

Activate

SPRING 2017

UNY Conference Benefits Office Newsletter

Greetings!

It is with great sadness that I share with you the departure of Debi Marshall (HR Generalist) from the Upper New York Conference office. Debi has been a key contributor to the organization and function of the benefits office and the Conference office as a whole since 2011. I am very grateful for the processes and procedures she has put in place, for how she has set a positive example amongst our staff, and for her commitment to Christian servant leadership. She is moving on to enhance her career goals and we all wish her great success and happiness.



Swanson

It is my hope that we will be announcing a new employee as the Office-HR Manager. This position will combine many of the essential functions performed by Debi and add some duties that will facilitate the overall administrative support of the employees who do ministry from the Conference Center location.

“Look! I’m doing a new thing; now it sprouts up; don’t you recognize it? I’m making a way in the desert, paths in the wilderness.” -Isaiah 43: 19

Blessings,
Vicki Swanson
Director of HR/Benefits

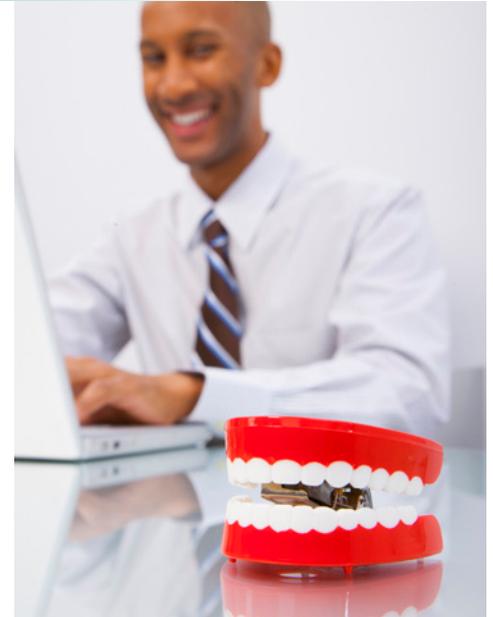
Upper New York Conference Benefits Office

Dental Plan Annual Election

Information on annual election/open enrollment for the Conference dental plan through MetLife, including how to change your plan and add/drop dependents, will be emailed to all eligible participants in July. More details about Open Enrollment for dental coverage will be provided in upcoming communications. Eligible participants include full time clergy appointed to local churches and lay employees of the Conference enrolled in the Conference health insurance plan. This includes full time clergy at local churches who have waived coverage in HealthFlex.

Basic/low-plan dental coverage for eligible persons and their dependent family members is provided at no cost.

If a participant selects the Buy Up/high plan dental coverage, the difference in premium between the basic benefit and the upgraded benefit will be billed to the participant for personal payment. This will be done by adding a dental charge



to the monthly church invoice. The church should withhold the personal contribution amount from the participant’s paycheck as a non-taxable wage deduction.

Any questions about the dental plan can be sent to Julie Valeski, Benefits Administrator at JulieValeski@unyumc.org or 315-898-2001.

Health Insurance 2018

Across the U.S.-based Conferences of the denomination, there has been on-going dialog through “email list-serves” about how to continue to provide essential benefits to both active and retired clergy, and how some conferences have adjusted expectations. Changing

benefits and increasing costs have become the norm and we shouldn’t be surprised by this. It was not uncommon for Annual Conferences to hold special sessions during the early 1990s in order to deal specifically with the rising cost of health

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Health Insurance

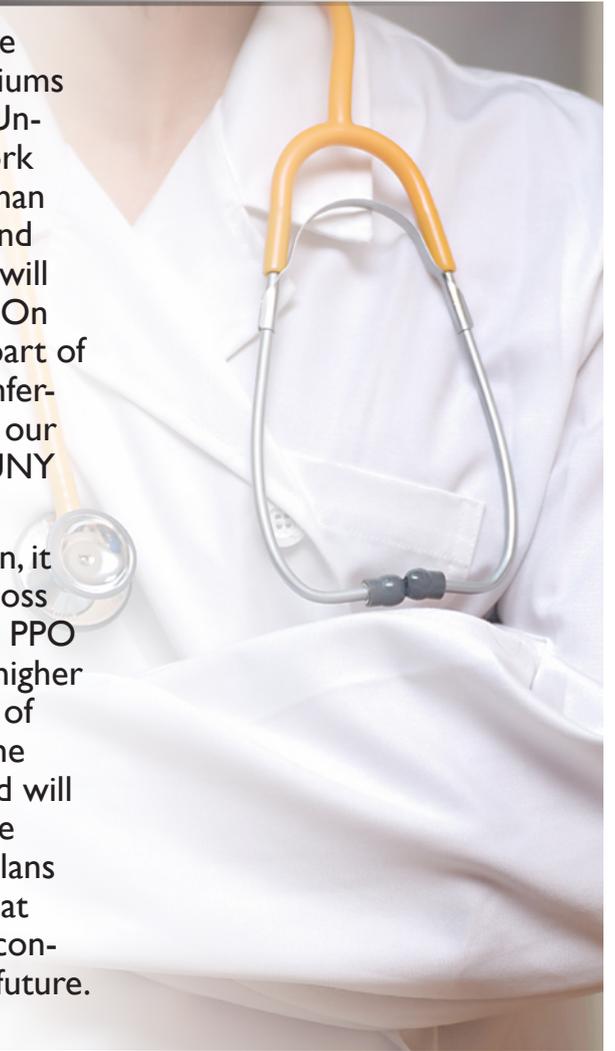
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insurance. Rates for health-insurance plans are generally released by insurance companies in October each year. Our Wespath associates (formerly the General Board of Pension & Health Benefits) have known that October is very late for Annual Conferences and local churches to be able to adjust to rate changes. Therefore, their partners at Mercer have developed a mechanism for using previous years' claims costs versus premiums paid (called the loss ratio) to determine an adequate amount to charge conferences that are enrolled in the HealthFlex plan.

For example, using the HF 2015 loss ratio of 104% (HealthFlex paid out 4% more in claims than premiums received) AND an incomplete YTD loss ratio for 2016 of 108%, Mercer has

advised HealthFlex that the rate action for 2018 premiums needs to average +6.5%. Unfortunately Upper New York Conference has a higher than average loss ratio (114% and 109% respectively), so we will bear a higher rate action. On the positive side, pooling part of our claims with other Conferences in HealthFlex keeps our rate action lower than if UNY was individually insured.

As a matter of education, it must be pointed out that loss ratios are far higher in the PPO plan which is what drives higher rates. Eighty four percent of UNY participants utilize the PPO plan. The UNY Board will be looking at offering more choices in its HealthFlex plans for 2019, with the hope that participants will embrace consumer-driven plans in the future.



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 HealthCash by getting screened, however, you must be enrolled in Virgin Pulse by the day that you have the screening done. 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.

Participants in OneExchange may also have the screening done for free; however, they are not eligible

to receive the cash incentive for participating.

There are several ways you can take the Blueprint for Wellness Screening. Pre-register for the screening at Annual Conference on June 1 or 2, or you make an appointment at a local Quest lab between now and July 31. If you cannot make it to Annual Conference 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.

Reminder to OneExchange Participants

Just a friendly reminder to all of our Retirees and/or their spouses on OneExchange:

All changes to your supplemental and prescription insurance need to be done by and through OneExchange. If any changes are made without going through OneExchange, you risk losing your HRA funding. You can contact OneExchange by calling 1-866-249-7785.



NYS Paid Family Leave

Starting January 1, 2018, the New York State Paid Family Leave Program that Governor Cuomo signed into law will provide New Yorkers job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or to help relieve family pressures when someone is called to active military service. The law will be phased in over a four-year period and paid for through a nominal employee payroll tax, similar to short-term disability.

The final regulations are currently being finalized by NYS and are expected to be published June 1, after the public-opinion period is over.

Once the regulations are published and the Conference office has had time to review them with our disability carrier, communication will go out directly to local churches on what their responsibility is, and how the new law will affect them and their employees.

Resource: <https://www.ny.gov/programs/new-york-state-paid-family-leave>.

Update on FLSA Ruling and Other Employment Law

Many churches are still asking questions about the new FLSA Overtime Rule that was supposed to go into effect on December 1, 2016.

On November 22, 2016, an emergency motion for a preliminary injunction was approved by the U.S. District Court. This means the Department of Labor was barred from implementing and enforcing the new rule while it was heard in court.

On December 1, 2016, the Department of Justice filed a notice of appeal to the US. Court of Appeals of the 5th Circuit.

On February 22, 2017, The US Court of Appeals for the 5th Circuit granted a request by the DOJ for an extension of 60 days (until May 1) to file its reply brief. This extension

was made to provide the incoming leadership to allow time to consider the issue.

Employers are now waiting on the DOJ to file its reply and the US Court of Appeals for the 5th Circuit to respond. It is unknown at this time how the Court will rule and what effect it may have on employers.

The Benefits Office will advise if/when a decision is made on the enforcement of the FLSA overtime rule. In the mean time, all employers should continue to abide by NYS minimum wage and minimum salary rules. Information can be found on our Church Employer webpage: <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.

Featured
Recipe

Garden Pasta Salad

Recipe By: Patsy Jamieson “This lightly dressed pasta salad gets lots of flavor from kalamata olives and basil. A colorful mix of diced bell pepper, shredded carrot and tomatoes adds vitamins and minerals. Serve on a crisp bed of greens. Toss in canned chunk light tuna, cooked chicken or flavored baked tofu to add protein and make it more substantial.”

Ingredients:

- 2 cups whole-wheat rotini, (6 ounces)
- 1/3 cup reduced-fat mayonnaise
- 1/3 cup low-fat plain yogurt
- 2 tablespoons extra-virgin olive oil
- 1 tablespoon red-wine vinegar, or lemon juice
- 1 clove garlic, minced
- 1/8 teaspoon salt
- 1 cup cherry or grape tomatoes, halved
- Freshly ground pepper, to taste
- 1 cup diced yellow or red bell pepper, (1 small)
- 1 cup grated carrots, (2-4 carrots)
- 1/2 cup chopped pitted kalamata olives
- 1/2 cup chopped scallions, (4 scallions)
- 1/3 cup slivered fresh basil



Directions:

1. Bring a large pot of lightly salted water to a boil. Cook pasta, stirring occasionally, until just tender, 8 to 10 minutes, or according to package directions. Drain and refresh under cold running water.
2. Whisk mayonnaise, yogurt, oil, vinegar (or lemon juice), garlic, salt and pepper in a large bowl until smooth. Add the pasta and toss to coat. Add tomatoes, bell pepper, carrots, scallions, olives, and basil; toss to coat well.

Make Ahead Tip: Cover and refrigerate for up to one day.