A new dental insurance carrier was recently announced by the Benefits Office. MetLife began providing basic dental insurance coverage to UNY participants as of August 1. Met Life was able to mirror and/or enhance the benefits available previously and at a premium reduction of 14.7%. Two areas of benefit enhancement are the categorization of certain procedures and the increased annual maximum. Please see chart of benefits below.

<table>
<thead>
<tr>
<th></th>
<th>MetLife-Basic</th>
<th>MetLife-Buy-Up</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Network:</strong></td>
<td>IN</td>
<td>OUT</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>Fee</td>
<td>90th UCR</td>
</tr>
<tr>
<td>Preventive:</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic:</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major:</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ortho:</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ortho Lifetime Max.:</td>
<td>N/A</td>
<td>$1,000</td>
</tr>
<tr>
<td>Annual Maximum:</td>
<td>$500</td>
<td>$1,250</td>
</tr>
<tr>
<td>Deductible:</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Deductible waived for Preventive:</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

Major in Buy-up Plan includes: endodontics, periodontics maintenance & anesthesia

The basic coverage is offered free of charge for the 2016-2017 appointment year. There is a charge for the buy-up plan (see below for monthly premiums). Enrollment in the buy-up plan has concluded for this year.

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only:</td>
<td>$13.60</td>
<td>Employee plus child: $29.59</td>
</tr>
<tr>
<td>Employee plus spouse:</td>
<td>$27.04</td>
<td>Family $43.49</td>
</tr>
</tbody>
</table>

To access benefits through your provider, use MetLife Policy # 5938344 (PDP Plan) and your social security number.

**Compensation Package & Charge Conference Forms**

The Clergy Compensation Package and Charge Conference Forms for 2017 are now available on the Conference website. Go to: http://www.unyumc.org/about/2017-pastors-compensation for more information. Some of the forms have changed, so please use the most updated versions at www.unyumc.org/resources/forms.
Just a decade ago, people looking to be healthier were flocking to low-calorie, low-fat options, including processed foods such as 100-calorie snack packs and sugar free cookies. Today, the trend is toward real, raw, and organic. Processed foods, although convenient, are often seen as having too many ingredients, including some that are hard to pronounce and therefore probably not as healthy as “real foods” such as fruits, vegetables, lean meat, and whole grains. Basically, the closer to the original version, the better.

One way people seek out healthy, real foods includes joining a CSA (which stands for Community Supported Agriculture). There are many local farms in upstate New York (some organic) that provide CSAs. Individuals can pay up front for a share of the expected harvest and then receive a bundle of fruits and/or vegetables periodically throughout the season. Farmers markets are becoming more popular as well, as another way to support local growers. Stores such as Trader Joe’s, Whole Foods, and the Central New York-based Green Planet Grocery are providing a healthier alternative to the typical grocery store.

Pre-retirement benefit seminars

Each year the Conference Benefits Office and Wespath Benefits and Investments (formerly the General Board of Pension & Health Benefits) partner to provide a comprehensive look at benefits provided in retirement as a service to our local United Methodist Churches. These seminars are intended to assist persons in their later years of ministry, understanding the current pension plan, health insurance options, Social Security, and moving assistance available. Other topics covered at the retirement seminars include death benefits, and end-of-life planning and wills. This is a PRE-retirement seminar so you need not have decided on a retirement date in order to benefit from attendance! In fact, these are held as a planning tool for our clergy to learn how to enhance their plans for the future. In 2016, the UNY Retirement Seminars will be held:

Monday, Sept. 26, 2016
10:00 a.m. to 3:00 p.m.
Asbury Camp & Retreat Center

Tuesday, Sept. 27, 2016
10:00 a.m. to 3:00 p.m.
Amsterdam UMC

Online registration is required, as clergy-specific retirement projections and lunch will be provided. The deadline to register is Friday, Sept. 16, 2016. Register on the Conference website at http://www.unyumc.org/news/article/pre-retirement-seminars-scheduled-in-september.

HealthFlex annual election

Coming this fall – details forthcoming

http://www.unyumc.org/about/
health-and-wellness-benefits
HR Corner: New wage laws

Below are changes to employment laws set to take effect in the next few months that local churches should be aware of:

**FLSA Minimum Wage/Overtime Rules.** Effective December 1, 2016, most exempt employees must be making $913 per week to maintain their exempt status, otherwise they are considered non-exempt and subject to overtime for hours worked over 40. To determine whether or not your lay employees are covered under FLSA regulations, please refer to the flow chart on the Conference Church Employer webpage: http://www.unyumc.org/about/church-employers.

**NYS Minimum Wage.** Effective December 31, 2016, non-exempt employees in New York state are required to earn at least $9.70 per hour. This will continue to go up each year by individual regions as determined by NYS dept. of labor. More information is available at http://www.labor.ny.gov/workerprotection/laborstandards/workprot/minwage.shtm

Wespath: New name, same great services

The General Board of Pension & Health Benefits has been renamed Wespath Benefits and Investments effective July 2016. According to their newly designed website, “Wes—recognizes and honors John Wesley, the founder of Methodism and a strong advocate for social justice; and Path—refers to our goal of providing participants and institutional clients with a path to follow in achieving retirement, health, and investment objectives.” Wespath is separated into three areas for targeted service to participants: Wespath Retirement Services, Wespath Center for Health, and Wespath Investment Management.

For more information on the name change, go to www.wespath.org or contact 800-851-2201.

Take HealthQuotient in August or September for lower 2017 deductible

The Health Quotient is Step 2 of your HealthFlex “Three Steps to Better Wellness.” Taking the Health Quotient between August 1, 2016 and September 30, 2016 will save HealthFlex participants money on their 2017 health care costs, as well as help develop a wellness plan based on your specific health care needs.

Participation in the HealthQuotient health risk assessment between August 1 (not sooner) and September 30 (not later) will reduce the deductible by $250 per person or $500 per family. Participation for reduction of deductible applies to both the HealthFlex participant and the spouse, when there is an enrolled spouse.

To participate, go to www.wespath.org after August 1st and login 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 August 1, 2016, you will have to complete it again during the designated timeframe (Aug. 1 - Sep. 30) to obtain the reduction in deductible.

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

“Did you know...?”

According to the National Cancer Institute, research has shown that regular exercise can reduce the risk of certain cancers. In addition, physical activity has been shown to control weight, maintain healthy bones, decrease stress, and reduce risk of heart disease, diabetes, and high blood pressure.

Every step counts. Just 30 minutes of moderate exercise on 5 days a week, or vigorous activity for 20 minutes on 3 days a week can increase your health and reduce your risk for colon, endometrial, and lung cancer. Additional information on the research studies is available at www.cancer.gov.
Stuffed Zucchini with Turkey Sausage Recipe

(Recipe found on http://www.simplyrecipes.com/recipes)

Prep time: 10 minutes
Cook time: 55 minutes
Yield: Serves 4

Ingredients

• 1 zucchini about 12 inches long, or 6 medium ones
• 3 tablespoons olive oil
• 1/2 cup chopped onion
• 3 cloves garlic, minced
• 1/2 cup chopped mushrooms
• 2 tablespoons dry white wine
• 1 pound ground turkey
• 2 diced tomatoes
• 3 tablespoons chopped fresh basil
• 1 teaspoon chopped fresh rosemary
• 3/4 cup grated Parmesan cheese
• 1 egg, lightly beaten
• 2 teaspoons salt
• 2 teaspoons pepper

Method

1. Prep zucchini: Cut zucchini in half lengthwise. Scoop out insides, leaving shells about 1/4 inch thick. Reserve about half of the insides.


3. Brown the ground turkey: In a separate skillet heat a Tbsp of olive oil on medium high heat. Add the ground turkey. Lightly brown the turkey, stirring only occasionally. After the turkey browns on one side, stir it so that it has a chance to brown on other sides. Cook until the ground turkey is lightly browned, about 6 minutes.

4. Make stuffing: Stir the onion and mushroom mixture in with the ground turkey. Add the wine. Stir in tomato, basil and rosemary and cook 1 minute longer. Drain any excess fat. Remove mixture from heat and set it aside. When mixture has cooled, add cheese, egg, salt and pepper.

5. Stuff zucchini shells and bake: Fill zucchini shells with mixture. Fill a baking pan with 1/4 inch of water. Place filled zucchini halves in pan and bake at 375°F for 40 minutes, until golden brown. Remove zucchini from pan and serve while hot.