

Activate

UNY Annual Conference of The United Methodist Church
Benefits Office Newsletter ~ Fall 2013



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Greetings from Vicki:

Every time the season changes in upstate New York I think: Yeah! This is my favorite season! (OK, not winter so much.) That is one of the many blessings God has given us in this area. A change of season is renewing and refreshing.

You may or may not know that I am just returning from a five week renewal leave. I have been a servant of the UMC for thirty years and had not taken this kind of time for myself. I wasn't "burned out", but I had lost some focus and drive. Our culture of admiration for people that work 50-60-70 hours a week needs to be examined. It affects people and their families, and creates unrealistic expectations of those who follow us in our positions ... whether that be as Benefits Officer or pastor at a local church. I am grateful for the time I was granted!

Even though fall is not seen as the season of renewal, it is still refreshing in its own way. This is the time of start-up and renewal in the church calendar, and does place high demand on our pastors. However, I urge you all to take time to savor the things that you love about fall in upstate New York or wherever you are ... giving thanks to our Lord and savior Jesus Christ for all that is good.

*Blessings,
Vicki*

Health Benefits of Indoor Plants

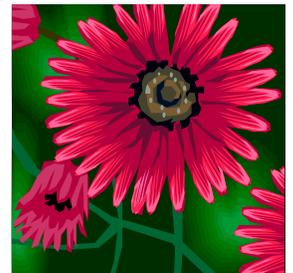
Summer is such a wonderful time. People spend time outside, gardening, taking walks, riding bikes, swimming, enjoying time in the fresh warm air. As the weather begins to cool and the leaves begin to fall, we begin to spend a lot more time indoors. The heat is turned on and the air becomes more stifled and recycled. This limits the amount of time we spend in proximity to plants which are life-giving organisms.

Plants have numerous health benefits, producing oxygen and also absorbing common household toxins such as benzene, formaldehyde and/or trichloroethylene, making it easier for people to breathe.

NASA put together a list of the best plants to have indoors to improve your health during the fall and winter months, and they include (but are not limited to) the following:

- English ivy
- Snake plant or mother-in-law's tongue
- Spider plant
- Bamboo palm or reed palm
- Peace lily
- Heartleaf philodendron
- Chinese evergreen
- Red-edged dracaena
- Weeping fig
- Gerbera daisy or Barberton daisy
- Rubber plant
- Pot mum or florist's chrysanthemum

Let's encourage one another to bring nature into our lives, particularly inside our homes, so we can breathe easier and continue on a path to wellness.



*"The aim of our
charge is love that
issues from a pure
heart and a good
conscience and a
sincere faith." –
1 Timothy 1:5*

Recreational Activities in Upper New York

This series highlights recreational opportunities in each district across the conference. Each issue will focus on three separate districts and locations people can visit for fun, especially to engage in physical activity.

Albany District

The Albany District includes not only the Capital of New York State, a bustling urban area, but also suburbs and rural areas as well. The city of Albany is right on the Hudson and includes a rowing center, open to individuals of all ages and all skill levels. If you're looking for something a little more rustic, check out the [Albany Pine Bush](#) which has almost 18 miles of trails. According to their website, "Most trails are considered easy to moderate and vary from wide open sandy trails to narrow, grassy woodland passages."

Mohawk District

Mohawk District, located in the central part of New York State encompasses major industrial areas such as Rome and Utica, but also reaches up into the vast beauty that is the Adirondacks. If golf is your game, there are over [two dozen courses in Oneida County](#) alone. Just six miles from Boonville is [Sand Flats State Forest](#). With over 2,000 acres, you can explore horseback riding, trout fishing, as well as trails for hiking and biking.

Northern Flow District

The Northern Flow District, which borders the St. Lawrence River, has a multitude of recreational options year round. [Robert Moses State Park](#) in Massena has a boat launch that people flock to when in season. If you are interested in fishing on the St. Lawrence River, the DEC has a [website](#) dedicated to advising the type of fish and best locations. Right across the river is our neighbor to the north, so remember to bring your passport.

Catamaran: New HealthFlex Prescription Benefits Manager in 2014

Beginning January 1, 2014, the HealthFlex plans offered through the General Board of Pensions and Health Benefits will be utilizing Catamaran as the prescription benefit administrator. Express Scripts will handle prescriptions up until December 31, 2013.

There will be several communications sent to participants in the HealthFlex plan in the next few months detailing this change and how it will affect your current prescriptions. Below is the timeline for communications regarding this change:

September 26 – Letter from HealthFlex to Participants on change

October – Letter from Catamaran to Participants on change

October - Potential Disruption Notification targeted towards participants whose drugs may change tiers

It is important to note the benefits and the rules won't change, only the administrator. Catamaran will maintain the retail and mail order options that Express Scripts had, including mandatory mail order for maintenance drugs. At the time of the change, all open or active prescriptions will be transferred over to Catamaran. Prior authorizations will not be needed to transfer new prescriptions. The only thing participants will have to do is register with Catamaran by phone or online. Instructions on that process will be sent to all participants ahead of time.

During Annual Election, which is scheduled for October 30th through November 14th, participants will have an opportunity to go onto Catamaran's website and input the names of their prescriptions and calculate the costs.

Please keep a look out for future communications on this change from the General Board of Pension and Health Benefits and Catamaran.

*This change only affects the HealthFlex Plan. AmWINS will continue to use Express Scripts for prescriptions for those enrolled in the Medicare-Eligible Supplement Plan.

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?

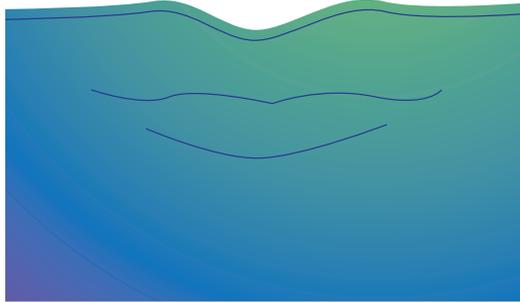
Tell us your story! Together we can motivate and encourage each other to be healthier physically and in turn emotionally, and spiritually.

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

Holistic Clergy Health and Wellness Series

Part 5: Spiritual Health

The final area of Holistic Clergy Health and Wellness Series being addressed in our series is spiritual health.



The foundation of spiritual health is discovering meaning, purpose, and grounding in everyday life. For Christians meaning and purpose is usually found through worshipping God and being a disciple of Jesus Christ. Research conducted by Duke Divinity School on clergy health has shown that clergy do not feel healthy unless their spiritual health is strong.

When the Conference Benefits Office put out a survey on wellness in 2012, UNY Clergy listed spiritual health as the area they felt was most important in their life. Clergy also indicated a strong connection between spiritual health and physical health. Spiritual health also can directly affect emotional, financial and social health. If someone is strong and firm in their spiritual health, it provides a lens through which they can deal with difficulties in other areas of health.

As spiritual leaders, maintaining a vital spiritual health is essential for clergy. Spiritual health can be fostered in several ways:

- * Regular prayer time
- * Affirmations
- * Meditation and relaxation
- * Scripture readings
- * Defining personal values
- * Seeking harmony with others
- * Ongoing Bible study or small group discussions
- * One-on-one conversations with people about things of a spiritual nature

Household Safety Reminders

As we transition into cooler weather and begin spending more time in doors, it's good to remember some basic household safety tips.

Smoke Detectors

- Average cost \$6-\$40
- Minimum: one on each level of home.
Recommended: one in each bedroom, and one in the hallway/area outside the bedrooms.
- Replace every 10 years
- Check batteries every 6 months
- For more information: <http://www.nfpa.org/>

Carbon Monoxide Detectors

- Average cost \$15-\$60
- Minimum: One centrally located outside of each separate sleeping area in the immediate vicinity of the bedroom, and on every level of the home.
- Replace every 5-7 years
- Check batteries every 6 months
- For more information: <http://www.nfpa.org/>

Sky Lake 5K Trail Walk and Run

October 6, 2013
Cost benefits the Sky Lake Campership Fund
Sign up now!

<http://skylakecenter.org>

Individual Dental Discount/Insurance Plan Information

The Conference Board of Pension & Health Benefits recognizes that there is interest in having a dental plan offered by the Conference. For every group of persons that are interested, there are just as many who are not and/or who do not want the added expense for their local church. As well, many of the dental networks are regional in nature, so providers, costs and benefits vary throughout the state. Therefore, the Board is not currently pursuing the addition of dental insurance to the health care plan at this time.

However, individuals may pursue purchasing their own insurance or a discount plan. Payment could be by the church or by the individual. Now listed on our website is resource information on the following:

- * Insurance companies that offer individual dental plans/discount plans
- * Websites that allow you to compare dental rates among several different insurance companies
- * Reference information from New York State Department of Health

The resources listed do not constitute an endorsement of services but are purely informational in nature. Please contact insurance agencies directly for information on their rates, coverage, and provider availability in your local area.

2014 Group Health Plan Changes

During this year's annual election period (early November), clergy who are eligible for the Conference-sponsored health care plan and who are under age 65 will be able to choose between two plans being offered by HealthFlex. Clergy eligible but not enrolled can also elect to enroll during this time. Clergy over 65 will continue to be enrolled in Medicare A&B and the Medicare supplemental plan offered through AmWINS/First United American.

The two plans being offered are the PPO B500 and the CDHP. The B500 is similar to the 2013 plan but with out-of-pocket limitations. Many of our participants experienced high health costs in 2013 since that plan does not have limitations. The CDHP is a "consumer driven health plan" with a higher deductible, higher Health Reimbursement Account (HRA), and lower monthly personal premium. Use of these plans in the corporate world is escalating quickly. They provide participants with more choice in how their health care dollars are spent via use of the HRA. Please see the quick comparison below. More detailed information is available online on the Benefits Office webpage.

PPO B500 SUMMARY		CDHP SUMMARY	
Church Premium:	\$1,000 per month	Church Premium	\$1,000 per month
Pastor's Premium:	\$106 - 200 - 264 per month depending on coverage; discounts apply for over 65 plan	Pastor's Premium:	\$31 - 59 - 78 per month depending on coverage
Medical Deductible:	\$500/1,000 if HQ taken; \$750/1,500 if not	Medical Deductible:	\$2,000/4,000 if HQ taken; \$2,250/4,500 if not
HRA funded by Plan:	\$250/500	HRA funded by Plan:	\$1,000/2,000
Office Copayments:	\$30 Primary Care \$50 Specialist	Office Co-insurance:	20% after deductible
Out / In Patient Copay:	20% after deductible	Out / In Patient Copay:	20% after deductible
Out of Pocket Max:	\$3,000/\$6,000	Out of Pocket Max:	\$5,000/\$10,000
RX is P1 plan: See Summary	Vision is Full Benefit VSP Plan	RX is P2 plan: See Summary	Vision is Full Benefit VSP Plan

HR Corner: Health Care Reform Exchange Notice Due!

As of October 1st, all employers are required to provide their employees with a notice regarding health insurance exchanges. This includes all new hires as well. Recently, the U.S. Department of Labor, Department of Health and Human Services, and Internal Revenue Service (i.e., the Departments) issued guidance on these key elements related to the Patient Protection and Affordable Care Act (PPACA or ACA), including templates for the notices. The Benefits Office supplied these guidelines and exchange notices to each church at the end of August.

If you have any questions about complying with these guidelines, please contact the Benefits Office for more information. The General Board of Pensions & Health Benefits also has a website specifically dedicated to Health Care Form which churches can go to for more reference material: http://www.gbophb.org/health_welfare/healthcarereform/index.asp.

Dates to Note:

Retirement Planning Seminars - Deadline to register was Sept. 25th

October 9 – 10am-3pm - Camp Asbury
October 10 – 10am-3pm – Saratoga Springs UMC

HealthFlex Information Session – Deadline to register was Sept. 25th

October 11 – 12:30pm – 4:00pm - Liverpool UMC

Open Enrollment for HealthFlex B500 & CDHP

October 30th – November 14th – More information to come

*Featured Recipe: Squash Gratin***Ingredients:**

3 Tablespoons unsalted butter
1 medium onion, chopped
1 Tablespoon chopped fresh thyme
1 small butternut squash, peeled and cubed (1/2 inch cubes)
1 small kabocha squash, peeled and cubed (1/2 inch cubes)
1 cup water
2 cloves garlic, minced
1/4 teaspoon ground mace
Kosher salt and ground pepper to taste
1 cup low-sodium vegetable broth
1/2 cup heavy cream
1/4 breadcrumbs
2 Tablespoons grated parmesan cheese
2 Tablespoons chopped fresh parsley
1/4 cup grated gruyere cheese

Directions:

1. Preheat oven to 400 degrees. Melt 2 tablespoons butter in a large ovenproof skillet over medium-high heat. Add onion and thyme, cook stirring, until the onion softens about 5 minutes.
2. Meanwhile, combine the butternut and kabocha squash in a large microwave-safe bowl with water. Cover with plastic wrap and microwave until squash is tender, about 5 minutes. Drain and add the squash to the skillet along with the garlic, mace, salt and pepper. Cook, stirring, about 3 minutes. Add broth and cook until mostly absorbed, about another 5 minutes. Stir in heavy cream and cook until slightly thickened, about 2 minutes.
3. Melt the remain butter and toss with breadcrumbs, parmesan and parsley; season with additional salt and pepper if desired. Sprinkle over squash, then top with gruyere. Place skillet in oven and bake until golden brown, about 30 minutes.

2014 Annual Election

October 30th –
November 14th
PPO-B500 and CDHP
Plans

*Information coming
soon!*

2013 Health Points - Earn \$150 in Cash

It's almost October, 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 Virgin HealthMiles activity tasks in 2013
- Complete Health Coaching Calls in 2013
- Compare 2013 Blueprint for Wellness screening results with 2012
- Submit success story on HealthFlex/WebMD site
- Have success story selected
- View Wellness Success Stories
- 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, Express Scripts or EAP (Live Work Well) websites from HealthFlex/WebMD site
- Add or edit condition, allergy, procedure, immunization etc. in your Personal Health Record on HealthFlex/WebMD

