



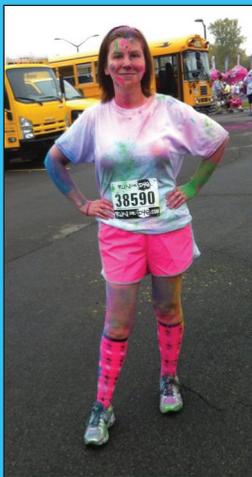
Activate

SUMMER 2014

UNY Conference Benefits Office Newsletter

Health Champion: Continuing on a Path of Wellness

I never met a french fry that I didn't like, or a slice of cheesecake for that matter. I was a self-admitted junk-food junkie, even though I had a family history of heart problems and high cholesterol, and my own cholesterol was very high. I developed other serious health problems, including a brain tumor and a condition called fibromyalgia, and was in pain constantly. Still, I persevered with my unhealthy diet.



It wasn't until recently that I finally was completely determined to make a change. I was tired of not feeling well and worrying about my health.

SEE **HEALTH CHAMPION** PAGE 2

Dental coverage starts Aug. 1

By Vicki Putney
Benefits Officer

Basic dental coverage will begin Aug. 1, 2014 for: full-time clergy appointed to local churches and lay employees enrolled in the Conference health insurance plan. This includes full-time clergy at local churches who have waived coverage in HealthFlex.

The Conference Board of Pension & Health Benefits accepted a proposal from The Guardian to provide basic dental coverage for eligible persons and their dependent family members. There will be no additional charge to the churches or participants for this basic coverage. The board voted in May to use part of the dividend received from HealthFlex to cover the cost of this basic dental benefit for active clergy and their families in 2014 and 2015.

By the time you read this, eligible persons should have received notification via email about the opportunity to go online to Guardian ANYTIME to confirm enrollment,



dependent information, and – if desired – select the "Buy Up" option for additional coverage.

If a participant selects the "Buy Up" benefit, the difference in premium between the basic benefit and the upgraded benefit will be billed to the participant. This will be done by adding a "dental charge" to the monthly church invoices.

A benefit summary and cost for the "Buy Up" plan is on pages 5-6.

The Guardian network is one of the most comprehensive in New York. However, there will likely be some areas of our Conference where network providers are scarce. For those participants who do not want to change dentists or drive a longer distance to a network provider, there is an Out-of-Network benefit that pays a percentage (based on type of service) of a discounted fee for the service.

Reminder: Blueprint for Wellness screening ends July 31

If you didn't get a chance to get your Blueprint for Wellness screening done at Annual Conference, you still have time. You can register at a local Quest lab up until July 31, and earn \$100 in Health-Cash for getting screened.*

To register, go to www.gbophb.org and log into HealthFlex/WebMD; select "Quest Diagnostics Blueprint for Wellness" in the HealthFlex vendor links column on the left, and follow the

prompts to find a local Quest lab to schedule an appointment.

If you have any questions, please contact Debi Marshall at Debi.Marshall@unyumc.org, or at (315) 424-7878 ext. 302.

*You must be enrolled in a Health Flex plan and the Virgin Health-Miles program as of the date of your screening to earn the \$100 in Health-Cash. The screening is not available for those enrolled in AmWINS/First United American.

Benefits Inside

- 2 OneExchange Workshops
- 2 NYS Health Ins. Exchange
- 3 FSA/HRA Blackout

Dates to note

Aug. 1

Clergy support packet with compensation forms mailing

Dental insurance takes effect for eligible participants

OneExchange / Retiree Health Workshops

Sept. 8

Rochester area – 10 a.m. to noon at Henrietta Faith UMC

Elmira area – 3:30-5:30 p.m. at Horseheads UMC

Sept. 9

Buffalo area – 1-3 p.m. at Eden UMC

Sept. 15

Syracuse area – 9:30-11:30 a.m. at the Cicero UMC

Albany area – 3:30-5:30 p.m. at Eastern Parkway UMC

Sept. 25

North Country – 1:30-3:30 p.m. at Gouverneur UMC

NYS Health Insurance Exchange

By Vicki Putney

Benefits Officer

The Conference Board of Pension & Health Benefits will continue looking at the NYS Health Insurance Exchange as a way to provide health benefits to the clergy serving local churches in our Conference. In the cycle of Annual Conference proposals and communications, it was not feasible to recommend such a shift at the 2014 Annual Conference for a 2015 implementation. However, as experience with the Exchange builds and more information is available, the Board will again revisit the use of the NYS Exchange with an eye toward greater choice in benefits and overall cost savings.



The Conference cannot purchase coverage for pastors from the Exchange nor can the Conference provide pastors with a Health Reimbursement Account to purchase coverage from the Exchange. However, the churches could be directed to pay their pastors a specific dollar amount to purchase insurance from the Exchange.

A few things to consider when it comes to the Exchange:

There may (or may not) be a cost savings to the local churches, depending on the amount that the Board determines the churches need to provide to a pastor to purchase health insurance.

Some pastors would experience a cost savings even though the amount provided by the church becomes taxable income.

Pastors with household income below a certain threshold will pay a discounted rate via the premium tax credit. Pastors with household income above that threshold may pay more than the amount the church provides.

The Board will be watching the experience of the Illinois Great River Conference as they move to utilizing their state's exchange starting Jan. 1, 2015. They are the first Conference to do so; moving away from a self-funded plan that costs the churches \$17,520 per year. Instead, Illinois Great River churches will be providing an additional \$12,000 in taxable salary to their pastors for the purchase of health insurance. They proposed that a radical departure from current practices was needed rather than a gradual transition.

Please be in prayer for our Board members as we discern the future direction of health insurance for our clergy and lay employees.

Health Champion

Continued from front cover

What happened next is amazing.

I was eating healthier than I ever had in my life. And exercising! Regularly!

I noticed my clothes were fitting better; I had more energy than I'd ever had, and I was beginning to feel confident again.

Then, a little over a month after I started my new healthy lifestyle, I did the Blueprint for Wellness screening at the Annual Conference session. I was shocked and delighted to find out the following: my overall cholesterol dropped by 34 points; my LDL or "bad" cholesterol dropped by 20 points; my Cardio CRP (which measures inflammation in your body, including your arteries) had been cut in half; and I was down 13 pounds and several

inches. It was truly one of the best feelings I have ever had.

I have since continued to eat a super healthy diet and I exercise almost every day. I have continued to slowly lose a few more pounds, and have tons of energy. I just feel ... good.

My shining moment happened when I was, of all things, making a smoothie. I realized that I felt no pain. None. And what's more, I couldn't remember the last time that I did. This realization brought tears to my eyes.

I have every intention of continuing on my newfound healthy path. I couldn't even imagine going back to the old me. I feel too good to do that.

Now, instead of dreading my next doctor's appointment, I am looking forward to it.

Submitted by Cherish McGowan, Administrative Assistant to the Director of the Connectional Ministries.

Summer Safety: Swimming

Summer is upon us. In Upstate New York, that means we finally get to step outside into the warm sunny weather and dip our toes in our state's beautiful lakes and rivers. Some of us are even lucky enough to have our own pools.

But in order to enjoy all the fun the water has to offer, we must remember to stay safe.

Here are some precautions you and your family can take to make engaging in water activities safer this summer:

- Always swim with a buddy
- Choose areas that have life-

guards on duty

- If you don't feel comfortable in the water, take swimming lessons first
- Ensure all children and inexperienced swimmers wear life jackets
- Always wear a life jacket when on a boat
- Whenever you are near the shoreline, even if you are not swimming, be aware of the water to ensure you do not fall in
- Avoid using drugs and alcohol that may impair your judgment
- If you own a pool, ensure there



is a 4-foot high gate around the pool with a child-proof lock, and there are no ways for a child to get over the gate (trees, ladders, etc.)

- Never leave children unsupervised in the water

For more tips, go to the American Cross website at www.redcross.org/prepare/disaster/water-safety.

FSA/HRA reimbursement blackout

As you may be aware, we are changing from Ceridian to WageWorks for the administration of participants' Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA).

As part of the transition, all

Ceridian debit cards will be deactivated as of Aug. 1. There will then be a blackout period from Aug. 1 to Aug. 18 during which no reimbursements can be made to your FSA or HRA accounts.

All participants should receive

new debit cards from WageWorks for their FSA/HRA accounts in early August. These will become active Aug. 18.

Keep a look out this month for more detailed communications from the General Board of Pensions & Health Benefits regarding this transition. We appreciate your patience.



Enrollment deadline for newly appointed clergy

If you are a newly appointed clergy person now eligible for health insurance or pension benefits, please remember to return your HealthFlex enrollment/change form within 30 days of your eligibility date.

If we do not receive your forms

in time, your eligibility will expire.

If you need a form or have questions about the health insurance plans offered, visit the Benefits Office website at www.unyunc.org/healthbenefits or contact the Benefits Office toll-free at (855) 424-7878.

Activate

**Benefits Office
Upper New York Conference**

BenefitsOffice@unyunc.org

Activate is a quarterly publication of the Benefits Office of the Upper New York Conference. Our team in the Benefits Office 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 **Benefits Office@unyunc.org**.

Brief ... but important

Compensation package and charge conference forms

Keep a look out in an upcoming edition of the *E-Advocate* for information on the clergy compensation package and charge conference forms. Be aware, some of the forms have changed. Please use the most updated versions once they are available.

Alternate contact info for retirees and surviving spouses

In order to better serve retirees and surviving spouses regarding Pension and Health Benefits as well as other concerns, the Conference office would like to have the name of an alternate contact person of your choosing (*other than your spouse*) to keep on file.

This person should be someone who could make phone calls for you or explain changes in benefits, as well as be contacted by the Conference office in case of an emergency.

We realize that many of you have already done this, and we thank you; but if you haven't or need to update your information, please send the following information to Linda Houmiel at linda@unyumc.org, or mail it to Upper New York Conference, 324 University Ave., 3rd Floor, Syracuse, N.Y. 13210 Attn: Linda Houmiel.

Your name:

Alternate contact name (someone other than your spouse):

Alternate contact mailing address:

Alternate contact phone:

Alternate contact email:

Relationship of alternate contact to you:

Are you living in a Health Care Facility? Yes or No

Take Health Quotient in August or September for lower deductible in 2015

The HealthQuotient health risk assessment is Step 2 of your HealthFlex "Three Steps to Better Wellness." HealthFlex participants who take the Health Quotient between Aug. 1 and Sept. 30, 2014 will save money on their 2015 health-care costs, as well as get help developing a wellness plan that's based on your specific needs.

Participation in the HealthQuotient – during the specified timeframe – reduces the deductible by \$250 per person or \$500 per family. Enrolled spouses must also take the risk assessment in order to earn the reduction.

To participate, go to www.gbophb.org after Aug. 1 and login to your HealthFlex account. On the top right side of the home page you will see the date of your last

Health Quotient. If it was prior to Aug. 1, 2014, you will have to complete it again during the designated timeframe (Aug. 1-Sept. 30) to obtain the reduction in deductible.

Please contact Debi Marshall at DebiMarshall@unyumc.org or (315) 424-7878 ext. 302 for more information.

Annual election information coming this fall!

Keep a look out for information on the upcoming annual election for health insurance, including flexible spending account elections, around the beginning of November.

*Featured
Recipe*

Spicy Grilled Eggplant

(Recipe found on TasteofHome.com © 2014)

Ingredients:

- 2 small eggplants cut into 1/2-inch slices
- 1/4 cup olive oil
- 2 tablespoons lime juice
- 1 tablespoon Cajun seasoning

Directions:

- Brush eggplant slices with oil on both sides. Drizzle with lime juice; sprinkle with Cajun seasoning. Let stand for 5 minutes.
- Grill eggplant, covered, over medium heat or broil 4 inches from heat for 4-5 minutes on each side or until tender. Yields 10 servings.



Base Plan No additional premium cost for eligible participants (see eligibility)

BENEFITS

		All eligible employees Core Plan	
		In-Network	Out-of-Network
Contribution/Participation		Contributory, Assumes 75% of eligible employees.	
Deductible	Period Family Limit Waived For	\$50	Calendar Year 3 per family Preventive
Annual Maximum		\$500	Maximums for In-Network and Out-of-Network are inclusive
Claim Payment Basis		Negotiated Fee Schedule	UCR 90 th
Network		Dental/Guard Preferred	
Coinsurance - Preventive		100%	100%
		<ul style="list-style-type: none"> • Oral Exams (once/6 mos.) • Cleanings (once/6 mos.) • Fluoride Treatment (to age 19, once/6 mos.) • Sealants (to age 16, once/36 mos.) 	
Coinsurance - Basic		80%	80%
		<ul style="list-style-type: none"> • X-Rays (Full-mouth series once/60 mos.) • Fillings • Simple Extractions • Space Maintainers/Harmful Habit Appliances 	
Coinsurance - Major		Not Covered	Not Covered
		<ul style="list-style-type: none"> • Bridges & Dentures • Endodontic Services (eg. Root Canal) • Single Crowns • Complex Extractions • Repair & Maintenance of Crowns, Bridges & Dentures • General Anesthesia • Perio Maintenance Procedure (once/6 mos.) • Combined Cleanings/Perio Maintenance Limit (2 in a 12 consecutive months period) • Periodontal Services (eg Scaling and Root Planning) • Periodontal Surgery • Inlays, Onlays & Veneers 	
Dependent Age Limits		To Age 26	
Waiting Periods		None	
Plan Type & Code		Network Access Plan (PX)	

Buy Up Plan Monthly Premiums

Single	Participant & Spouse	Participant & Child	Family (3+)
\$15.95	\$31.70	\$34.70	\$51.00

BENEFITS

		All eligible employees-Enhanced Plan	
		In-Network	Out-of-Network
Contribution/Participation		Contributory, Assumes 60% of eligible employees.	
Deductible	Period Family Limit Waived For	\$0	\$50
Annual Maximum		\$1,000 plus Maximum Rollover	
Maximum Rollover	Threshold Rollover Amount In-Network only Rollover Account Limit	\$500 \$250 \$350 \$1,000	
Claim Payment Basis		Negotiated Fee Schedule	UCR 90 th
Network		DentalGuard Preferred	
Coinsurance - Preventive		100%	100%
		• Oral Exams (once/6 mos.) • Cleanings (once/6 mos.) • Fluoride Treatment (to age 19, once/6 mos.) • Sealants (to age 16, once/36 mos.)	
Coinsurance - Basic		80%	80%
		• X-Rays (Bitewings Preventive)(Full-mouth series once/60 mos.) • Fillings • Simple Extractions • Space Maintainers/Harmful Habit Appliances	
Coinsurance - Major		50%	50%
		• Bridges & Dentures • Endodontic Services (eg: Root Canal) • Single Crowns • Complex Extractions • Repair & Maintenance of Crowns, Bridges & Dentures • General Anesthesia • Perio Maintenance Procedure (once/6 mos.) • Combined Cleanings/Perio Maintenance Limit (2 in a 12 consecutive months period) • Periodontal Services (eg Scaling and Root Planning) • Periodontal Surgery • Inlays, Onlays & Veneers	
Coinsurance - Orthodontia		50% for children (Orthodontia in Progress - covered)	
	Orthodontia Lifetime Maximum	\$1,000	
Dependent Age Limits		To Age 26	
Waiting Periods		None	
Plan Type & Code		Network Access Plan (XY)	