Reimbursement Account amount by Oct. 31, 2015.

What is the latest on the Conference Board of Pension & Health Benefits' work of undertaking Resolution UNYAC2015.12: *Health Insurance for All Clergy and Local Pastors* approved during the 2015 Annual Conference session? Read about it at: www.tinyurl.com/AC2015-12

Health Champion: Our weight loss journey

By the Rev. Dave and Jenni Piatt

Rev. Dave: One Sunday in Lent of 2012, I was preaching on “Appropriating God’s Grace.” Following the first service, as I was traveling to the next church, God spoke to me. God told me that I needed to do more than just *tell* the people, but *show* them how. I knew exactly what God was talking about. As Jenni sat in the choir loft and listened to what I said, she nodded in agreement ... until she heard me confess the sin of gluttony. She knew it was true for both of us, but it was horrible to hear the words out loud and she knew that our lives had to change.

We were both at our heavi-

est, feeling old and worn out. All of our activities revolved around eating without regard to what it was doing to us. We wanted to be more active, but we were generally unable or uncomfortable, so we settled for spending time in front of the TV or other sedentary entertainment. Our weight, our lack of energy and ability, and our eating were all out of control.

Jenni: On a Tuesday evening at the end of March 2012, we made our way to the local Weight Watchers meeting to get started on this new journey. For us, it was not simply a weight loss journey, but a way to allow God’s grace to change us into the people that he wanted us to be: Holy, healthy, and energetic. In January 2014, I hit my weight loss goal of 80 pounds and Dave had lost 50. We were grateful to God for walking us through this process, and we were amazed at how God healed our bodies from the damage we had done over time.



We still struggle with our weight and our gluttony, but God is working in us every day. We have not given up, and God has not given up on us. This experience, along with its struggles, has brought us closer to God. We now enjoy kayaking, biking, hiking, and snowshoeing, and we are truly enjoying things we never thought we would.

The Rev. Dave Piatt is appointed to the Ogdensburg and Waddington United Methodist churches; Jenni Piatt is a Licensed Local Pastor serving the Heuvelton UMC.

Activate
Benefits Office
Upper New York Conference
www.unyumc.org/about/benefits-administrative-services

Activate is a quarterly publication of the Benefits Office of the Upper New York Conference. The Benefits Office team is committed to sharing information about the various benefit programs as well as general knowledge that fosters an atmosphere of health – physical, fiscal, spiritual, and emotional. Look to this publication for timely information on the health care program, inspirational testimonies and seasonal health-conscious activities. While this publication may be read by many people, our focus is to “Activate” the knowledge clergy already have about health, as healthy clergy are best able to lead and inspire their churches. Please share your thoughts and stories by email to BenefitsOffice@unyumc.org.

HR Corner: NYS minimum wage increases to \$9 per hour

Effective Dec. 31, 2015, New York state’s minimum wage will increase to \$9 per hour. Most employers must comply with this change by increasing the wages of employees who are making less than \$9 to the minimum wage by that date and posting the minimum wage poster in a conspicuous place for all employees to see. Once available from the state Department of Labor, the updated minimum wage

poster will be published on the Church Employer page on the Conference website (find it at www.unyumc.org/about/church-employers) under Employment Law Posters; a notice will also be sent via the *Weekly Digest*. More information on the minimum wage increase can be found on the New York State Department of Labor website at www.tinyurl.com/NYSWHLaw.

Drink It Up! Challenge results

The Upper New York Conference Office Health and Wellness Team recently hosted the *Drink It Up! Challenge*. We've all heard the importance of consuming 64 oz. (or eight cups) of water each day. To encourage our co-workers to hydrate, we created a challenge where we would track our water consumption on a daily basis for one week to see if we could consume 64 oz. of water per person, per day (or 80 gallons). It certainly was a lofty goal, but our group was not intimidated!

Over the course of five days, approximately 19 employees participated out of the 31 who work at the Conference, Episcopal, and Crossroads District offices in Syracuse. Our total consumption was almost 40 gallons, or the equivalent of eight water cooler jugs.

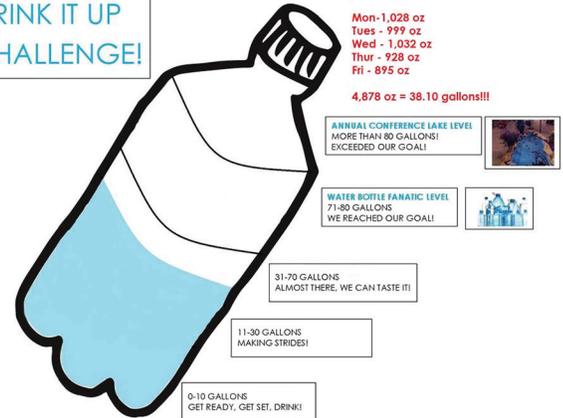
The average amount of water consumed per person was 60 oz. per day, which is amazing!

Each day, the staff was updated with how much they had consumed the previous day, and we also provided small facts about the importance of hydration, such as: "To make water a bit more exciting without paying extra for 'flavored water,' why not add a little bit of natural flavor – like watermelon chunks, mint, strawberries, cucumber, lemon slices, or orange slices."

We also provided individual prizes – new water bottles – to those who consumed the most water throughout the week:

- 1st Place: Cherish McGowan, Administrative Assistant to the Director of Connectional Ministries, 512 oz.
- 2nd Place: The Rev. Aaron Bou-

DRINK IT UP
CHALLENGE!



wens, Director of Vital Congregations, 422 oz.

- 3rd Place: Mary Bradley, UNY Area Episcopal Office Manager, 384 oz.

The *Drink It Up! Challenge* is a simple health initiative that any local church or health ministry team can implement in an effort to encourage the ongoing wellness of a congregation.

'Take Action' by speaking to a Health Coach

After doing the Blueprint for Wellness Screening through Quest Diagnostics and completing the HealthQuotient (HQ) Assessment, the third step to wellness for 2015 is "Taking Action."

One of the benefits for participants in the HealthFlex plan is access to experienced, professional Health Coaches, many who have degrees in fields such as health education, nutrition, exercise



physiology, mental health counseling, and diabetes management. They are also Certified Health Education Specialists or have an equivalent certification in their specialty area (for example, Certified Exercise Physiologists, Registered Dietitian, etc.). Your coach is trained to help you move toward better health at a pace that is comfortable for you.

Participating in this aspect of the wellness initiative is completely voluntary; however, speaking with professionals who can assist you is an essential part of maintaining your wellness plan – and you earn HealthPoints.

All conversations with Health

Coaches are completely confidential; the information you provide will not be shared with the General Board, the Conference, or BlueCross BlueShield.

To speak
to a Health
Coach
today, call
(866) 302-
5742



Food safety tips, just in time for the holidays

As fall approaches, so does an onslaught of family gatherings focused on food: Halloween, Thanksgiving, Christmas, New Year's Eve/Day, and so forth.

Food tastes wonderful, but it also has the potential to cause sickness if not handled properly. In fact, 1 in 6 people in the U.S. will suffer from foodborne illnesses this year. To help ensure food safety, follow these steps:

- Cook all meat to a safe minimum temperature (visit www.foodsafety.gov/keep/charts/mintemp.html for guidelines from the U.S. Department of Health & Human Services)
- Wash your hands before and after handling raw meat, and cooking in general
- Wash your hands before and after eating
- Avoid cross contamination by

washing all cooking surfaces before and after cooking and using separate areas for fruits, vegetables, and meats

- Pay attention to "best used by" dates on packaging
 - Discard any food that appears moldy
 - Be aware of food allergens your family and friends may have
- For more information, go to www.Foodsafety.gov.

Featured
Recipe

Cranberry Popcorn Deluxe

(Recipe found on www.TasteOfHome.com © 2015)

Ingredients:

8 cups air-popped popcorn
3/4 cup dried cranberries
1/4 cup slivered almonds
1/4 cup pecan halves

1/4 cup honey
3 tablespoons butter
2 tablespoons maple syrup
1/4 teaspoon almond extract

Directions:

1. In a shallow roasting pan, combine the popcorn, cranberries, almonds, and pecans
2. In a small saucepan, combine the honey, butter, and syrup. Cook and stir over medium heat until butter is melted. Remove from the heat; stir in extract. Drizzle over popcorn mixture and toss to coat.
3. Bake at 325 for 15 minutes, stirring every 5 minutes. Cool on a wire rack, stirring occasionally. Store in an airtight container

Prep: 15 minutes

Bake: 15 minutes plus cooling

Yield: 16 servings (8 cups)

Nutritional Facts: 1/2 cup equals 96 calories, 4g fat (2 g saturated fat), 6mg cholesterol, 16mg sodium, 14g carbohydrate, 1g fiber, 1g protein.
Diabetic Exchanges: 1 starch, 1 fat.

