

Activate

UNY Annual Conference of The United Methodist Church
Benefits Office Newsletter ~ Fall 2012



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Greetings from Vicki: "One Size Fits?"

Whenever I have to put on one of those paper "robes" at the doctor's office, I immediately think to myself: "one size DOES NOT fit all"! The same is true of programs. Whether it's a mission program, a revitalizing church program, or a health and fitness program ... one size (program) does not fit all.

Our HealthFlex wellness programs do not suit everyone and, in fact, some folk are downright annoyed by them. I stand firmly behind the efforts and initiatives of the HealthFlex programs. They are good programs and they are administered by an excellent manager at the General Board. Yet, I think there is still more that can be done because ... one size does not fit all.

We at the Conference cannot make you healthy. Health insurance does not make you healthy. Health insurance is a safeguard for when you are sick. If you are sick and have to go to the hospital, that one bill can cost the equivalent of five years' premium or more. THAT's why you have insurance.

What we can do, and want to do, is to provide tools, resources, and motivation to encourage people to WANT to be healthier. People are generally successful when they pursue a goal that they WANT to achieve, unless they have been unrealistic in setting that goal. Small steps. We can succeed with small, well-defined steps. (Check out the Benefits Office blog on small steps.)

Our goal in the Benefits Office is to develop additional wellness tools, a program if you will, that will add to the HealthFlex toolbox and be available to all persons regardless of their insurance status. I firmly believe that healthy clergy and employees (and their families) make for a healthy congregation or workplace. Really, I do. I also recognize that there are barriers. But to know the best way to address these issues ... we need to know more about what you want and what your barriers are. To that end, we have a short survey that we would like people to take (See link on page 4). Anyone can take it. The more input we have, the better data we will have to develop a wellness program that is unique to Upper New York.

*With Grace,
Vicki*

ADA Form for Virgin Health Miles

Virgin HealthMiles has an ADA (Americans with Disabilities Act) form that an individual can fill out and have their physician sign that states that 7,000 steps/day is not reasonable or advisable based on their medical condition or disability. It is not meant for temporary disabilities (due to pregnancy, short term illness) but for longer term or more permanent disabilities that prevent people from walking. After the verification form is processed by Virgin HealthMiles, you can get full credit for physical activities such as physical therapy home exercises, seated exercises, and stretching, etc.

For more information on how to modify your VHM program, please refer to the following web site: <https://www.gbophb.org/thewell/root/VHM/3743.pdf> (copy and paste this link in your browser).

*"A heart at
peace gives life to
the body,
but envy rots the
bones." –
Proverbs 14:30
(NIV)*

Holistic Clergy Health and Wellness

When the topic of wellness is approached, people often think about physical exercise, proper diet, and maybe finding ways to limit stress. The Benefits Office wants to address the core issues surrounding clergy wellness from a holistic viewpoint, including the following areas: Emotional, Financial, Physical, Social, and Spiritual.

All of these areas, when properly cared for, can greatly increase overall health, mental attitude, quality of life, as well as your lifespan. If any one of these areas suffers in your life, it is bound to affect some (if not all) of the other areas. For example, someone dealing with emotional issues may be more prone to eating unhealthy foods to make him or herself feel better. Someone lacking spiritual connectedness may take to spending too much money on material things, seeking immediate gratification.

Research conducted by the Duke Clergy Health Initiative, a \$12 million, seven year program, studying clergy health issues in North Carolina and nationwide, has done much of the work to shed light on these issues. In an effort to establish a foundation for implementing a successful wellness program for Clergy in Upper New York, the Benefits Office has decided to address these issues, utilizing the research from the Duke initiative as a foundation.

Through both surveys and focus groups, including both pastors and district superintendents, the Duke initiative found the following nine themes emerge from their research on clergy health:

- Clergy defined health holistically
- Desire schedule flexibility
- Lack of accessibility in rural areas
- Low cost programs
- Need institutional support
- Education on physical health
- The opportunity to work on their health in connection with others
- Concern about mental health stigma
- The tension between prioritizing healthy behaviors and fulfilling vocational responsibilities

The Duke study titled "Physical Health Functioning Among United Methodist Clergy," cites five stressors that affect clergy the most: mobility, low financial compensation, inadequate social support, high time demands, and intrusions on family boundaries. Much of the research focused on the lack of boundaries regarding time and expectation by congregants. Many clergy are expected to be on call 24/7, however, when boundaries are established, clergy emotional health seems to improve.

Continued on page 3.



We Have a New Look:
www.unyumc.org/benefits

The Benefits Office has updated their page on the Upper New York Annual Conference website. Four icons, relating to the major topics our office covers, will help navigate you towards the information you need.

Health Benefits
 Pension and Financial Planning
 Wellness
 Church and Clergy Resources

Happy Browsing!

Renewing My Spirit Through Exercise

Let me say right up front, I do not like exercise. With that said, I admit that I do like the way I feel afterwards. There is nothing like the feeling of accomplishing some form of exercise and knowing you are taking care of the body that God gave you.

When our conference health insurance moved to HealthFlex and we were encouraged to receive a pedometer for tracking our steps, I thought “no way.” I was already exercising on a regular basis and felt I was doing just fine. But I decided to try it, and began wearing the GoZone pedometer. This is when I realized that I really did need to up the amount of exercise I was getting.

I have tried all types of exercise, trying to find one that keeps me motivated. The one I had not yet tried was running. It was not an easy start for me but I found that I really enjoyed the feeling of being outdoors and challenging myself to make a 5K run. Then, of course, I



saw how this added to the steps I could count towards Virgin Health miles and I was hooked.

There are times when I have to admit that I don't feel like putting on my running shoes but I know that without some form of exercise my spirit and mind will feel more pain than my body. The time I spend outdoors renews my spirit as I see the beauty that God has created all around us. It is also a time of reflection and conversation with our great creator. The benefits of staying active, eating healthy and taking care of my body, mind and soul provide me strength for the journey God has planned.

Submitted by: Sharon Bassett, Cicero

Continued: Holistic Clergy...

The study also revealed that clergy in North Carolina have higher rates of obesity, hypertension, diabetes, asthma, and arthritis when compared to the rates of their non-clergy peers. Two glaring statistics showed the following:

- 41% of clergy were obese compared to 30% of non-clergy in the same state
- 6% of Clergy males within the 35-44 range reported having a heart attack, whereas only .5% of non-clergy of the same age have had heart attacks. That is a 12% increase.

During an interview with National Public Radio, Ms. Robin Swift, Clergy Health Initiative, Duke University Divinity School, stated “we found pastors' health was worse off across the board than the populations where they serve. Their rates of obesity were about 10 percent higher. We looked at other kinds of chronic diseases. High blood pressure rates were about four percent higher, asthma rates also about four percent higher. Their diabetes rates are about three percent higher than other North Carolinians. We also asked about mental health, looking at depression rates in pastors, which approach about 10 percent...”

In the Duke study titled “Tailoring Health Programming to Clergy: Findings from a Study of United Methodist Clergy in North Carolina,” the quantitative research made it seem that pastors valued “paid health club memberships, retreats, personal exercise trainers, mental health counseling, and spiritual direction” over other health-oriented programs. However, qualitative data found pastors actually want “the time and permission to engage in exercise, solitude, and the things that they already know enhance their well-being.”

It is apparent that clergy desire more support for all aspects of wellness, particularly emotional, spiritual and physical. For the next few issues of Activate we will focus on one or two of the different areas of wellness and how Clergy can work towards a healthy lifestyle. We will begin with Emotional Health: Read on Page 5!

Gobble Gobble, but Not Too Much

The holidays are creeping up on us, again. Just as we are getting over our BBQ comas from the Memorial Day-July 4th-Labor Day trifecta, next up are Halloween, Thanksgiving and Christmas. How can anyone maintain his or her sanity (and waist size) with all of this expectation of indulgence?

Thanksgiving always seems to be the worst, with a dozen different dishes and mountains of leftovers to be consumed for days on end. Could that be why most employers allow their staff to take Friday off as well, almost as a recovery day? But this holiday, which encourages us to count our blessings, doesn't have to end with regret. It is possible to enjoy your Thanksgiving meal and still maintain your healthy lifestyle with these three simple rules:

Preparation

When you begin reviewing recipes for Thanksgiving, see if there are any healthy alternatives to use, specifically for things like butter, milk and sugar. Some alternatives like vegetable or nut oils, rice or almond milk, skim milk, and apple sauce will help to decrease calories, fat, indigestion and that never-ending appetite.

Moderation

Often times, it's not what we're eating that's the problem, but the amount of the food we ingest. Using a smaller plate will automatically force you to eat less, and just because there is more food on the table, doesn't mean you need to go up for seconds. When it comes time for dessert (the best part of the meal in my opinion), just choose one of the many sweets available. You can always have a different one tomorrow... if there's any left! If you can't choose, then cut a few pieces of pie into halves or quarters so you get a little taste of everything without giving yourself a stomach ache.

Termination

Stop eating before you have a chance to feel full. If you are concerned with the amount of food you are eating, chew slowly, and once your plate is empty, take at least 5-10 minutes before you think about going for seconds. Usually when the time is up, you're ready for a nap on the couch or the Christmas Story marathon on TBS.

Rationalization?

Lastly, always remember, when preparing a vegetable dish, a green bean casserole is NOT the same thing as eating green beans!

Gobble Gobble!

Dates to Note:

Retirement Planning Seminars

- Deadline to register was Sept. 7th
 Sep. 18 – 10am-3pm - Camp Asbury
 Sep. 19 – 10am-3pm - Queensbury UMC

AmWINS Information Sessions

Sep. 20 – 10am-11:30am Shenendehowa UMC
 Sep. 20 – 3pm-4:30pm – Liverpool UMC
 Sep. 21 – 10am-11:30am – Indian Falls UMC

Open Enrollment for HealthFlex EPO-D
 October/November – More information to come

Health Care Reform Update: FSA Contribution Limits in 2013

The Patient Protection and Affordable Care Act established a \$2,500 limit on employees' salary-reduction contributions to a health flexible spending account (health FSA), effective January 1, 2013. For calendar year plans (January 1 to December 31), including the active HealthFlex plan: the \$2,500 limit will apply starting January 1, 2013.

The \$2,500 limit applies only to health FSAs. It does not apply to dependent care flexible spending accounts.

In the case where married spouses work for the same employer, each spouse could contribute \$2,500 to his or her separate health FSA, unless one spouse were covered as a primary participant and the other as a dependent (because a dependent does not have an independent right to contribute to his or her own health FSA within the plan).

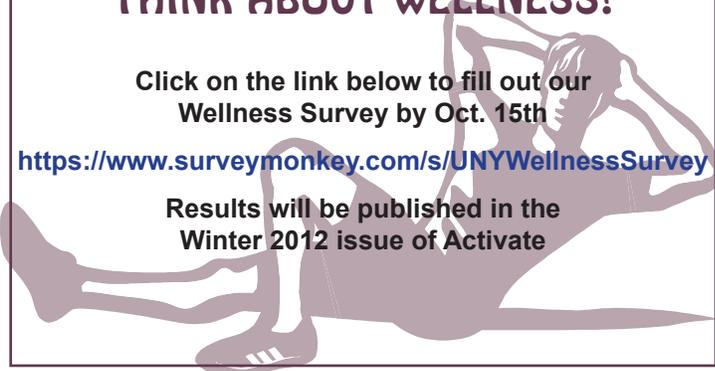
You can read more about health care reform on the General Board's health care reform webpage. Please send your questions to healthcarereform@gbophb.org. General information about health care reform is available from the federal government at www.healthcare.gov.

WE WANT TO KNOW WHAT YOU THINK ABOUT WELLNESS!

Click on the link below to fill out our Wellness Survey by Oct. 15th

<https://www.surveymonkey.com/s/UNYWellnessSurvey>

Results will be published in the Winter 2012 issue of Activate



FAQs

Q. Will the AmWINS over 65 Plan include the Virgin HealthMiles Program?

A. The AmWINS plan itself doesn't include Virgin HealthMiles, however, the Conference Board of Pensions & Health Benefits is working on a way of keeping VHM for individuals in the AmWINS plan at no additional cost.

Q. In the Virgin HealthMiles Program, how many HealthMiles do you earn for each level of steps you get in per day?

A. <7,000 steps = 20 HM
7,000-11,999 = 60 HM
12,000-19,999 = 80 HM
20,000+ = 100 HM

Q. What's the difference between a deductible and a co-pay?

A. The deductible is the amount of money you (and your spouse/dependents) need to pay out of pocket prior to any benefit plan coverage taking affect. Co-pays are set amounts you owe for services after the deductible has been met.



Holistic Clergy Health and Wellness Series

Part 1 - Emotional Health

Clergy spend much of their time caring for the needs of people in their congregation and community. They are there during both the joyous times and the difficult times in people's lives: new babies, marriage, divorces, and funerals. However, clergy are often so busy helping people handle emotional problems, they don't have the time to address their own. The stress clergy take on by taking care of others sometimes can be detrimental if not addressed by a professional, and may lead to depression or destructive behavior. If a clergy person cannot take care of themselves emotionally, they certainly will not be able to be enough support to others in need.

If you feel you are struggling with stress, depression, or a mental illness, seek help. There is no shame in wanting resources to help you work towards emotional health. Clergy enrolled in HealthFlex have access to mental health care and an EAP through United Behavioral Health. This includes coverage for outpatient and inpatient care, and access to the Live Work Well website. Part-time clergy currently appointed to a local church have access to the ESI EAP phone number and website. For more information on the benefits available to assist in your emotional health, contact the Benefits Office.

RX Changes for 2013 Active HealthFlex Plan

For 2013, the HealthFlex plan for the active (under 65) participants will remain the same, with the exception of the prescription plan. Below is a chart detailing the current benefits under the FX2 plan alongside the new benefits in the 2013 plan. The P1 plan is the lowest copayment available in 2013.

Plan Feature	2012-FX Retail	2012-FX2 Mail Order	2013-P1 Retail	2013-P1 Mail Order
Annual Deductible				
- Individual	\$100 per participant	Does Not Apply	Does Not Apply	Does Not Apply
- Family	\$200 per family			
Annual Out of Pocket Maximum	\$2,500 per participant \$5,000 per family	\$2,500 per participant \$5,000 per family	\$2,000 per person \$4,000 per family	\$2,000 per family \$4,000 per family
Generic Drugs (Tier 1)	\$10 co-payment after deductible has been satisfied	\$20 co-payment	\$12 co-payment	\$20 co-payment
Preferred Brand-Name Drugs (Tier 2)	\$20 co-payment after deductible has been satisfied	\$50 co-payment	20% co-payment Minimum: \$15 Maximum: \$45	20% co-payment Minimum: \$40 Maximum: \$120
Non-Preferred Brand-Name Drugs (Tier 3)	\$35 co-payment after the deductible has been satisfied	\$88 co-payment	25% co-payment Minimum: \$30 Maximum: \$90	25% co-payment Minimum: \$75 Maximum: \$225
Prescription Non-Sedating Antihistamine Drugs (e.g., Xyzal and Clarinex)	\$35 co-payment after the deductible has been satisfied	\$88 co-payment	25% co-payment Minimum: \$30 Maximum: \$90	25% co-payment Minimum: \$75 Maximum: \$225
Retail Refill Allowance (RRA)	Participants will be allowed to obtain three fills of maintenance medication at the retail pharmacy. For all subsequent fills at the retail pharmacy, participants will be responsible for paying 100% of the discounted cost. To maximize plan benefits, refills for most maintenance medications will require fulfillment through the Medco By Mail Pharmacy Program			

Health Reminders for Fall

September is Prostate Cancer Awareness Month. For more information go to: www.zerocancer.org

October is National Breast Cancer Awareness Month. For more information go to: www.nbcam.org

November is American Diabetes Month. For more information go to:

<http://www.diabetes.org/in-my-community/programs/american-diabetes-month/>

Featured Recipe: Squash and Apple Soup

1 Tbs unsalted butter	3 C cubed butternut squash
1 & 1/4 C diced onion	1 C sliced tart apple
1/3 C diced carrot	Salt as needed
1/2 C diced celery root	1/4 tsp ground white pepper
1 Tbs minced fresh ginger	1 tsp grated orange zest
1 clove garlic, minced	1 C cream fraiche,
3 to 4 C vegetable broth	for garnish (optional)

Heat the butter in a soup pot over medium heat. Add onion, carrot, celery, ginger and garlic. Cook stirring frequently, until onion is tender and translucent (5 to 6 minutes).

Add the broth, squash, and apple. Bring broth to simmer over med.-low heat and cook about 20 minutes or until squash will mash easily.

Puree the soup with a hand held blender directly in the pot, or in a countertop food blender or food processor. Return soup to pot if necessary. Return soup to a simmer over med.-low heat.

Season the soup with salt, pepper, and orange zest. You can serve in heated bowls with a dollop of creme fraiche in a separate bowl. Makes 8 servings.

Adapted from the C.I.A.'s "The New Book of Soups"

2012 Health Points - Earn \$150 in Cash

It's September, which means there are only three months left for active HealthFlex participants and their enrolled spouses to accumulate Health Points on WebMD. The goal is to earn 150 health points by December 31st which will reward you \$150. If you come close, between 100-149 points, you can still receive \$50. Below are the ways you can earn Health Points. A list of the maximum number of points you can earn for each action can be found on HealthFlex/WebMD. Go to the "Get Started" menu on the left side of the home page and click on "HealthFlex Wellness Points."

- Complete Quest Blueprint for Wellness Screening (April-July)
- Complete Health Quotient (Aug-Sep)
- Complete Virgin HealthMiles activity tasks in 2012
- Complete Health Coaching Calls in 2012
- Submit success story on HealthFlex/WebMD site
- Have success story selected
- Select any goal in new My Health Assistant
- Make progress toward any weekly plan in new My Health Assistant
- Access any Health Management Center on HealthFlex/WebMD
- Visit BCBSIL, UHC, Medco or EAP (Live Work Well) websites from HealthFlex/WebMD site
- View Wellness Success Stories
- Add or edit condition, allergy, procedure, immunization etc. in your Personal Health Record on HealthFlex/WebMD

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 scheduled to be effective January 1, 2014. The official government website 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.

On June 28, 2012, the Supreme Court ruled 5-4, with Chief Justice Roberts voting with the majority, in favor of keeping the Individual Mandate. The court ruled that the mandate is essentially a commerce tax and the Congress has the right to impose that on individuals. With an impending election, there still may be changes to this law prior to the January 2014 date, and the General Board of Pensions & Health Benefits will continue to keep participants posted.

**SAVE ON 2013 DEDUCTIBLE*
TAKE HEALTH QUOTIENT
AUG. 1ST through SEPT. 30TH
www.webmdhealth.com/GBOPHB
*Active HealthFlex Participants and
Enrolled Spouses Only**