

# Activate

WINTER 2017

UNY Conference Benefits Office Newsletter

## Greetings!

It's a New Year and a new me ... kinda! You may have noticed that I'm sporting a new name. I'm happy to share that Lauren Swanson



Swanson

(pastor at Penfield UMC) and I were married on October 22, 2016, at a small ceremony at the Welsh Church in Cazenovia, N.Y. After Christmas Day service, we went back to Syracuse and packed up my home to complete my move to the Penfield parsonage. Along with the change to 2017, I am experiencing a change in my lifestyle and schedule; it's a blessing, an opportunity, and sometimes a bit of a challenge. It's all good stuff and I feel uniquely blessed!

What changes do you want to affect in your life? It's a typical theme for the start of the year. I won't try to be more sage than anyone else on the topic. Just let that simple question resonate as it will as you move on to perfection.

Blessings,  
Vicki Swanson  
Director of HR/Benefits

## Your retirement plan and savings

By Vicki Swanson  
Director of HR/Benefits

All of the television ads, magazine articles and speculation about Social Security are enough to make one worried about their ability to retire, someday. And perhaps worrying is a motivator for you. But I prefer to plan, monitor, and adjust! Persons enrolled in United Methodist retirement plans are fortunate to have the expertise of investment professionals at Wespath Benefits & Investments as well as the strength that a multi-billion dollar fund can afford.

Those who are retired and receiving benefits from The United Methodist Church already know the fortunes of retirement investment. Many of these persons are drawing from as many as four different plans; plans that have evolved over the years to adapt to changing expectations. These folk may be receiving benefits from the "Pre-82" plan, the Ministerial Protection Plan (MPP), the Clergy Retirement Security Plan (CRSP) and the United Methodist Personal Investment Plan (UMPIP). In my experience of speaking with career clergy retirees, they are living a comfortable retirement life through the income afforded by these plans, which include their personal savings, combined with Social Security benefits.

So... what are these plans and how can you benefit from them? Because there has been a change in eligibility as of January 2017, I want to take this space to provide information on the UMC retirement plans and their benefits.

### FULL TIME AND THREE-QUARTER TIME Clergy Appointed to Local Churches (or Conference Staff):

Persons in this category of appointment are eligible for CRSP and UMPIP for personal contributions. The cost of CRSP for the current year is 13.75% of compensation and is billed to the local churches where the clergy person is appointed. Clergy are encouraged to elect to make a personal contribution to UMPIP. Personal contributions can be made before-tax, after-tax, or to a Roth IRA. Whatever the contribution, the church withholds the elected amount and sends it to Wespath on a monthly basis. The clergy person can choose how those funds are invested; there are 9 investment funds from which to choose.

The benefit derived from this plan is structured like this: 1) there is a Defined Benefit (DB). For each full time equivalent (FTE) year of service since 1/1/2014, there is an annual benefit of 1% of the Denominational



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# Retirement

*Continued from front cover*

Average Compensation (DAC) in effect at the time of retirement. The benefit calculation is divided by 12 and paid monthly for the clergy person's lifetime, and potentially the lifetime of their spouse depending on choices made at the time of retirement. **Plus 2)** there is a Defined Contribution (DC) benefit, structured as a matching contribution. This is an accumulated dollar amount (account balance) derived from deposits made monthly based on a percentage of compensation. If the clergy person contributes a minimum of 1% of compensation to UMPIP (discussed later), then the conference monthly deposit to this account is 3% of compensation; if the clergy person does not follow this guideline then the deposit to this account is 2% of compensation. The defined contribution account can be received in a lump sum, partial lump sum or in installments. It can continue to be invested and produce earnings after retirement or withdrawn for any purpose and in any amount.



## **HALFTIME Clergy Appointed to Local Churches (or Conference Staff):**

Persons in this category of appointment are eligible for UMPIP for Church, and personal contributions. It is a Defined Contribution (DC) plan, structured as a non-matching contribution plan. The amount that a church will be billed for clergy participation in this plan is 9% of compensation. Again, the

clergy person is encouraged to contribute personally to UMPIP in addition to the church deposits, but there is no adjustment (non-matching) based on personal participation. As with personal funds, the clergy person can manage the investment allocations, or can have Wespath do so.

The benefit derived from this plan is an account balance, or an accumulated dollar amount, which provides flexibility around use of the funds. The funds can remain invested at Wespath after retirement. The account balance can be paid as a lump sum, partial lump sum or in installments.

## **ALL CLERGY APPOINTED TO A LOCAL CHURCH (or Conference Staff):**

Regardless of percentage of appointment, clergy can contribute to the United Methodist Personal Investment Plan from their church-related compensation. The clergy person determines the amount they wish to have withheld from their church salary and contributed to this account at Wespath. Contributions can be designated as before-tax or after-tax or a combination thereof. Contributions can also be made to a Roth IRA. A customer service representative at Wespath can assist in setting up participation and billing for UMPIP; have your church's GCFA number handy when calling them at 1-800-851-2201.

## **RETIRED CLERGY APPOINTED TO A LOCAL CHURCH (or Conference Staff):**

While the ability to make payments into CRSP or UMPIP-Church ceases at retirement, clergy that are re-appointed in retirement to a local church can elect to make personal contributions from church compensation into their UMPIP account. This requires a phone call to a customer service representative at Wespath to set up and commence billing to the local church.

## **ALL CLERGY WITH ACCOUNTS AT WESPAT:**

Anyone with an account balance at Wespath is eligible to call and receive **free** financial counseling from Ernst & Young via their EY Financial Planning service. The representatives dedicated to our United Methodist investors can be reached Monday through Friday, 9 am to 8 pm at 1-800-360-2539. They are prepared to help you with a wide range of financial topics, including debt management/reduction, budgeting, cash flow analysis, retirement savings, and estate planning to name a few. You can also start by registering on Wespath's EY webpage at <https://wespath.eyfpc.com/Login>.

## **2017 Retirement contribution limits**

UMPIP is a 403(b) plan, subject to contribution limits under the Internal Revenue Code. For 2017, you may contribute the lesser of your compensation (not including the value of any parsonage or housing allowance excluded from taxable income) and:

- \$18,000 in combined before-tax and Roth contributions, or
- \$24,000 if you are age 50 or older by December 31, 2017, and
- Up to an additional \$3,000 if you have a total of 15+ years of service with United Methodist-related organizations (call Wespath at 1-800-851-2201 for details).

Total before-tax, Roth, after-tax, and plan sponsor contributions cannot exceed the lesser of \$54,000 or 100% of your compensation (not including housing allowance or the value of parsonage excluded from taxable income).

## Virgin Pulse program changes

A New Year often means new changes. This year, there are new changes to the Virgin Pulse program, including a redesigned and personalized member website with a new “points” system. You will now earn 10 points for every 1,000 steps you take, to make tracking points easier. There are additional ways to track your daily habits, including new fun challenges. You can obtain rewards for healthy activities such as sleep, activity, and nutrition, as well as bonus points for the first time you login to the new site. You will still be able to earn up to \$160 in 2017, and HealthCash is now called PulseCash. For more information on the revised point system and levels go to our website <http://www.unyumc.org/about/wellness-initiatives> and click on 2017 Virgin Pulse Wellbeing Program.

## Feeling SAD this winter - Help is available

Seasonal Affective Disorder (SAD) is a recurrent major depressive disorder, as defined by DSM-V. It manifests itself through depression initiated by the change in seasons. It normally begins around fall and lasts through most of the winter. There is treatment available, such as light therapy, counseling, and medication. Other lifestyle modifications, such as exercise and diet changes, may help as well. If you're feeling depressed this winter, and/or have had periods of depression during previous winter seasons, you may want to seek professional help for a proper diagnosis. SAD and depression are treatable. You do not have to suffer in silence.

HealthFlex participants can access the Employee Assistance Program through United Behavioral Health at 1-800-788-5614 or through their account on HealthFlex/WebMD: <https://www.webmdhealth.com/gbophb/>. Part-time pastors can access the Employee Assistance Program through ESI-EAP at 800-252-4555 or [www.theeap.com](http://www.theeap.com). For more information on these benefits, you can contact the Benefits Office.

Activate

Benefits Office  
Upper New York Conference

[www.unyumc.org/about/benefits-administrative-services](http://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](mailto:BenefitsOffice@unyumc.org).

## New York State minimum wage increase

Effective December 31, 2016, New York State minimum wage for employers in Upstate NY is **\$9.70/hour**. Employers in the Upper New York area, regardless of number of employees, must pay non-exempt employees minimum wage. The minimum wage will continue to increase annually by 70 cents per year until it hits \$12.50/hour on December 31, 2020. See below for the full minimum wage requirements for New York State.

The Minimum Wage rates are scheduled to increase each year on 12/31 until they reach \$15.00 per hour. Employers must post a Minimum Wage Information poster in their establishment.

General Minimum Wage Rate Schedule						
Location	12/31/16	12/31/17	12/31/18	12/31/19	12/31/20	2021*
NYC - Large Employers (of 11 or more)	\$11.00	\$13.00	\$15.00			
NYC - Small Employers (10 or less)	\$10.50	\$12.00	\$13.50	\$15.00		
Long Island & Westchester	\$10.00	\$11.00	\$12.00	\$13.00	\$14.00	\$15.00
Remainder of New York State	\$9.70	\$10.40	\$11.10	\$11.80	\$12.50	*

\* Annual increases for the rest of the state will continue until the rate reaches \$15 minimum wage (and \$10 tipped wage). Starting 2021, the annual increases will be published by the Commissioner of Labor on or before October 1. They will be based on percentage increases determined by the Director of the Division of Budget, based on economic indices, including the Consumer Price Index.

Chart from <https://www.labor.ny.gov/workerprotection/laborstandards/workprot/minwage.shtm>

An updated NYS Minimum Wage poster must be posted at your work site for your employees to see by December 31st. You can find the poster on the *Church Employer* webpage under *Employment Law Compliance and Posters*: [www.unyumc.org/about/church-employers](http://www.unyumc.org/about/church-employers)

## Revised Form I-9 available

A revised Form I-9, Employment Eligibility Verification, was published by U.S. Citizenship and Immigration Services on Nov. 22, 2016. Beginning January 21, 2017, employers must use the new Form I-9 with a revision date of 11/14/2016 and an expiration date of 8/31/2019.

After Jan. 21, 2017, all previous versions of Form I-9 will be invalid.

You can obtain a copy of the Form I-9 by going to the Conference Church Employer webpage under Employment Law Posters and Compliance: <http://www.unyumc.org/about/employment-law-compliance-and-posters> and clicking on the link for *U.S. Citizenship and Immigration Services: Form I-9, Employment Eligibility Verification*.

## Avoid winter illnesses

**C**hronic cough? Constantly congested? Stomach bug that won't go away? These are just a few of the nagging illnesses many of us are plagued with over the winter. What can you do to boost your immune system and help keep those germs at bay this season?

- Proper hygiene. Wash your hands with soap and hot water often, especially before and after each meal, for at least 20 seconds, and make sure to thoroughly dry them.
- Keep your hands away from your face.
- Take your vitamins, especially Vitamin D as Upstate NY is known for its lack of sunshine during the winter months.
- Pray or meditate. Regular relaxation of the mind and easing stress in general has been shown to have positive effects on physical symptoms.
- Get your flu shot.

- Drink green tea and add some ginger or honey. All have been shown to help reduce symptoms and bolster your immune system.
- Continue to practice healthy habits such as getting enough sleep; eating a healthy diet of fruit, vegetables, whole grains, and lean proteins; and engage in regular, moderate exercise.
- Limit exposure to sick people – this one may seem obvious, but if someone is ill, encourage them to stay home from work, school, church and other social activities until they are better so as not to spread germs further.
- Drink water, a lot of it!
- Cook your foods thoroughly to proper temperatures.

*This is not meant to be medical advice. Please seek the consultation of a physician before making any changes to your exercise, diet, or medication routine.*

Featured  
Recipe

## Baked mac and cheese

(Recipe from [www.eatingwell.com/recipe/252079/baked-mac-cheese](http://www.eatingwell.com/recipe/252079/baked-mac-cheese))

### Ingredients:

- 3 tablespoons plain dry breadcrumbs, (see Tip)
- 1 teaspoon extra-virgin olive oil
- 1/4 teaspoon paprika
- 1 16-ounce or 10-ounce package frozen spinach, thawed
- 3/4 cups low-fat milk, divided
- 3 tablespoons all-purpose flour

2 cups shredded extra-sharp Cheddar cheese (use low-fat for more heart-healthy fare)

- 1 cup low-fat cottage cheese
- 1/3 teaspoon ground nutmeg
- 1/4 teaspoon salt

Freshly ground pepper, to taste

8 ounces (2 cups) whole-wheat elbow macaroni, or penne

### Directions:

1. Boil a large pot of water
2. Preheat oven to 450°F.
3. Coat an 8-inch-square (2-quart) baking dish with cooking spray.
4. Mix breadcrumbs, oil and paprika in a small bowl.
5. Place spinach in a fine-mesh strainer and press out excess moisture.
6. Heat 1 1/2 cups milk in a large heavy saucepan over medium-high heat until steaming.
7. Whisk remaining 1/4 cup milk and flour in a small bowl until smooth; add to the hot milk and cook, whisking constantly, until the sauce simmers and thickens, 2 to 3 minutes. Remove from heat and stir in Cheddar until melted. Stir in cottage cheese, nutmeg, salt and pepper.
8. Cook pasta for 4 minutes, or until not quite tender. (It will continue to cook during baking.) Drain and add to the cheese sauce; mix well.
9. Spread half the pasta mixture in the prepared baking dish. Spoon the spinach on top. Top with the remaining pasta; sprinkle with the breadcrumb mixture.
10. Bake the casserole until bubbly and golden, 25 to 30 minutes.

Yield: 4 servings

**Make Ahead Tip:** Prepare through Step 4. Cover and refrigerate for up to 2 days or freeze for up to 3 months. Thaw in the refrigerator, if necessary, then bake for 35 to 45 minutes.

**To make fresh breadcrumbs:** trim crusts from whole-wheat bread. Tear bread into pieces and process in a food processor until coarse crumbs form. One slice of bread makes about 1/2 cup fresh crumbs. For dry breadcrumbs, spread the fresh crumbs on a baking sheet and bake at 250°F until crispy, about 15 minutes. One slice of fresh bread makes about 1/3 cup dry crumbs. Or use prepared coarse dry breadcrumbs.

**Storage smarts:** For long-term freezer storage, wrap your food in a layer of plastic wrap followed by a layer of foil. The plastic will help prevent freezer burn while the foil will help keep off-odors from seeping into the food.

