

"For physical training is of some value, but godliness has value for all things, holding promise for both the present life and the life to come." 1 Timothy 4:8

Register for Quest Blueprint
For Wellness Screening at
Annual Conference now!
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Activate

SPRING 2016

UNY Conference Benefits Office Newsletter

Step Challenge at Annual Conference

The UNY Conference is excited to announce our first-ever Step Challenge to take place at this year's Annual Conference session. Eligible participants include clergy and spouses enrolled in HealthFlex, OneExchange, and AmWINS, as well as Conference employees enrolled or eligible to enroll in the Conference health plan. To participate, eligible participants must enroll in the Virgin Pulse walking program by May 15.*

The Step Challenge will begin the first day of Annual Conference, June 2, and run through the final day, June 4. All steps must be uploaded by 11:59 p.m. June 4. Individuals will compete for the most steps, and the winner will receive a \$25 gift card to Dick's Sporting Goods.

Full details regarding the challenge will be sent to participants enrolled in Virgin Pulse two weeks prior to the start of the challenge.

For general information on the Virgin Pulse program, refer to the [Benefits Office Wellness Initiatives page](#).

Please contact Debi Marshall in the Benefits Office at debimmarshall@unyumc.org with any questions.

* [Click here](#) to sign up for Virgin Pulse. The activity tracker will take up to seven business days to arrive.



Benefit Rates for 2017

By Vicki Putney
Director of Human Resources/Benefits

Each year, the Conference Board of Pension & Health Benefits (CBOPHB) reviews the rates provided for the following year by our benefit providers and the anticipated census of participants. The Board also makes adjustments to the way in which the benefit rates are structured (i.e., how the churches and/or participants are billed). Below are the results of the Board's deliberations related to 2017 benefit rates.



Health Insurance: Based on the comprehensive study by OneGroup, the UNY Conference will continue to offer HealthFlex for eligible participants under age 65, AmWINS (First United American) for appointed participants over 65, and OneExchange for retirees over 65.

Due to our retiree enrollment in OneExchange, the number of participants in AmWINS has greatly decreased, which resulted in an increase of 7.7% in our premiums. In the HealthFlex plan, we have had a negligible change in premiums for the past 5 years; however, our claims ratio for 2015 was 106%, driven by large and catastrophic claims. This increased ratio of claims to premiums paid necessitated an increase

of 8.5% in HealthFlex premiums for 2017.

Passing along the additional cost to churches only, or to clergy only, would have been financially painful for either. Therefore, the following action was approved by the CBOPHB at its April meeting.

1. The conference will continue to offer to appointed/employed eligible participants a) AmWINS First United American with the same benefit structure for Medicare-eligible clergy (and spouses) appointed to local churches; b) HealthFlex BCBS PPO plan with a \$1,000 individual deductible and the CDHP plan with a \$2,000 individual deductible to eligible persons under age 65.

2. There will be NO health reimbursement account (HRA) linked to the PPO plan. A \$1,000 HRA will continue with the CDHP plan.

3. The churches will pay an increased premium of \$1,050 per month.

4. The clergy/participants will pay NO personal contributions.

Keeping the churches at a 5% increase in premium expense for the first time in three years and eliminating the Personal Contribution from participants were possible by choosing to eliminate the HRA. In general, the participants will experience a neutral impact or a slight decrease in out-of-pocket expenses related to premium and deductible.

The Board also voted to increase the OneExchange HRA deposits to a maximum of \$2,675, a 2% increase over 2016.

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Benefit Rates

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Clergy Pension: The amount the Conference must pay to the General Board each year is determined by an actuarial valuation of the defined benefit provided by the Clergy Retirement Security Program (CRSP). We then determine the percentage of anticipated salaries needed to reach the required amount of contribution. We have determined that we need to bill 13.75% of clergy compensation to meet the required contributions for CRSP in 2017. This is a slight increase of .25%.

If the Annual Conference passes

the Board's recommendation, clergy who are appointed at least 50%, but less than 75%, will be offered enrollment in the United Methodist Personal Investment Plan (UMPIP) for church contributions, as well as personal contributions. The church contributions will be billed by the Conference at 9% of compensation on a non-matching basis (i.e., personal contributions are not required but are encouraged).

Long Term Disability & Death Benefit: This benefit is provided to full-time and three-quarter time clergy enrolled in the Comprehen-

sive Protection Plan (CPP). The premium for this benefit remains at 3% of compensation for 2017.

Dental Insurance: Bids have not been received yet for the dental plan; the plan year is August 2016 through July 2017. While the Board has already determined that the dividend received from HealthFlex in prior years will pay the basic premium, there may be a change in the amount to "buy up" to the next level of coverage for those who opt to do so. As a reminder, there may be a charge for dental coverage in future years.

Register for Blueprint for Wellness Screening

It's that time again, for the Quest Diagnostic Blueprint for Wellness Screening. This extensive biometric screening is provided to individuals in the HealthFlex PPO B1000 and CDHP C2000 plans at no cost to the participant or an enrolled spouse. Health Flex participants who are enrolled in the Virgin Pulse program can earn \$100 in Health-Cash by getting screened; however, you must be enrolled in Virgin Pulse by the day that you have the screening done.

This year, you can also earn up to 120 health points towards your 150 for any improvement in your biometric measurements or if your measurements fall within the healthy range.

There are several ways you can take the Blueprint for Wellness Screening. Pre-register for the screening at annual conference on June 2 or 3, or you make an appointment at a local Quest lab between now and July 31. If you cannot make it to Annual Confer-

ence and the closest Quest lab is too far for you to travel to, you can bring a specified form to your own doctor and have them run the same tests as the biometric screening (plan-specific deductible, co-pays and/or co-insurance may apply).

Details on how to register are located on the [Benefits Office web page](#) and were previously published in the Weekly Digest.

If you have any questions, please contact Debi Marshall, Human Resources Generalist, at DebiMarshall@unyumc.org, or ext. 302.



Tell us your Story...

We are seeking Health Champions.

Do you have an encouraging story about how you've made a lifestyle change?

Have you made wellness a priority in your everyday life?

Have you started an exercise routine that has eliminated your diabetes?

Have you lost weight and increased your life expectancy?

Have you quit unhealthy habits?

Have you started a health and wellness ministry at your church that is presenting results?

Have you started a new spiritual routine that has positively affected your life in a variety of ways?

Tell us your story! Together we can motivate and encourage each other to be healthier physically and in turn emotionally, and spiritually.

Submission requirements: 250-300 words, with a headshot or activity photo (if possible). Send via email to DebiMarshall@unyumc.org.

Spring Tips - Squash the Stink Bugs

Originally from Asia, stink bugs make their way over to the United States each year via shipping vehicles. This year, however, thanks to unseasonably warm weather, stink bugs have really made themselves known. Although they pose no threat, as they do not bite, sting, or carry disease, they can still be a nuisance in your home, especially if you keep a garden.

The internet is full of "life hacks," and of course there is one for creating a stink bug trap. Visit your nearest store and pick up the following items, then follow these steps from:

<http://knowledgeweighsnothing.com/>.

- 2-liter soda bottle
- Razor blade or box cutter
- LED Lights (recommended: pack of three LED lights on Amazon for around \$7)
- Black electrical tape
- White masking tape

Step 1: With the razor blade, cut off the soda bottle just above the label, which is typically 1/3 of the top portion.

Step 2: Wrap the lower portion of the bottle with black electrical tape. This helps focus the light beam for maximum effectiveness.

Step 3: Put the LED light at the bottom of the bottle.

Step 4: Put the freshly removed top portion of the bottle upside down into the bottom portion of the bottle to create a funnel.

Step 5: Add 4 strips of masking tape from the bottom to the top of the bottle so the stink bugs have a rough surface to climb. However, do not place the tape on the interior portion of the bottle as you don't want these critters climbing out of the trap.

Step 6: With a pen or stick, press down on the LED light to turn it on.

Step 7: Place the stink bug trap in a dark room at night, and in the morning, review and discard your collection.

Other DIY Bug Repellants



Ticks

Rose geranium oil - one drop between dog's shoulder blades and one at top of the base of the tail



Bees

Do not attempt on your own! Contact local beekeeper for safe removal.



Ants

50/50 vinegar and water solution in spray bottle, squirt in locations that attract ants.



Pantry Moths

Wipe white vinegar on food containers/shelves, and place bay leaves inside canisters and cupboards.



Mosquitos

Oil of lemon eucalyptus, available online, and at Target and Walmart.



Camel Crickets

Leave glue traps out.

"Church Employer" webpage has been updated! with information on employment law posters, W2s, payroll taxes, unemployment insurance, workers compensation, short-term disability, the Affordable Care Act (ACA), background checks, and records retention guidelines.
<http://www.unyumc.org/about/church-employers>

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.

Healthy Proteins for Grilling (and Eating!)

As summer approaches and we all begin to crave hot dogs on the grill for Memorial Day, think about healthy proteins instead.

Most people immediately choose chicken, but there are many healthy alternatives you can enjoy:

Pork: Pork chops and pork tenderloin are low in fat. Grill or roast them for a delicious meal.

Fish: Salmon, tuna, and other healthy fish are great for your diet. Many fish also contain important omega-3 fatty acids. It's best to buy fish fresh. Keep in mind, breaded fish adds much unneeded extra fat.

Eggs: Who said eggs are just for breakfast? Have an egg-white

omelet for dinner. If you are on a tight schedule, you can also prepare egg dishes ahead of time and reheat them for leftovers.

Quinoa: With over 8 grams of protein per serving, this grain, paired with grilled vegetables, makes a wonderful dinner.

Turkey: There are many varieties, including a whole bird, turkey breast, or ground turkey. Make sure to purchase a low-fat cut for your healthiest option.

Beef: Choose a lean cut and eat in moderation to make part of your healthy-eating plan. Some good cuts for the grill include flank steak or filet mignon. If you want to grill some

burgers, choose 95% lean ground beef, which has about 9 grams of fat per burger.

Beans: Going veggie? Make a yummy bean burger, with herbs and seasoning.

**Based on information published on weightloss.about.com.*



Featured Recipe

Spinach Mashed Potatoes

(Recipe found on Pritikin.com © 2015)

This hearty recipe was developed by Chef Anthony Stewart, Executive Chef at Pritikin Longevity Center & Spa. The full recipe serves a large group for an event like Thanksgiving dinner, but you can easily cut it down for a smaller family.

Directions:

Boil potatoes in water until soft (about 25 minutes). Sauté spinach and onion in nonstick skillet until hot. Add milk and nutmeg, and bring to a boil. Remove from heat.

In a large mixing bowl, mash potatoes with a wire whip. Add spinach mixture and sour cream. Whisk until potatoes are fluffy. Serve immediately.

Nutrition Information (per serving): Calories 80, fat 0 grams, protein 3 grams.

- 5 lbs Yukon Gold potatoes
- 2 frozen chopped spinach, thawed & drained
- ¼ cup diced onion (optional)
- 2 cups nonfat milk
- ¼ teaspoon ground nutmeg
- ½ cup fat-free sour cream

