

Activate

UNY Annual Conference of the United Methodist Church
Benefits Office Newsletter ~ Spring 2014



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Greetings from Vicki:

Ten to fifteen years ago, the various annual conferences made a habit of reviewing and going out to bid on health insurance once every three years or so. Not that annual conferences weren't concerned about cost, but the choices available to our population were limited.

Since the formation of the Upper New York Conference, the Conference Board talks about health insurance at each meeting and entertains bids annually. Our choices have expanded somewhat but the platform is complex. We have a constant push-pull from clergy and churches; clergy want better coverage, churches want to pay less. Those do not go hand-in-hand. Therefore, it feels like it's time for some education.

In general, health insurance has morphed from paying for (almost) all medical expenses to being a safe harbor for catastrophic events. Dare I say, like auto insurance. Your auto insurance doesn't pay for gas and oil, brake jobs, or snow tires yet those are all important things for having a safe ride. It does pay to fix your car if you've had an accident, but only after you pay your deductible. And sometimes, the insurance company wants you to work with a repair shop that doesn't use original manufacturer's replacement parts. OK, I fully understand that our bodies, unlike our cars, are our precious temples but I'm just trying to make a point here.

Have you looked at a school budget lately? What is the one area that refuses to be kept under control? It's not instruction, it's benefits. Again, I will dare to say... most persons with benefits that are better than those offered to clergy persons are persons who work for the government or a school system. Even successful for-profit corporations have made an about-turn in the area of benefits with many offering only high deductible plans with no assistance for out of pocket costs. This is true for their hourly workers as well as their executives. Schools and government are the exception, not the rule. Mercer, a worldwide benefits strategy organization, indicates that the average per employee cost for health insurance in the northeast is \$11,875. The UNY Conference bills \$12,000 per full time employee... not far off the average and oh, by the way, that also covers any eligible family members. Mercer also indicates that the average personal premium paid by employees is \$2,499 and that out of pocket costs for employees has gone up 9% from 2013 to 2014 (150% since 2004). Our average personal premium is \$1,850; out of pocket expenses are harder to determine because that depends on the health status of each individual.

Specialty drugs are becoming a larger segment of health care costs and now averages 30% of all prescription costs. Specialty drugs are those that cost \$600 or more per month, however, the average cost per patient is \$10,000 per month. These drugs are often used for a lifetime as they typically treat life-threatening conditions. We have a desire, a moral obligation, and a connectional responsibility to provide coverage for these drugs; however, it is helpful to know these costs so that we can accept why coverage costs and copayments increase year to year.

The Affordable Care Act has opened up more options, but has also made the choices more complex in some ways. (Continued on page 3)

*"So don't
be anxious
about tomorrow.
God will take care
of your tomorrow
too. Live one day at
a time." Matthew
6:34 (TLB)*

Exercise as part of a Spiritual Journey

When we celebrate Holy Communion, the words “He healed the sick, fed the hungry and ate with sinners” are heard. I would like to share some thoughts about feeding the hungry spurred on by my jogging and the dog family I once encountered.

One summer I met “Mom.” She had either just had a litter or was about to, was barking up a storm and I barked back! Shortly thereafter I met the kids (pups). They were very cute and I brought them dog bones, which became the highlight of my jogging. Fortunately for them, but sadly for me, they were adopted. So from there on out it was just Mom and Dad, and they really barked, so I started to give them the dog bones. At first they were timid, then they hardly barked, but eventually they wagged their tails and were happy to see me, and even eat right out of my hand.

I got to wonder: maybe that’s the problem with the world... instead of “barking” at each other, why not feed each other as Jesus did?

Jogging gives me those opportunities to “meet the world” and reflect upon what it means to live a life “freed for joyful obedience, through Jesus Christ, our Lord.” So, I look at exercise as much more than just a chore or burden, it is an integral part of my spiritual journey. Of course, I derive many health benefits as well. Why wouldn’t I want to make it part of my day?

I recently underwent “open heart surgery” to replace an aortic valve and correct a small (unrelated) atrial fibrillation issue. The doctors were amazed that I was “asymptomatic” and continued to jog right up to surgery (other “Powers” certainly were at work). Post surgery, as my stamina returns and I can build up to jogging, I am feeling much better. By the way, the surgery was the result of an unusual infection last summer (endocarditis), not a lifestyle or genetic issue.

If possible, I urge you to “get active.” It just might be the best thing you can do to: “Live the gospel of Jesus Christ and to be God’s love with our neighbors in all places.”

Shalom!



Al Johnson with his six year old son, Levi, leaving the parsonage for a jog

Submitted by Al Johnson, pastor for Schuylerville & Quaker Springs UMCs. Al and his wife, Dee, a long term substitute librarian/media specialist at Shenendehowa Central School District, have three grown children: Jephtha of Amsterdam, NY; Leila of New Jersey; Yassin of Ethiopia; and one younger child, Levi, 6. They also have two dogs, Cooper and Ivy.

*Dental Coverage is Coming to UNY!
Anticipate July 2014 start date
More information to come...*

Greetings from Vicki Continued:

The New York State Health Exchange has lower premiums, in general, than our current health plan. However, using the exchange as our health care provider brings its own unique set of concerns. The plans available are very regional, differing from one county to another; costs vary depending on plan choice and eligibility for premium tax credits; and payment of premium by a third party (the church) would become taxable income to the pastor. Our current BCBS PPO plan is comparable to the Gold level plans offered on the exchange; our CDHP plan is comparable to the Silver level. So, we are offering not the highest level plan (Platinum) nor the lowest level plan (Bronze).

To bring it home, it might help to compare ourselves to organizations that are similar to us... other annual conferences in the northeast. My research provides the information that appears in the chart below. In addition, the policies around payment of premium are surprisingly similar... a blended rate regardless of coverage level billed to each charge with a full time pastor, including clergy couples when both are full time and those who choose not to enroll is the norm.

The information below was compiled from information presented on the websites of the Northeast Jurisdiction conferences.									
While every attempt was made to be accurate, some interpretation was necessary to make a comparison of specific									
Categories of premium and/or coverage.									
COMPARISON OF CONFERENCE HEALTH PLANS IN THE NORTHEAST JURISDICTION OF THE UMC									
Conference	Eligibility	Monthly Church Premium	Monthly Pastor Premium	Plan	Reductible single/family	Co-insurance	Dr. Co-Pay	Specialist Co-Pay	Out/in patient Hosp. Co-Pay
Upper New York	Mandatory FT	\$1,000	\$106-\$264	BCBS B500*	\$500/\$1,000 with \$250/500 HRA	20%	\$30	\$50	20%
Baltimore-Washington	Mandatory 75%+	\$825	\$76-\$457	UHC B500	\$500/\$1,000	20%	\$30	\$50	20%
Greater New Jersey	Mandatory FT	\$1,291	2% of comp. subtracted from church prem.	BCBS B500	\$500/\$1,000	20%	\$30	\$50	20%
Eastern Pennsylvania	Optional	\$1,416	3% of comp.	Aetna CDHP*	\$1,500/\$3,000	10%	10%	10%	10%
New England	Mandatory FT	\$1,412	\$210-260	BCBS B500*	\$500/\$1,000	20%	\$30	\$50	20%
New York Conference	Mandatory 75%+	\$1,167	\$106	BCBS B500	\$500/\$1,000	20%	\$30	\$50	20%
Peninsula-Delaware	Optional	\$1,165	\$0 - \$300	BCBS PPO1600	\$1,600/\$4,800 with \$400 HRA	10%	10%	10%	10%
Susquehanna	Mandatory FT	\$1,416	7% of comp. subtracted from church prem.	BCBS B750	\$750/\$1,500	20%	\$30	\$50	20%
West Virginia **	Optional	\$600 or \$1,400	30% of prem.		\$1,000/\$2,000	30%	\$15	\$15	30%
Western Pennsylvania*	unknown	\$1,300	unknown	UPMC PPO* with \$375 HRA	\$750/\$1,500	20%	20%	20%	20%
*includes dental									
** single or family only									

If you have read this far, I thank you for hanging in there to educate yourself on the challenges that your Conference Board of Pension & Health Benefits faces in making decisions around the health care programs for our clergy and lay employees.

Blessings,
Vicki

Spring Safety: Cycling and Walking

Spring is upon us. The sun stays out later, the temperature is slightly warmer, and most of us are ready to get out of the house and enjoy some outdoor fun. It is the perfect time to dust off the bicycle or get a new pair of walking sneakers and hit the street. In order to maintain safety and prevent accidents, there are precautions you and your family can take whether you are riding your bike or walking on public streets:

Bike Safety

- Follow safety regulations for helmets. Children up to age 14 must wear an approved helmet when riding a bicycle, and all other riders are strongly encourage to wear them to minimize the potential for head injuries
- Always ride with traffic
- Ride one to a bike
- Follow all traffic signs, signals and pavement markings
- Learn and use proper hand signals for turning
- Ride single file
- Use a horn or bell
- Make sure your bike is in good working order
- If you're riding at night, make sure your bike has reflectors and a headlight and taillight.
- Wear bright colored clothing
- Wear reflective clothing if you must ride at night
- Keep to the right, but leave enough room to steer around road hazards and avoid car doors that may suddenly swing open.
- Yield to emergency vehicles, pedestrians, and approaching vehicles
- Walk your bike across intersections and busy streets
- Avoid objects on the pavement that may cause you to lose control of your bike
- Never carry a passenger on a bike unless it's a child in an approved safety seat
- Keep both hands on handle bars

Pedestrian Safety

- Cross the street at a designated crosswalk, using traffic signals
- Be careful at intersections where drivers may fail to yield the right-of-way to pedestrians while turning onto another street
- Increase your visibility at night by carrying a flashlight and wearing retro-reflective clothing
- It's safest to walk on a sidewalk, but if you must walk in the street, walk facing traffic
- Put down your devices and then look left, right and left again when crossing the street
- Children under 10 should cross the street with an adult (use your discretion as every child is different and some older children may require assistance)
- Make eye contact with drivers before crossing the street and to watch out for cars that are turning or backing up
- When driving, be especially alert in residential neighborhoods and school zones and be on the lookout for bikers, walkers or runners who may be distracted or may step into the street unexpectedly

WageWorks: New FSA/HRA Administrator as of August 1st

As of August 1, 2014, HealthFlex will no longer be using Ceridian to administer the Flexible Spending Accounts and Health Reimbursement Accounts. The new FSA/HRA administrator will be WageWorks. This change is being implemented in an attempt to enhance online and telephonic service delivery and user experience, enhance reimbursement features, and provide fully automated FSA/HRA stacking rules. Participants can expect to receive targeted communications from the General Board regarding this change after Annual Conference beginning sometime in June. The communications will detail WageWorks' features and services, process for transition of account information, and new debit card distribution information. In order to transition FSA/HRA balances there will be a blackout period sometime in mid-July. Participants will receive information about the blackout and what it entails prior to its implementation.

Church Employer Resources

The Conference Benefits Office is here as a resource to clergy and churches. We can provide you assistance and information on a variety of topics, including how to function as an employer. Check out www.unyumc.org/benefits and click on Church and Clergy Resources for information on the following:

- Clergy Housing Exclusion Ruling
- 2014 Clergy Support Policies
- Setting the Pastor's Compensation (Related forms are on the Charge Conference Forms page)
- 2014 UNY Benefit Summary
- Equitable Compensation Application
- Church Employers (Employment Law Information, including Unemployment Insurance)
- Health Insurance Program Invoices
- Record Retention Guidelines
- Tax Credit for Churches Paying Health Insurance
- Clergy Move Checklist

The Church Employer page is also dedicated to many resources such as: employment law posters, unemployment insurance, NYS Wage Theft Prevention Act, I-9 forms, and tax and government information. For more information, contact the Benefits Office.

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.

Cornerstone

The Cornerstone District stretches across the southwestern corner of New York State, much of which borders Pennsylvania. On the western side is Lake Erie with plenty of [activities](#) available for families, as well as the [Chautauqua Lake Erie Art Trail](#). Farther east you have “the Enchanted Mountains” where you can visit merchants on the [Amish trail](#) or go camping at [Onoville Marina](#).



Crossroads

The Crossroads District consists of mostly Onondaga and Oswego Counties, which fall right in the middle of New York State. In addition to the plethora of [county parks](#), it also includes the magnificently beautiful [Lake Ontario Shore](#). The parks, local beaches, and shoreline provide opportunities for many organized walks and runs throughout the spring and summer.



Mountain View

The Mountain View District spans much of the southern tier of New York State. With cities like Corning, there is plenty of [history and culture](#). Elmira alone has almost two dozen city parks. But this area also has huge parks such as [Sugar Hill State Forest](#), with the Six Nations Trail System at 35 miles long, perfect for hiking and camping.

Featured Recipe: Apple Salad with Maple-Mustard Vinaigrette

(Recipe found on TasteofHome.com © 2013)

Ingredients:

9 cups torn mixed salad greens
2 large tart apples, chopped
1 small red onion, thinly sliced
1/3 cup chopped walnuts, toasted

Dressing:

1/4 cup thawed frozen apple
juice concentrate
2 tablespoons cider vinegar
2 tablespoons canola oil
2 tablespoons maple syrup
2 tablespoons spicy brown mustard
1/4 teaspoon salt
1/8 teaspoon pepper

Directions:

In a large bowl, combine the salad greens, apples, onion and walnuts. In a small bowl, whisk the dressing ingredients. Drizzle over salad; toss to coat.
Yield: 16 servings (3/4 cup each).

2014 Wellness Incentives Timeline

Virgin Pulse Quarterly Activity Targets

Each Quarter: \$25 HealthCash (or \$100 total)
Reach all four quarterly goals: Earn additional \$50 HealthCash

Wellness Incentives

1/1/2014 - 12/31/2014

Earn 150 Wellness Points for \$150 HealthCash

4/1/2014 - 7/31/2014

Blueprint for Wellness Screening for \$100 HealthCash

8/1/2014 - 9/30/2014

Take Health Quotient to save on deductible in 2015

For more information on the 2014 wellness incentive programs, including eligibility requirements, go to www.unyumc.org/benefits or www.gbophb.org and log in to your HealthFlex/WebMD account.

*GoodRX.com
Discounts on Retail Prescriptions
are a Click Away*

Reporting Health Insurance Premiums on W2 Forms

Section 6051 of the Affordable Care Act (ACA) requires employers to report annually all wages and wage-related information on employees' Form W-2, including the aggregate cost of employer-sponsored health care coverage for employees. Section 6051 was enacted to give employees a transparent view of the value (i.e., the employer's cost) of employer-sponsored health care coverage that is provided on a pre-tax basis.

Church employers are temporarily exempt from Section 6051 reporting. However, churches should be aware that the earliest that they could be required to begin reporting the value of employees' health coverage on Forms W2 is January 2015 (for the 2014 tax year). The IRS will issue advanced notice of the end of this exemption when it is finalized. Churches will be notified when this requirement goes into effect, at which time the Benefits Office will help in providing churches with the health insurance premium value to list on employee's Form W2.

For additional information on Section 6051 and general information on health care reform, go to <http://www.unyumc.org/pages/detail/2105>.

Employee Assistance Programs are Available

Currently the Upper New York Annual Conference provides an Employee Assistance Program through ESI where the following groups are automatically enrolled:

- Part-time local pastors who currently serve local churches, including retired pastors over age 65 who are currently serving local churches
- Active clergy who are appointed to local churches and are enrolled in the Medicare Supplement Plan
- Conference lay employees who work year round but are not enrolled or eligible to enroll in the Conference plan through HealthFlex

ESI offers many work/life benefits meant to assist participants:

- Counseling benefits (3 free in-person sessions per issue, and unlimited telephone sessions)
- Legal Information benefits (free telephone advice and discounts for in-person)
- Financial resource benefits
- Information resource benefits
- Lifestyle benefits
- Personal Development benefits
- Professional Development benefits
- Family and Relationship issues
- Wellness benefits
- 24/7 telephone line

Remember, it's OK to ask for help! If you have been feeling overwhelmed about things going on at home or at work, you can always reach out to your EAP. Certified counselors are waiting to help you right now. Contact the Benefits Office for more information or go to www.theeap.com.

Participants who are enrolled in HealthFlex receive EAP benefits through United Behavioral Health. For information on that program, log in to your HealthFlex/WebMD account and choose EAP: Live Work Well under HealthFlex Vendor Links.

2014 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 B500 and CDHP plans at no cost to the participant or an enrolled spouse. Health Flex participants who are enrolled in the Virgin Pulse (formerly called Virgin HealthMiles) program can earn \$100 in Health Cash by getting screened, however, you must be enrolled in Virgin Pulse by the end of the day that you have the screening done.

This year you can also earn up to 90 health points towards your 150 for any improvement in your biometric measurements or if your measurements fall within the healthy range.

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 between April 1 and July 31. 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. Details on how to register will be published on the Benefits Office web page and emailed to eligible individuals by April 1st.

If you have any questions, please contact Debi Marshall at DebiMarshall@unyumc.org, or ext. 302.

Happy Easter!
~from the Benefits Staff