

# Activate

UNY Annual Conference of the United Methodist Church  
Benefits Office Newsletter ~ Fall 2011



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## Greetings!

This is the first edition of *Activate*, a quarterly publication of the Benefits Office of the Upper New York Annual 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 types of people, our focus is to *Activate* the knowledge clergy already have to be healthy, 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).

*With Grace,  
Vicki*

## Meet the Staff!

This year has already brought many exciting moments to the Benefits Office: specifically the joy of being fully staffed! Vicki Putney leads this enthusiastic staff as the Benefits Officer; assisting her are Linda Houmiel in Clergy Care, Debi Marshall in Human Resources and Martha Miller in administrative duties.

Vicki has been with the Upper New York Annual Conference since its formation in June 2010; previously Vicki served as the Director of Ministry Support of a former conference for many years. Vicki loves the opportunities her job has facilitated for her to have contact with many people. Specifically, she enjoys her ability to share with people the importance of planning for the future, both physically and fiscally. When Vicki is not hard at work, she loves to visit her daughter Tamara, hike (especially in the Adirondacks), work in her garden, and has found a renewed love of quilting and fabric arts.

Linda Houmiel has been with the Upper New York Annual Conference since its formation in July 2010. She was hired as Clergy Care Assistant after serving several years in a former conference as a support services clerk. Linda said her favorite part of her job is talking to people. She enjoys getting to know the clergy and putting a face with a name. She says, "it feels like you know them." Linda is married and has two children, four grandchildren and one great-grandchild. Outside of the office, she enjoys working with silk flowers and going to garage sales. She is a member of the America Legion Auxiliary and Fire Department Auxiliary. Since she was raised a pastor's kid (PK), she is proud to have settled in one area and been able to live in the same house for over 30 years!

Debi Marshall joined the Benefits team in January. Previously she worked at the Auburn Enlarged City School District in the Personnel Department. **(Continue on page 2)**

*"Do you  
not know that  
your bodies are  
temples of the Holy  
Spirit, who is in you,  
whom you have re-  
ceived from God?..."  
1 Corinthians  
6:19*



*Left to Right:  
Linda, Vicki, Martha, and Debi*

presented with each day, remembering they are all interconnected to her primary goal of excellent customer service. When asked what she found most exciting about her position, she responded “the opportunity it offers to build relationships with people across the state.” In addition to her office responsibilities, Martha is the mother of two children, a volunteer with her church’s youth group, and a Senior High Sunday school teacher. She loves to read, spend time outside (walking in the woods, swimming in waterfalls, or picnicking by a lake), and playing bass guitar.

### *Stepping Faithfully into Activity*

I guess you could say I’ve gone bonkers with the Virgin Healthmiles program. About three years ago I signed up, ordered the pedometer, loaded the software, and gave it a try. I soon became hooked. The modest financial reward was all it took to motivate me!

Here’s my method. Every morning I walk 7,000 steps before I do any church work. It takes about an hour. I’m an early riser, so that helps. When the NY weather is good I walk outdoors. The other 11 months of the year I trek around the church, through the classrooms, and around the perimeter of the sanctuary until I reach the morning goal.

Part of how I keep at it is that I do my devotions as I walk, listening to Bible podcasts or sermons from famous preachers on my iPhone. These two helpful disciplines reinforce each other.

On most days I can add enough steps to reach the 12,000 mark just by walking to the car, the farthest church bathroom, and other normal activities. I’ve been known to walk around the living room while watching SU basketball on nights when I’m a few steps short.

12,000 faithful steps a day, plus all the challenges and other bonuses will get you to the max level by the end of the year. So far I’ve purchased an iPad and a video camera with my earnings.

I especially enjoy leaving Lauren Swanson and Wade Jarrett in the dust during the challenges.

I’m grateful for this program. It helps me stay active!



*Submitted by Rev. Jeff Long, Pastor at Farmington UMC*

**(Continued from page 1)** Debi enjoys working with staff and clergy on human resource related issues and benefits. She is eager to learn and implement the new systems the Conference has put in place. She enjoys her position because she knows the work she does makes it easier for those who serve to go out into the world and make a difference. Outside of the office Debi is married and has two dogs. She volunteers at her church’s Celebrate Recovery ministry and enjoys reading, concerts, and visiting Disney World. Recently, Debi and her husband began a website dedicated to telling stories about how ordinary people are being Christ’s love in action.

Martha Miller joined the Benefits team in early January, from her position in a local United Methodist Church. Martha loves the variety of duties and questions she is presented with each day, remembering they are all interconnected to her primary goal of excellent customer service.

### *Dates to Note:*

#### **HealthFlex 2012 Education Events:**

Monday, September 26  
Saratoga Springs UMC  
9:00 am Participants under age 65  
2:00 pm Medicare participants

Tuesday, September 27  
Batavia UMC  
9:00 am Participants under age 65  
2:00 pm Medicare participants

Wednesday, September 28  
Liverpool UMC  
9:00 am Participants under age 65  
2:00 pm Medicare participants

#### **Annual Election for 2012 Enrollment and Flexible Spending Elections:**

November 1 - ?  
The ending date has not been announced;  
watch for notices

#### **Retirement Seminar and Financial Planning Seminar:**

November 7 & 8  
An agenda and registration information  
will be published in September

### HealthFlex Rates - 2012

In 2012 the EPO A plan will be eliminated. The Conference Board of Pensions & Health Benefits chose EPO D as our new active plan. This plan will have higher deductibles but premiums will be reduced.

The personal premiums/deductibles for the 2012 active plan are listed below:

Coverage	Monthly Premium	Annual Premium	Deductible*
Single	\$106	\$1,271	\$750*
Two Person	\$200	\$2,400	1,500*
Family	\$264	\$3,168	1,500*

The 2012 personal premiums for non-retired clergy in the Medicare companion plan are listed below:

Coverage	Monthly Premium
Single	\$0
Two Person	\$94
Family	\$158



In order to lower the deductible for 2012, you (and your spouse if they are also enrolled) should take the Health Quotient on WebMD between August 1st and September 30, 2011. \*By completing the Health Quotient, deductibles will be reduced to \$500 (for single coverage) or \$1,000 (for family coverage). If you have already taken the Health Quotient this year, you (and your enrolled spouse) will need to take it again between August 1 and September 30th to be eligible for the reduction of deductible.

### Benefits of Exercise

Losing weight is not the only reason to exercise or try to improve your health. According to a recent article in Better Homes and Gardens, exercise also improves things like your immunity and ability to fight off disease, your quality of sleep, energy, risk of depression, risk of breast cancer, and risk of type-2 diabetes. According to the U.S. Dept. of Health and Human Services, there are 1,440 minutes in a day and it takes only 22 minutes of moderate exercise each day to maintain good health. Why not start today by taking the dog out for a stroll, or dusting off your bicycle? It may be exactly what you need to get started on the healthy lifestyle you've always wanted.



### Distribution of Medical Costs

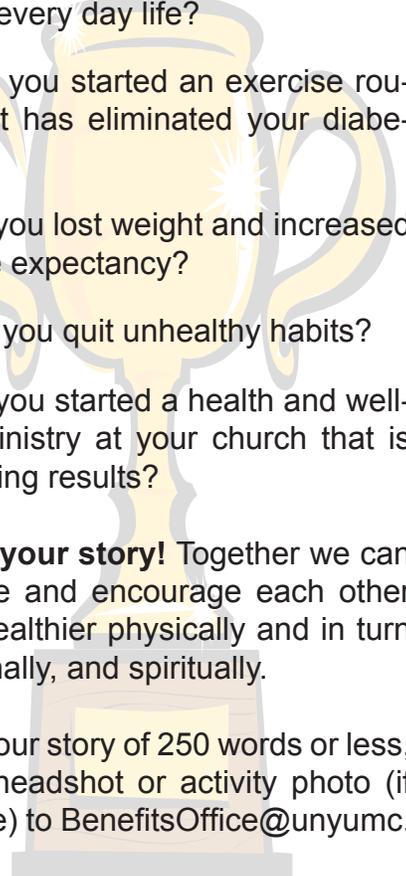
A recent CNNMoney.com article provided information on the relative proportions of medical costs as of 2011. Employer contributions make up 59% of medical costs, whereas employee contributions make up 24%, and employee out of pocket costs count for 17%. The average annual cost to employees, if you include both contributions and out of pocket costs, is approximately \$8,008. The average annual cost to employers is \$11,385.

## Wanted: Health Champions

- Do you have an encouraging story about how you've made a lifestyle change?
- Have you made wellness a priority in your every day life?
- Have you started an exercise routine that has eliminated your diabetes?
- Have you lost weight and increased your life expectancy?
- Have you quit unhealthy habits?
- Have you started a health and wellness ministry at your church that is presenting results?

**Tell us your story!** Together we can motivate and encourage each other to be healthier physically and in turn emotionally, and spiritually.

Email your story of 250 words or less, with a headshot or activity photo (if possible) to [BenefitsOffice@unyumc.org](mailto:BenefitsOffice@unyumc.org)



**Get Active!****Fall Inspired Activities**

**Walk, Run, Hike:** God offers us beautiful colors and a plethora of scents this season, enjoy them.

**Community Kickball Games:** Or any other sport, get to know your neighbors and have a good time!

**Apple Picking:** Yum!

**Cycling:** Get your heart pumping, not just your legs.

**Raking and Gardening:** Jumping in the leaves could count too.

**Join a Gym:** Many gyms start their classes this time of year!

**Horseback Riding:** How fun is that?

**Weight Watchers for you and your Church**

Are you interested in making health a priority for your personal life and the life of your church? Did you know that part of your HealthFlex plan includes up to a 50% discount on Weight Watchers? Spouses and dependent children (min. age of 15 or 18 depending on WW program) who are HealthFlex participants are also eligible.

Weight Watchers offers four different ways to get healthy:

- Local meeting vouchers
- Weight Watchers at work meetings
- Weight Watchers online subscription
- Weight Watchers at home corporate kit edition

The Weight Watchers at work meetings provides a trained leader to facilitate the meetings (of 15 people or more), and helps foster encouragement from co-workers. Another way to encourage healthy living would be to start a Weight Watchers ministry at your church where members buy local meeting vouchers and attend meetings together. This is just one of many ways that congregations can work together to foster a healthy lifestyle. Don't wait! Start now and be a role model that shows healthy change is possible for all who seek it.

To learn more about Weight Watchers and their programs, sign on to your account at <https://www.webmdhealth.com/gbophb> and select Weight Watchers under "Health Flex Vendors Links."

**Health Insurance Reform Update**

When President Obama signed the Affordable Care Act (i.e. Health Care Reform), his signature piece of domestic legislation during his first two years in office, it included an Individual Responsibility clause that is scheduled to be effective January 1, 2014. The official government website [HealthReform.gov](http://HealthReform.gov) describes this clause as follows:

"Under the Affordable Care Act, starting in 2014, you must be enrolled in a health insurance plan that meets basic minimum standards. If you aren't, you may be required to pay an assessment. You won't have to pay an assessment if you have very low income and coverage is unaffordable to you, or for other reasons including your religious beliefs. You can also apply for a waiver asking not to pay an assessment if you don't qualify automatically."

Since the law passed in March 2010, 26 states have sued the Federal Government to block it. The entire Affordable Care Act was struck down by a Federal Appeals Court in Cincinnati, citing it was unconstitutional; however, the 11th Circuit Court of Appeals struck down the initial ruling (split 2-1), and only cited the Individual Mandate part of the law as being unconstitutional. The majority ruled Congress cannot mandate that individuals go into contracts with private insurance companies.

It is possible this issue may reach the Supreme Court. Since the mandate was not scheduled to go into effect until January 2014, and the court fight may be ongoing, the results of this ruling will not immediately affect any individuals. The Conference Benefits Office (in conjunction with the General Board of Pensions and Health Benefits) will continue to monitor national news for new legal developments in health care reform.

**Feature Recipe: Sweet and Sour Tofu Stir-Fry**

- 
- 1 (20 oz ) can pineapple chunks
  - 1/4 c low sodium soy sauce
  - 1/4 c apple cider vinegar
  - 1/4 c honey
  - 2 Tbsp cornstarch
  - 2 Tbsp canola oil
  - 1 medium sweet onion chopped
  - 1 medium green bell pepper, cut into 1-inch chunks
  - 1 medium red bell pepper, cut into 1-inch chunks
  - 2 cloves fresh garlic minced
  - 1 tsp fresh ginger root minced
  - 1 (16 oz) tub extra-firm tofu, drained and cut into 1-inch cubes

1. Drain pineapple chunks, reserving juice. Set fruit aside.

2. In a small bowl whisk together pineapple juice, soy sauce, vinegar, honey and cornstarch. Set aside.

3. In a large skillet, heat oil over medium heat. Sauté onion until golden. Add peppers and stir-fry for 5 minutes. Add garlic and ginger, continue to cook an additional minute.

4. Gently stir in tofu, pineapple chunks and sauce. Simmer until sauce has thickened (approximately 1 to 2 minutes). Serve over steamed brown rice.