

"And the prayer that is said with faith will make the sick person well; the Lord will heal that person. And if the person has sinned, the sins will be forgiven. Confess your sins to each other and pray for each other so God can heal you. When a believing person prays, great things happen." James 5:15-16 (New Century Version)



Activate

SUMMER 2015

UNY Conference Benefits Office Newsletter

Lower your
2016 deductible
by taking the
HealthQuotient
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Greetings!

We're halfway through summer, and I need to think more about fall than I really want to! Fall is always a busy time both in our offices and in most local churches, but this coming fall seems to be particularly, well, FULL! Retirement seminars, national and regional leadership events, health insurance proposals (see my article at right), staff training on new systems, and planning the new office space are just a few of the more significant projects on the calendar. It's a good thing that fall and holiday fabrics in the local quilt shop put me in a happy place! It also helps all of us to remember to keep up our healthy habits when faced with a busy schedule or stress. Maintaining a fresh food menu and some form of exercise will be on my to-do list for this fall, as well, so that I can keep up with all the things that I am blessed to be able to do!



Putney

Vicki L. Putney
Conference Benefits Officer

Benefits Inside

2 Health insurance: '15 vs. '16

3 A family fitness challenge

To put it bluntly...

Why HealthFlex again in 2016?

To execute a well-thought-out plan to change health insurance plans and vendors requires approximately 16 months of lead time to research options, write a request for proposal (RFP), provide data to potential vendors, hear presentations from vendors, make a choice, then communicate the choice, process, and changes to participants all prior to the Upper New York Annual Conference session of the year before implementation.

When the Conference Board of Pension & Health Benefits shopped locally through a broker in 2014, the rates secured for a single person were more than \$100 per month higher than HealthFlex rates for approximately the same level of benefit. In light of an on-going arrearage in health insurance premium payment (\$200,000 in 2014), the Board determined that churches were unable to pay more.

The Board seriously considered the NYS Exchange, but due to our required lead time, there was too little information and uncertainty for a 2015 or 2016 change. Another factor was that we knew the move to OneExchange for our Retirees would take a lot of time and effort and we truly didn't believe we could do both well at the same time.

In 2014, we knew that one conference voted to go to their state exchange for 2015 and we decided to analyze their success or failure to make a determination for 2017. Another conference voted late in the year to do the same thing, so now we have two conferences acting as guinea pigs and willing to share their experiences. In 2015, another conference has made this same decision. Still, that's only three, so the state exchanges are still not an obvious choice.

It is hard to move away from the mentality that we have to provide A PLAN for our clergy. That's what we have always done. Having the Conference manage the health insurance for our clergy provides equity of coverage and cost and in our itinerant system that is important. On the health insurance exchange, the premiums vary depending on plan chosen, number of people in the plan, age of children, the county in which you reside, and the full amount of your HOUSEHOLD income. We do not have access to HOUSEHOLD income for our clergy, so it is difficult for us to wrap our minds around how such a move would affect people and churches.

SEE **HEALTHFLEX** PAGE 4

A health insurance comparison: 2015 vs. 2016

The chart at right is a brief example of the differences in co-payments and pastor's personal premiums for 2016. It is intended as a guide to help determine which plan you will elect during Annual Election (in November 2015) **AND** the resulting personal premium that will be billed to you via the monthly church invoice.

When considering your options, you will want to consider the advantages of electing a Medical Reimbursement Account for 2016. This can help you to spread your anticipated deductible and co-payment costs over the course of the year. You may elect up to \$2,500 and detailed information will be distributed prior to Annual Election.

Benefit Summaries are posted at www.unyumc.org/about/health-and-wellness-benefits.

Dates to note

Retirement Seminars

Oct. 15
10 a.m.–3 p.m.
Asbury Camp & Retreat Center

Oct. 16
10 a.m.–3 p.m.
Amsterdam UMC

*Benefits assume in-network providers
*When there is split coverage with any family member in the Medicare Supplemental Plan, there will be no Personal Premium billed by the Conference.

Monthly Pastor's Premium	2015 B750 - not available 2016	2016 B1000	FULL-TIME CLERGY ONLY 2016 CDHP	Part B Premium*	PART-TIME CLERGY EAP by ESI
Health Reimbursement Acct (HRA funding included in premiums)	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000	\$0	
Physician Co-Payment - Primary care/Specialist	\$30/\$50	\$30/\$50	20%	Up to \$20/\$20	
Diagnostics	20%	20%	20%	0	
Emergency Room Co-Pay	\$200	\$200	20%	\$50	
Out-patient Surgery	20%	20%	20%	0	
Hospital Co-Pay	20%	20%	20%	0	
EAP/Mental Health	8 free visits then \$15 copay	8 free visits then \$15 copay	8 free visits then \$15 copay	varies	3 free visits; unlimited phone counseling
Out-of-Pocket Limit (annual)	\$3,500/\$7,000	\$5,000/\$10,000	\$6,000/\$12,000	none	
Prescription Plan:					
- Deductible	0	0	0	\$100	
- Pharmacy Copay	Generic: \$12; Brand: 20% with \$15 min/\$45 max; Non-Preferred Brand: 25% with \$30 min/\$90 max	Generic: \$15; Brand: 20% with \$20 min/\$55 max; Non-Preferred Brand: 25% with \$40 min/\$110 max	Generic: \$15; Brand: 25% with \$25 min/\$65 max; Non-Preferred Brand: 30% with \$50 min/\$120 max	Generic: \$10; Brand: \$20; Non-Preferred Brand: \$35	
- Mail Order Mandatory, 90 day supply Copay	Generic: \$20; Brand: 20% with \$40 min/\$120 max; Non-Preferred Brand: 25% with \$75 min/\$225 max	Generic: \$35; Brand: 20% with \$50 min/\$140 max; Non-Preferred Brand: 25% with \$85 min/\$240 max	Generic: \$35; Brand: 25% with \$60 min/\$150 max; Non-Preferred Brand: 30% with \$95 min/\$260 max	Non-Mandatory. Generic: \$20; Brand: \$50; Non-Preferred Brand: \$87.50	
- Out-Of-Pocket Limit (annual)	\$2,000/\$4,000	combined with medical	combined with medical	After \$4,700, you pay 5%	
Wellness Programs	Vision, Weight Watchers, Virgin Pulse Walking, Wellness Screening, Pastors Consultation Line	Vision, Weight Watchers, Virgin Pulse Walking, Wellness Screening, Pastors Consultation Line	Vision, Weight Watchers, Virgin Pulse Walking, Wellness Screening, Pastors Consultation Line	Vision, Virgin Pulse Walking	

Health Champion: Family Fitness Challenge

By Diane Miner

For the month of May, my sister challenged us all to wear a pedometer and see how many steps we could get. It's our version of a family fitness challenge. She made sure everyone who needed a pedometer received one. Thankfully, because of our Conference health program, I have been wearing one for several years. For those of us who sit behind a desk most of our work days, it gives added incentive to get up and move because we have to keep up with a few who are on their feet all day at their jobs. The best incentive is to be active and see how good you feel when you are.

Thirteen of us took up the

challenge and logged our daily steps. Let's just say we have a fairly competitive family. We logged 3,476,952 steps in 27 days. That's an average of 9,905 steps a day between the 13 of us. My brother – yes, he's very competitive – was the winner with 439,065 steps. That's an average of 16,262 steps a day. We wondered if he did anything else during the month of May! My husband, Jeff, was second; I was third; and my son, Louis, was fourth. Jeff, Lou, and I logged 1,032,366 steps between us for an average of 12,475 steps a day – not too bad!

I have to say my son, who turns 21 this year, has been a

big inspiration to me. He was a very picky eater growing up and more sedentary than active. He now has a job where he is moving and on his feet all the time. He also made a decision to eat healthy and try new foods. In the last year, he lost more than 20 pounds and said he feels much better now that he eats healthy. I see him as a much more self-confident young man.

Jeff and I are blessed to live in a place where we can hike practically right outside our back door. Our favorite place to be is outdoors and that's where you will find us most when we are together at home. We work really hard to stay active, and let's face it, we need to because I love to bake, so we try to find a healthy balance. Our garden also gives us a bounty of fresh veggies to enjoy.

So whatever it is you enjoy that keeps you active, get out there and just do it. The rewards are plentiful!

Diane Miner is Upper New York Conference's Media Resource Center Director.



Briefly ... but important

2016 Clergy Compensation Package & Charge Conference Forms

The Clergy Compensation Package and Charge Conference Forms are now available on the Conference website at www.unyumc.org/about/2016-compensation-package. Beware that some of the forms have changed, so please use the most updated versions.

Annual Election information is coming this fall

Keep a look out for information about the upcoming annual election for health insurance, including Flexible Spending Account elections. Information about these annual elections will be coming this fall, around the end of October or the beginning of November.

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.

Take HealthQuotient this August or September Avoid extra deductible in 2016

The HealthQuotient is Step 2 of your HealthFlex “Three Steps to Better Wellness.” Taking the HealthQuotient between Aug. 1 and Sept. 30, 2015 will save HealthFlex participants money on their 2016 health care costs as well as help develop a wellness plan based on your specific health care needs.

Participate in the HealthQuotient health risk assessment between Aug. 1 (**not sooner**) and Sept. 30 (**not later**) to avoid paying \$250/\$500 extra on your individual/family deductible in 2016. Both the participant and enrolled spouse



must complete the HealthQuotient to avoid the increase in deductible.

To participate, go to www.gbophb.org after Aug. 1 and log in to your

HealthFlex account. On the top right side of your home page it lists the last time you took the HealthQuotient. If it was prior to Aug. 1, 2015, you will have to complete it again during the designated time-frame (Aug. 1 to Sept. 30) to avoid an increase in your deductible.

Please contact Debi Marshall at DebiMarshall@unyumc.org or ext. 302 for more information.

Catamaran, OptumRX complete merger

Catamaran – HealthFlex’s pharmacy benefit management (PBM) vendor partner – announced the completion of its merger with OptumRx, a unit of UnitedHealth Group, on July 23. Under the agreement, Catamaran’s PBM operations have combined with the OptumRx’s free-standing pharmacy care services business. According to a press release, the combined company (OptumRX) is expected to fulfill more than one billion prescriptions in 2015. Full details about the merger are available online at www.tinyurl.com/CTRXPBM.

HealthFlex 2016 –

Continued from front cover

WHY SUCH HIGH CO-INSURANCE AND DEDUCTIBLES?

The HealthFlex plans are designed similar to the Silver and Gold plans on the exchanges. It is their effort to prepare people for the implementation of the “Cadillac plan tax” in 2018. In 2018, the government will tax any organization that provides a health plan that costs more than \$10,200 per year for an individual. So each year, HealthFlex is eliminating the “richer” (more costly) plans understanding that conferences will not want to or be able to provide plans that will be taxed.

WHAT ARE OTHER CONFERENCES DOING?

Through my network of UM Benefits Officers, I hear what other conferences are doing with health insurance. Everyone is re-evaluating. Most conferences currently have coverage very similar or the same



as ours, either through HealthFlex or a local carrier. A few conferences have high deductible plans only (\$2,000 for a single person and \$4,000 for a family). Illinois-Great Rivers Conference has stopped providing health insurance but mandates that their churches pay pastors \$12,000 more per year to purchase their own health insurance. Some folks win and some folks lose in this scenario. It does provide personal choice; however, it also increases the self-employment tax for clergy and the pension costs for churches.

WHAT’S OUR PLAN?

The board is rapidly recognizing the need for individual choice. We

also cannot continue to sustain losses of \$200,000 per year on unpaid health insurance premiums. This fall, the board will empower subcommittees to research and make recommendations on four different pathways for January

2017. One helpful thing about waiting until then is that the General Board is going to recommend to General Conference that beginning in 2017, any “health insurance allowance” paid to clergy will not be in the pension base compensation, thus sheltering churches from bearing huge increases in pension and CPP costs.

In the meantime, we will stay with HealthFlex for 2016 to maintain consistency. We will also continue to provide a Health Reimbursement Account (built into the premium) and the ability to elect a Flexible Spending Account (funded through personal payroll withholding).

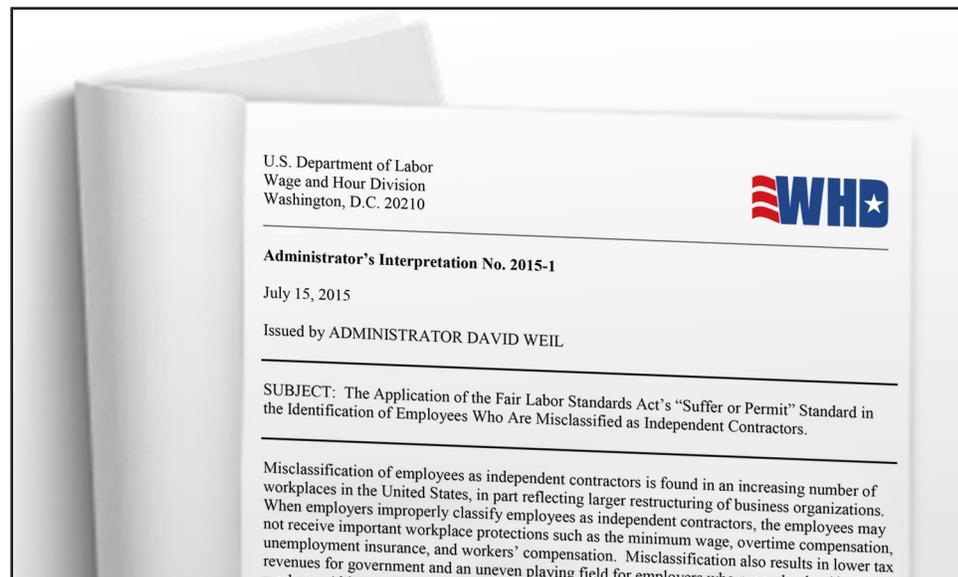
HR Corner: New guidelines on independent contractors

The U.S. Department of Labor's Wage and Hour Division ("WHD") recently issued guidance regarding the misclassification of employees as independent contractors, indicating "most workers are employees" under the Fair Labor Standards Act ("FLSA").

The WHD has rejected the common law "control" test and instead put in its place an "economic realities" test to determine proper status. The economic realities test takes a look at whether a worker is economically dependent on an employer (i.e. an employee) or in business for herself or himself, (i.e. an independent contractor).

The WHD advises that employers should take the following six factors into account when making this determination:

- The extent to which the work performed is an integral part of the employer's business.
- Whether the worker's opportunity for profit or loss depends on his or her managerial skill.
- The extent of the worker's investment compared to that of the employer.
- Whether the work performed



requires special business skills, judgment, and initiative.

- Whether the relationship is permanent or indefinite.
- The degree of control exercised by the employer over the worker.

The WHD guidelines states: "The correct classification of workers as employees or independent contractors has critical implications for the legal protections that workers receive ..." The legal protections and issues affected include minimum

wage and overtime, unemployment insurance, workers compensation, and employment taxes.

If your church has independent contractor relationships, they should be examined very carefully to make sure they do not cross the line into an employment relationship. Please contact the Benefits Office if you have questions about whether or not an individual working for you should be classified as an employee or independent contractor.

Healthy substitutions: How to choose the right options

By Cherish McGowan

When trying to live a healthy lifestyle, choosing healthy yet flavorful options can seem daunting. For me, the answer has been finding healthy ingredient substitutions to use in my favorite recipes and snacks.

Some of my favorite healthy substitutions when baking are:

- Black beans instead of flour. Drain, rinse, and puree the black beans, and use 1 cup instead of 1 cup flour when making brownies. No gluten, extra protein, and they taste yummy!
- An easy healthy substitution is simply switching out white flour with whole wheat flour. More fiber, flavor, nutrients, and texture. Use $\frac{2}{3}$ of a cup for every cup of white flour.
- Unsweetened applesauce instead of oil. Try $\frac{1}{2}$ cup applesauce and $\frac{1}{2}$ cup oil at first, and if you like it, try 1

cup applesauce in place of 1 cup oil.

- I simply cannot say enough wonderful things about all-natural nut butters instead of traditional peanut butter (peanut, almond, etc.). They are delicious and they fill you up.

• Mashed banana in place of oil or butter. One cup of banana replaces one cup of the other fat.

Some of my favorite healthy swaps when cooking are:

- Quinoa instead of rice. Quinoa is a whole-grain "super food" packed with protein and other nutrients, and it has a low glycemic index. Try it, you'll like it! I cook mine in vegetable or chicken broth for added flavor.

• Mashed cauliflower instead of mashed potatoes. Cauliflower has a fraction of the calories of potatoes, and they are delicious mashed. In fact, it's hard to tell

Healthy substitutions –

the difference!

- Whole grain pasta or bread instead of white. More fiber and nutrients.
- Use lettuce as a wrap instead of a tortilla.
- Steel-cut oatmeal instead of regular instant oatmeal. Steel-cut have more fiber, vitamins, calcium, and protein. And they are super

filling!

Here is one of my favorite recipes:

Banana “ice cream”

- Mashed up bananas (2)
 - spoonful of natural peanut butter (tbsp.)
- Mash up the bananas and mix together with the peanut butter. You can also blend in a blender or

food processor. Place in freezer for approximately one hour. That’s it!

Cherish McGowan is the Administrative Assistant to the Director of Connectional Ministries. She was also a health champion featured in the Summer 2014 issue of Activate. Read her story at www.tinyurl.com/ActivateSummer2014.

Featured
Recipe

Avocado Brownies

(Recipe found on www.thegreendivas.com © 2015 Meagan Williams)

Ingredients:

- 4 eggs (free-range)
- 1 cup sugar (natural raw turbinado cane sugar)
- 8 oz. semi-sweet chocolate chips (Enjoy Life’s Mini Chips - Dairy, Nut & Soy Free)
- 1/2 cup cacao powder (Navitas Naturals organic Raw Chocolate Powder)
- 1/2 cup almond meal (Bob’s Red Mill Almond Meal)
- 1/2 teaspoon good sea salt (Himalayan Salt)
- 2 teaspoons vanilla extract
- 2 ripe avocados – mashed smooth

This fudgy treat is both wheat and dairy free!

Directions:

- Using an electric mixer (or if you want to burn some extra calories to offset these delicious goodies, whisk by hand), whip the eggs and sugar till it gets pretty fluffy.
- Melt the chocolate chips – I did it directly in my small stainless steel pan over low heat. Just KEEP stirring. It melts fairly quickly.
- Go back to your fluffy eggs and sugar mix and start mixing again, slowly adding the melted chocolate. Oh boy ...
- Once all is well combined, put away the electric mixer and start using a wooden spoon to blend in the cacao powder, almond meal, salt and vanilla extract. Yes, it is a bit thick and sticky ...
- Preheat oven to 350.
- Mash up those avocados. After mashing it up pretty well by hand, I reverted to the electric mixer to get it as smooth as possible. If you have chunks of avocado, they will definitely show up in your brownies and it kind of freaks people out, so do your best to get these babies mashed up good.
- Now fold in the avocados to your thick chocolate mix. You can use the electric mixer again if you want.
- Pour into your baking pan (I used a 8x8). I also successfully made some fun shapes using stainless steel cookie cutters (I dipped them in oil so the brownies wouldn’t be too hard to release).
- Bake for about 30 minutes – depending on the exact size of your pan, but 30 minutes worked for the 8x8. Use a wooden toothpick or chopstick to test the middle. When it comes out clean, you are done!