

# Activate

UNY Annual Conference of the United Methodist Church  
Benefits Office Newsletter ~ Spring 2012



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## *Greetings from Vicki: "Contemplation"*

Welcome to the Spring edition of Activate! This is our third edition and we've received kudos from Kelly Wittich, the Wellness Plan Manager at the General Board of Pension and Health Benefits. I'm proud to say that she will be using this publication as an example to other conferences on wellness communication tactics!

I believe that hearing success stories from your colleagues is inspirational ... please don't be shy ... those successes that you might see as small are baby steps towards a larger goal and often those baby steps are more successful because they represent life-long changes in behavior.

I also believe that people need to hear about the cycle of wellness and that folk who have fallen out of their wellness practices can re-group and see success again. I'm one of those folk and I believe I can and will cycle around to regaining those good-for-me habits that have taken a backseat lately.

The stages, or cycles, of any behavior change are: Pre-contemplation – Contemplation – Preparation – Action – Maintenance/Relapse. Only 40% of people who achieve their top goal achieve it on the first try. I know that in order to achieve my goals, I need to be more deliberate in the "preparation" stage, which is developing specific plans for change (an action plan), anticipating obstacles and having a plan to work around them.

Is it time for you to move from "contemplation" to "preparation"? Share your strategies with me at [Vicki@unyumc.org](mailto:Vicki@unyumc.org).

## *Evoke Health Targeted Communications*

As of January 1st, the General Board of Pensions & Health Benefits began utilizing Evoke Health for targeted communications on chronic conditions and preventative care, in place of their previous vendor, Optimal Health. All participants in the active HealthFlex plan received an introduction letter from Evoke Health.

In early February, Evoke Health sent follow-up communications with personalized calendar stickers reminding participants to schedule flu shots, cholesterol tests, mammograms and other preventive services. Participants with identified chronic conditions such as diabetes, heart disease or arthritis will also receive reminder stickers targeted to their specific health issues. Throughout the year, individuals will receive personalized letters from Evoke Health reminding them of specific screenings and health behaviors applicable to their personal health circumstances.

Through Evoke Health's targeted reminders, WebMD for lifestyle coaching, and Medco for medication management services, HealthFlex is striving to make it easier for individuals managing chronic conditions to live healthy and vital lives. (*Continues on page 4*)

*"Therefore, since we have these promises, dear friends, let us purify ourselves from everything that contaminates body and spirit, perfecting holiness for God." 2 Corinthians*

*7:1  
(NIV)*

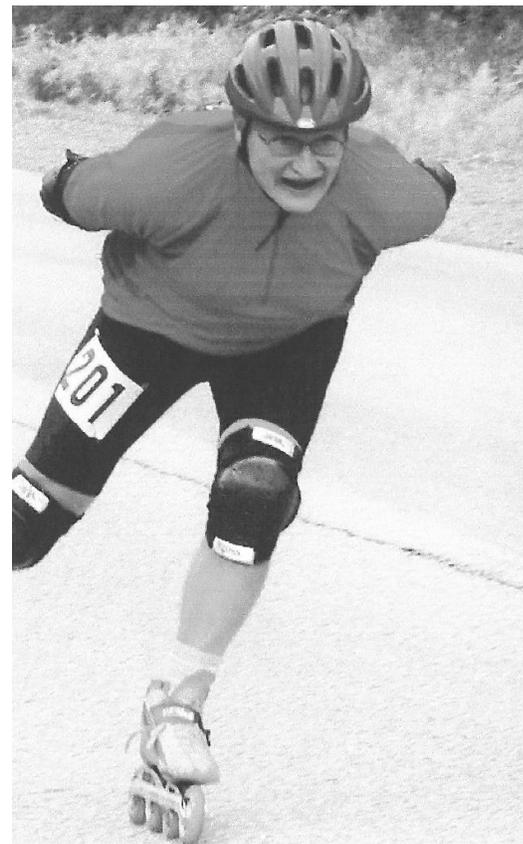
## HealthFlex Programs Aid In Balancing Health

Exercise has never been a challenge for me. What's been a challenge is maintaining a healthy balance between nutrition and exercise. I grew up as a pudgy kid, frequently bullied, in a tough inner city neighborhood. I turned to food early, especially sweets, for comfort. My concerned mom often warned, "Watch what you eat. You don't want to get fat." I discovered athletics as an adolescent and my pudginess disappeared. I became a track star in high school and continue competitive athletics to this day. I could eat and eat and never gain an ounce. I'd burn it off.

Now, my metabolism has slowed (along with the rest of me). I've always looked fairly fit, but my body's paid the price of weight gain over the years. I required a total knee replacement at the age of 52, a consequence of over-exercise to avoid obesity while not learning to eat better. Don't get me wrong. I'm not criticizing exercise. It's a great stress reducer. My point is that I can no longer comfort myself with food, then "run it off."

Part of God's help for me is a 12 Step program for exercise bulimics. Another big part is Virgin HealthMiles and the HealthFlex/WebMD wellness resources. The easy access to nutrition information and health coaching has helped me maintain a lower weight and greater balance in my active life. Their ready resources assist me to be a good steward of my body (mind and spirit) without having to research multiple sources. I still love movement; only now it's balanced with better nutrition and stress reducers.

Submitted by: Rev. Thomas LeBeau  
Lancaster: Faith UMC



### Health Reminders for Spring

**March is National Colorectal Cancer Awareness Month.** Go to the following website to learn more about risk factors, as well as early detection and treatment of Colorectal Cancer:

<http://preventcancer.org/prevention/preventable-cancers/colorectal-cancer/>.

**April is National Donate Life Month.** Have you considered becoming an organ donor? Every year over 118,000 people are on the waiting list for an organ, many of whom may need it to survive. We have the opportunity to help heal others through the giving of our own life. Check out the following website for more information on how to become an organ donor: <http://www.organdonor.gov/index.html>.

**May is National High Blood Pressure Education Month.** Heart Disease is the number one cause of death in the United States. Educate yourself on one of the major risk factors, high blood pressure, at the following website: <http://www.nhlbi.nih.gov/>.

### 2012 Blueprint for Wellness Screening

It's almost that time again, for the Quest Diagnostic Blueprint for Wellness Screening. This extensive biometric screening is provided to individuals in the HealthFlex Active and Medicare companion plans at no cost to the participant or an enrolled spouse. Active HealthFlex participants who are enrolled in the Virgin HealthMiles program can earn \$100 in HealthCash by getting screened, however, you must be enrolled in VHM by the end of the day that you have the screening done.

There are several ways you can take the Blueprint for Wellness Screening. There will be two time periods allotted during annual conference that you can pre-register for, or you can make an appointment at a local Quest lab. If you cannot make it to Annual Conference and the closest Quest lab is too far for you to travel to, you can bring a specified form to your own doctor and have them run the same tests as the biometric screening.

All individuals who are eligible for this program will be contacted with details on how to register later this spring.

If you have any questions, please contact Debi Marshall at [DebiMarshall@unyumc.org](mailto:DebiMarshall@unyumc.org), or ext. 302.

## *Virgin HealthMiles -New Mobile App*

From the General Board of Pensions & Health Benefits: Virgin HealthMiles is introducing a new, free iPhone app (application). The app also is compatible with the iPad and iPod Touch. A version for Android phones is coming soon.

Called "Dash," the app enables participants to update personal LifeZone Web pages from anywhere. Participants can use the app to:

- Track physical activity using the iPhone's accelerometer function
- Make Activity Journal entries
- Record biometric details, including weight and blood pressure
- Monitor Rewards progress
- Join challenges and view challenge standings in real time

The app cannot upload steps from a GoZone to the Virgin HealthMiles website—a USB connection to a personal computer is still required for that process. Future functionality will permit participants to interact with other HealthFlex- and Center for Health-affiliated participants via a secured social network.

Virgin HealthMiles will inform participants about the mobile app on its website. The free app can be downloaded directly from each participants' Virgin HealthMiles login page (after GoZone upload), or from the iTunes store. For more information about the Virgin HealthMiles mobile app, contact Kelly Wittich, Health and Wellness Program Manager, General Board of Pension and Health Benefits of the United Methodist Church, at [kwittich@gbophb.org](mailto:kwittich@gbophb.org) or 1-800-269-2244, ext. 4058.

## *Benefits Office: An HR Resource*

Local churches with one or more paid employees (including pastors) are considered employers by both state and federal government, and as such are subject to many employment laws. It is the desire of the Benefits Office to act not only as a resource for Conference benefits and insurance questions, but also as a resource for questions on general human resources issues.

Pastors, treasurers, church office managers, and SPRC chairs should feel free to contact the Benefits Office if they have any general questions about employment law, workers' compensation, disability insurance, unemployment, or other human resource functions. We will do our best to provide you with current and accurate information to help ensure compliance and best practices, or direct you to the resources where that information is available.

In the near future, we will have a resource on our website dedicated solely to resources applicable to "the Local Church as Employer." When that site is up and running, you will be made aware in the E-Advocate.

Any questions, please contact Debi Marshall, HR Assistant, at ext. 302 or [DebiMarshall@unyumc.org](mailto:DebiMarshall@unyumc.org).



## **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)

## 2012 Wellness Incentives Timeline

### Virgin HealthMiles Goals for HealthCash (HC)

Jan. 5 through Mar. 29		1st Quarter Challenge: \$25 HC
Apr. 6 through Jun. 26		2nd Quarter Challenge: \$25 HC
Jul. 3 through Sept. 25		3rd Quarter Challenge: \$25 HC
Oct. 2 through Dec. 27		4th Quarter Challenge: \$25 HC

\* Bonus \$50 HC when all four quarters are completed

### Wellness Incentives

Apr. 1 - Jul. 31	Blueprint for Wellness Screening for \$100 HealthCash
Aug. 1 - Sept. 30	Take HQ for \$500/\$1000 deductible in 2013
Jan. 1 - Dec. 31	Earn 150 Wellness Points for \$150 HealthCash

For more information on the 2012 wellness incentive programs, including eligibility requirements, go to the Benefits and Insurance page at [www.unyumc.org](http://www.unyumc.org) or [www.gbophb.org](http://www.gbophb.org) and log in to HealthFlex/WebMD.

## Continued: Evive Health

Like all HealthFlex partner vendors, Evive Health adheres to federal guidelines for patient privacy and confidentiality. Participants can be assured that their conference or employer, HealthFlex or the General Board cannot see any personalized letters they receive from Evive Health. This privacy message will be reinforced in Evive Health's communications to participants.

If you have any questions about this benefit, please contact the General Board's Health team at 1-800-851-2201 or at [healthteam@gbophb.org](mailto:healthteam@gbophb.org).

## Environmental Health

Environmental factors are often overlooked when it comes to considering things that may affect our health. Normally we focus on food and exercise to ensure a healthy lifestyle, but the truth is there are many seemingly invisible factors directly related to our environment that may have a big effect on our overall health. Here are several to consider:

- Water, sanitation, and hygiene
- Air pollution/Air Quality
- Asbestos
- Carbon Monoxide Poisoning
- Lead Poisoning
- Hazardous Waste Sites
- Mold
- Allergens
- Pesticides
- Radiation
- Rodent Control
- Toxic Substances

Although we cannot control everything in our environments, we can be educated on what may negatively affect our health, and what tools are available to prevent and/or treat any subsequent illnesses caused from these factors.

For information on how you and your family can be educated on the environmental factors like those listed above, go to <http://www.cdc.gov/environmental/>.

## FAQs to the Benefits Office

### Q. Are Lay conference employees eligible for retiree health care, like clergy?

A. Yes, provided the conference employee meets the eligibility requirements of being enrolled in the conference health insurance plan for the 5 years prior to retirement.

### Q. Can you include reimbursement for travel and expenses on the same check as payroll?

A. Yes. The amount must be added POST-Deduction, added to the net pay. Some payroll programs have a "negative deduction" field for reimbursements.

### Q. Do Pastors receive a 1099 or W2 for tax purposes?

A. All Pastors must receive a W2 showing wages earned for the calendar year, even if they did not have taxes withheld.

### Q. Do we have access to BluePoints awards through BlueCross BlueShield?

A. No. BluePoints is a separate wellness incentive program offered through BlueCross BlueShield, and is not linked to our HealthFlex plan. HealthFlex offers its own wellness incentive program through HealthFlex/WebMD and Virgin HealthMiles. For more information on the HealthFlex Wellness Incentives go to <http://unyumc.org/pages/detail/1443> or log in to your account on HealthFlex/WebMD <https://www.webmdhealth.com/GBOPHB/>.

### Q. Is my staff person an employee or an independent contractor?

A. This can be determined by looking at whether or not the person provides the same or similar services to other organizations and provides their own tools, materials and supplies. If they do so, they are likely to be an independent contractor. If the local church provides these items, and/or the staff person does not have a business where they provide others with the same services, they are likely to be an employee. For more information go to: <http://unyumc.org/pages/detail/1420>.

## Premium Comparison

As our deductibles and co-pays rise, but our premiums are reduced this year, many may be wondering how our health insurance plan compares to those nationwide.

A recent study by the Kaiser Family Foundation (KFF)/Health Research and Education Trust revealed the following about 2011 employer benefits. To put it into perspective, we've provided a comparison chart with the 2011 and 2012 rates for UNY HealthFlex Active Plan.

When compared to the average health insurance plan, the HealthFlex plan still has lower premiums and deductibles than the average and close to average co-pays.

For the full results from the KFF/HR&E Study, go to: <http://ehbs.kff.org/>.

	KFF/HR&E Study 2011	Upper New York 2011	Upper New York 2012
Annual Premium for Family Health Plan (Employer & Employee costs combined)	\$15,073	\$13,200	\$11,400
Average Employee Contribution for Annual Premium	\$4,129 (family)	\$3,384 (family) \$2,568 (two-person) \$1,356 (single)	\$3,168 (family) \$2,400 (two-person) \$1,272 (single)
Average Employer Contribution for Annual Premium	\$10,944 (family)	\$9,816 (family)	\$8,232 (family)
Individual Deductible	At least \$1,000 (31% of employer plans)	At least \$2,000 (12% of employer plans)	\$500 (if you took the Health Quotient) \$750 (if you did not take the Health Quotient)
Co-Pays	\$22 (PCP) \$32 (Specialty)	\$15 (PCP) \$40 (Specialty)	\$30 (PCP) \$50 (Specialty)
Retiree Health Benefits	One in four (26%) employers offer Retiree Health Benefits	Medicare Companion Plan through BlueCross-BlueShield	Medicare Companion Plan through BlueCross-BlueShield

## Allergy Season

Spring is just around the corner, and it means allergy season has arrived, although many allergies know no season. Allergies are caused when your immune system responds negatively to a substance that is normally harmless. Allergies can be caused by several factors, such as pollen, pet dander, drugs, dust, food, insect bites, and mold. Allergies can make themselves known through a variety of symptoms:

- Breathing problems (coughing, shortness of breath)
- Burning, tearing, or itchy eyes
- Conjunctivitis (red, swollen eyes)
- Itching of the nose, mouth, throat, skin, etc...
- Coughing
- Diarrhea
- Headache
- Hives
- Runny nose
- Skin rashes
- Stomach cramps
- Vomiting
- Wheezing

If you or someone in your family thinks they may have an allergy, contact your health care provider. She/he will be able to advise you of symptoms to look for and what types of treatment are available depending on your specific situation.

## Get Active!

### Spring Inspired Activities

- |                  |                   |
|------------------|-------------------|
| Rock Climbing    | Golf              |
| Landscaping      | Orienteering      |
| Dog Walking      | Expedition racing |
| Race for a Cause | Nature Walks      |
| Croquet          | Fly Fishing       |

*Walk with us at Annual Conference!*

Annual Conference is just two months away, and in order to encourage healthy activities while visiting the City of Syracuse, we have created three different walking paths that you can use during your off time in Syracuse. Please check them out on website at <http://www.unyumc.org/walkingmaps>.