

Activate

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



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Merry Christmas!

There seems to be a lot of commentary lately on the politically correct way to greet folks during December. It's good to say to all of you – Merry Christmas! – and know that I've not offended anyone. I believe that anyone who is faith-full, regardless of their religious affiliation, will not take offense to being greeted with a Merry Christmas or a Happy Hanukkah, but I could be wrong. I might be more sensitive about offending people because I live in a religiously diverse area and belong to the Jewish Community Center since it is right down the road and has an excellent exercise facility.

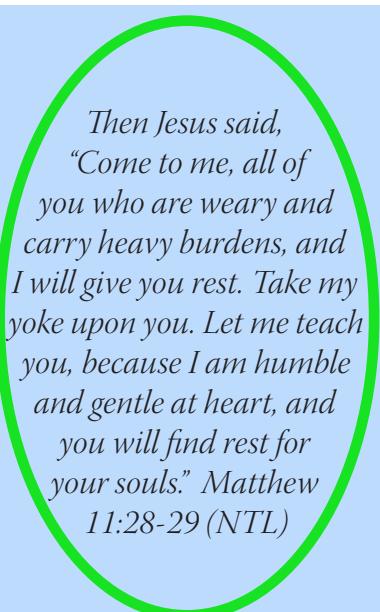
In this issue we introduce the topic of financial wellness. How appropriate as many of us will likely spend too much and go off budget this month! I have given lip service to establishing a budget in order to appropriately plan for my daughter's wedding in June. Since January is the time for fresh starts, it will be my goal to utilize the tools provided at last year's Financial Planning Seminar resourced by the GBOPHB.

It's good to have an accountability partner as well. Chris Doran and I have committed to spending time together to use the tools available to assess our current financial situations, set goals, and develop spending plans. We are also holding each other accountable to not buy any more jewelry for ourselves. Really. Well, perhaps with the exception of Troll Beads.

After the holidays, check our Benefits Office website for financial fitness resources. In the meantime, we all wish you the greatest blessings of the Christmas season!

With Grace,

Vicki



HR Corner - Annual NYS Wage Notices Due

The NYS Wage Theft Prevention Act passed last year requires that a Wage Notice form be provided to all employees in their primary language, once a year in January.

Employers that do not give wage statements may have to pay damages of up to \$100 per week, per employee, unless they paid employees all wages as required by law. (This stops at \$2,500 per employee in civil lawsuits filed by employees.)

For details on the Wage Theft Prevention Act, including what information needs to be included on NYS Wage Notices: <http://www.labor.ny.gov/formsdocs/wp/P715.pdf>.

For copies of the NYS Wage Notice forms:
<http://www.labor.ny.gov/formsdocs/wp/ellsformsandpublications.shtm>

God's Wicked Sense of Humor

Sitting in our lunch room this summer and hearing everyone's food intolerances...

- Gluten free*
- Lactose free*
- Delicious tenderloin steak free*
- Sugar free*
- Carb free*

...I thought "Wow! These people are certainly high maintenance." And then ... God's wicked sense of humor had me join the high maintenance food intolerance group.

I put on a pair of shoes after wearing sandals all summer and I screamed out in pain. I have hammer toes and rheumatoid arthritis. In lieu of medication, the doctor told me some people have found relief by going gluten free. So I did, and I have.

I can now wear all 28 pairs of shoes (that's counting the 5 pair I plan to buy in the future). I've lost 14 lbs. I have more energy. My general all-over aches and pains have diminished. My BMI is down to 20, which my doctor says is exactly where I need to be. I have also gone from taking four medications for high blood pressure and cholesterol to only one medication, all due to weight loss.

And with the help of Anne and Linda R., I have learned how to cook a tasty gluten free meal. Most importantly, I've learned which candy is gluten free!



*Submitted by Christine Doran
Executive Assistant to the Bishop
UNY Conference*

Exercise with Limited Mobility

A consistent exercise routine is often prescribed by a doctor as preventive care or prescription for common ailments, including sleep issues and depression. But for some, exercising is not as easy as just getting up and going for a run. Many people have disabilities or chronic conditions, such as arthritis, which prevent them from being able to engage in physical activities like aerobics, bicycling, running and sometimes even walking. That doesn't mean exercise and working towards improving your health is out of the question.

Often, individuals with limited mobility are successful with water aerobics because it supports the body and puts less pressure on joints. Exercises that strengthen and tone your body through short range of motion exercises can also be helpful. These include limited bicep curls, knee flexion exercises, bed leg exercises, and heel toe rocks. If you have recently had surgery on your upper body, you can focus on your legs and feet, and vice versa. Sometimes a starting point is simply to regain equilibrium through balance exercises.

Before you begin an exercise routine, it is important to speak to your physician and determine the best course of action which will not interfere with any restrictions. Begin gradually and only engage in as much physical activity as you feel comfortable with. Once you start feeling sore or tired, it's good to stop. If you tend to get dizzy, it is good to have an exercise buddy for safety. However, stay consistent and expect you may have some days where you are more active than others. You don't have to let your age, abilities or illnesses get in the way of maintaining a healthy lifestyle. Lastly, remember to drink plenty of water!

2013 HealthFlex Plan Information

Health insurance premiums for the active HealthFlex plan are not being increased in 2013. That's right! The personal premiums will remain the same: Single (\$106/month), Two Person (\$200/month) and Family (\$264/month).

Health Reimbursement Accounts are being provided by the Conference to all participants enrolled in the HealthFlex Plan to help offset health care costs. Participants in the single plan will receive \$250 on a Ceridian debit card, and participants in the two person or family plans will receive \$500 on a Ceridian debit card. This money can be used to pay for eligible medical expenses.

Prescription Overrides for Retirees in Nursing Homes

If you or your enrolled spouse is going into a nursing home, remember to contact your health care provider (BlueCross BlueShield in 2012 or AmWINS in 2013) and/or Express Scripts/Medco to let them know so they can do an override on your prescriptions. Otherwise, you could possibly end up paying a higher price because an override has not been done.

What is a Nursing Home Override? There is a limit of how many times you can obtain a prescription at retail before it is considered a maintenance drug. If you fill and then refill a prescription in the same name, same strength and same dosage, the first fill and two subsequent refills are allowed at retail cost. When one exceeds this limit, an RRA (Retail Refill Allowance) penalty is incurred, where there is a charge for the full amount of the prescription. However, if the strength or dosage changes within the three retail visits allowed, the three fill cycle starts over.

Under normal circumstances, one would then be required to obtain the medication by mail order, to avoid the RRA penalty. However, when someone is permanently nursing home-bound, the person may have medications that are measured out in unit doses or are bubble-wrapped. In these cases, nursing homes do not accept mail order deliveries from the various health care plans members may have. Nursing homes in general are affiliated with retail pharmacies. This of course, leads to the potential of exceeding the aforementioned RRA limit. This is where the **Nursing Home Override** comes in.

The Nursing Home Override allows a member to receive medications processed by the nursing home's retail pharmacy, without incurring the RRA penalty. The retail co-pay applies exclusively for the duration of the member's stay in the nursing home. Some nursing homes ask questions and get this taken care of for you, but some do not, so this is just a reminder to remember to check that the override is completed. To request the override contact the Health Team (in HealthFlex) or the Customer Service Team (in AmWINS in 2013). You may be asked to provide the name of the nursing home, the affiliated pharmacy, etc. The insurance company will complete the override request and submit it to Express Scripts/Medco for processing.

What can the Benefits Office help you with?

- Health Insurance
- Wellness Initiatives such as Blueprint for Wellness, Virgin HealthMiles, and HealthQuotient
- Pension –both CRSP and UMPIP
- Long-Term Disability and Death Benefits – CPP
- Unemployment
- Workers' Compensation, Short-term Disability
- Clergy Compensation Packets
- Housing Exclusion Information
- Retirement Seminars and planning
- Financial Planning Information
- Equitable Compensation Information
- Employment Law Posters
- Conference Board of Pension & Health Benefits contacts and info
- Employment law consultation
- Employee Assistance Program
- NYS Wage Notices
- OSHA information

ESI Employee Assistance Program

Beginning January 1, 2013, active clergy who are 65 or older, as well as clergy on incapacity leave, will be automatically enrolled in the ESI EAP.

This program is a benefit paid for by the conference, and there is no cost to the participant. Information on the program and an upcoming webinar will be sent to participants in the next few weeks.

Featured Recipe: Gluten-Free Morning Muffins

Ingredients:

- 1 1/2 C cooked quinoa
- 1 C low-fat buttermilk
- 3 Tbs. flaxseed meal
- 1 C raisins
- 2 C gluten-free all-purpose baking mix
- 2 tsp. baking soda
- 1/2 tsp. salt
- 1/4 tsp. cinnamon
- 2 large eggs
- 1/3 C oil
- 1/2 C honey
- 1/2 C sugar
- 1 C chopped walnut pieces (optional)



1. Combine quinoa, buttermilk, and flaxseed meal in medium bowl. Let stand 30 minutes.
2. Place raisins in heat-proof bowl, and cover with boiling water. Let stand 10 to 30 minutes to plump. Drain, and set aside.
3. Preheat oven to 350 degrees F. Line muffin tin with paper liners.
4. Sift together baking mix, baking soda, salt, and cinnamon in a large bowl.
5. In mixing bowl, beat eggs with whisk, then add oil, honey, and sugar. Sift in quinoa mixture until just combined. Stir in raisins (and nuts). Fill muffin cups 3/4 full and bake 20 to 25 minutes.

Recipe found in: October 2012 edition of Vegetarian Times.

UNY Wellness Survey Summary

The Benefits Office recently asked clergy and conference staff to participate in a brief, confidential and secure survey about the importance of wellness in their lives in an effort to create programs to be added to the HealthFlex toolbox and be available to all persons regardless of their insurance status. Below are some highlights. ***Find the complete summary of survey results on our webpage:*** www.unyumc.org/benefits

Who Responded Of the 252 people who responded, 80.2% identified themselves as clergy and 19.8% identified themselves as laity. The largest group that was represented was those appointed to a full-time local church at 36.2%. There was also a large segment of retirees at 27.2%. Conference staff made up 13.8% of respondents. Part-time local church with/without other employment made a combined 16.2%. There were a few other pastoral employments at 1.2% and spouses/dependents allotted for 5.3%.

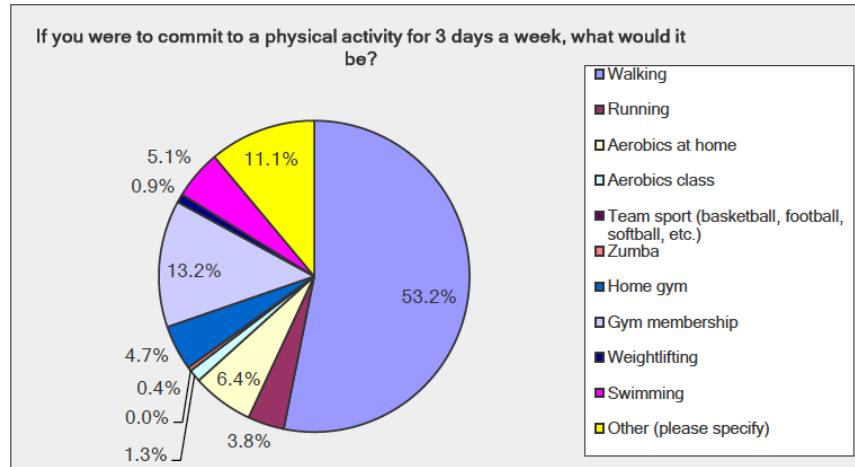
Holistic Wellness People were asked to rank the five areas of wellness (Emotional, Financial, Physical, Social and Spiritual). Spiritual health was the most important, on average, with social health being the least important. Conference staff ranked emotional wellness slightly higher than physical wellness, and had even less interest in social wellness. Clergy also ranked spiritual as the highest but physical and emotional were almost tied in the middle and financial and social were close for least important.

What Motivates and Encourages The top choice was “increasing overall feeling of physical well being” with 89.7%. The next two highest at 48.7% and 49.1% were increasing lifespan and spiritual connectedness to body. Almost 36% said role-modeling behavior for their family was a motivator. Cash incentives came in last at 29.1%. There were several write-in answers, which included being active, avoiding illness, being there for their spouse, stewardship of bodies, social activity, fear, and to improve job performance. It appears, overall, most people are motivated by the desire to be active and feel good.

What physical activity would you commit to 3 days a week Walking was the top choice with 53.2%, followed by gym membership at 13.2%. Over 11% provided their own answers, which ranged greatly, including combining of a few different physical activities, riding a bike, gardening, physical labor, water aerobics, tennis and golf.

How are you currently working towards wellness? You overwhelmingly answered with increasing physical activity, mostly through walking (98%) and changes in eating habits/diet (35%). Many use gym memberships, at-home workouts, or hike, and some even make a point to park farther away so they walk more. Other people utilize prayer and meditation, social interaction with other people, counseling, taking Sabbath and time management, as well regular medical care for chronic illnesses. One enthusiastic respondent has taken the following steps towards wellness: “Super healthy diet, great psychotherapy, a spirit of play and love work.”

Barriers The largest barrier in trying to maintain a consistent wellness program was time, work and family obligations (59.3%), followed by lack of motivation (33.3%). Almost a quarter of respondents said they already have a consistent wellness program. The smallest barrier was lack of information, which only 2.2% of respondents chose. Although most people have the information they need to pursue a healthy lifestyle, some noted additional barriers: lack of resources (15.2%), physical disability (14.3%), type of incentive (4.8%), geographical location (11.3%) and social circle (3%). Several responders wrote in their answers and included a variety of barriers, everything from bad weather to “I love to eat!” You can’t fault someone for being honest. ***Continues on page 6.***



Wellness Points in 2012 and 2013

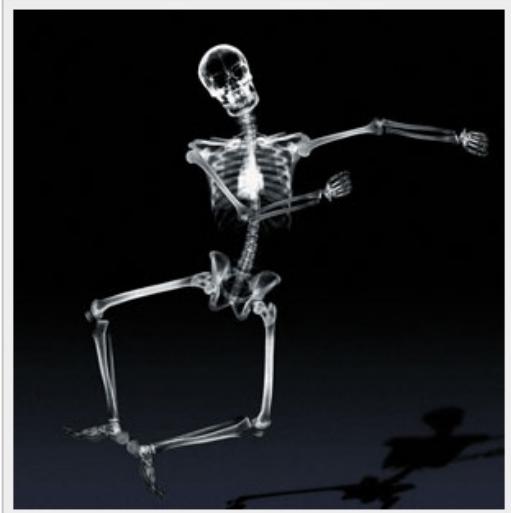
You have still have until December 31st to earn up to \$150 in Virgin HealthMiles HealthCash for 2012 through accumulating HealthPoints. Also be looking out for information on the list of points-eligible activities for 2013. Sign into your HealthFlex/WebMD account for more information.

Maintaining Healthy Bones

As individuals age past 30 years old, bone density begins to decrease, especially for women. With winter approaching, it is important to take precautions with your bone health. This includes dressing warmly for the weather in order to allow muscles to relax, helping with balance. It is also important to wear boots with traction and walk slowly to prevent falls, as black ice is common in upstate New York in the winter. Additionally, remember to keep your walkways and driveways clear of snow.

Diet and exercise also play a large role in bone health. It is helpful to eat food rich in calcium and magnesium, such as kidney beans, black beans, and lentils, as well as artichoke, cooked spinach, sweet potatoes, and broccoli. Avoiding smoking and alcohol, and engaging in physical activity will also help keep your bones strong.

For more information, go to <http://www.americanbonehealth.org/>.



Sleep Deprivation

A recent study by the National Institute for Occupational Safety and Health (NIOSH) reported that 41 million U.S. workers get less than 6 hours of sleep each night. This means 30% of workers are not getting the seven to nine hours of sleep recommended by the National Sleep Foundation.

There are many negative consequences to not getting enough sleep, including:

- More prone to injury on the job
- More likely to make mistakes
- Higher risk of diabetes, cardiovascular disease, depression
- Higher absenteeism

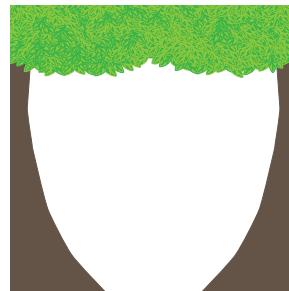
In order to get more sleep, it is essential to maintain a regular sleep schedule. In addition, avoid distractions in the bedroom such as a television or a computer. Your habits also make a difference. Avoid caffeine and nicotine, as well as heavy foods.

Proper sleep habits are essential in maintaining your health, however, proper sleep hygiene and implementing it in wellness programs is an underexplored area. The Benefits Office hopes to explore this in more detail to determine if there are successful programs to help clergy and conference staff get the rest they need.

Our own Martha Miller recently blogged about her own experience of sleep deprivation.

Go to www.unyumc.org/benefitsblog for more on "The Year of being a Zombie."

Holistic Clergy Health and Wellness Series



Part 2 - Financial Health For most people, their financial situation is a very private issue discussed only within the setting of immediate family and maybe a trusted accountant. However, due to the benefits provided to clergy through CRSP, UMPIP, and CPP, the Conference takes the topic of clergy financial health very seriously. By providing clergy with the benefits to have resources in retirement, the Conference takes on the responsibility of educating how to ensure financial health now and in the future.

Financial issues can cause undue stress on an individual as well as a married couple, and is one of the main reasons people file for divorce. Even if everything else in life seems to be going well, financial issues can often lead to other issues, manifested in ways such as depression, anxiety, loss of appetite, and other areas that affect physical well-being and overall emotional health.

It is very important that individuals take responsibility for their finances, including their investments, by reviewing them on a regular basis and being aware of how much is accumulated in the accounts. We hope that clergy will take advantage of the resources provided by the General Board of Pensions & Health Benefits, including the Benefits Access website that allows anyone enrolled in a GBOPHB retirement plan to create projections based on their current investments.

If you are enrolled in any of the General Board's investment programs, you also have free access to the financial services at Ernst & Young (800-360-2539). Feel free to contact them at your convenience to discuss your current financial situation and any concerns you have. They can help you work out a financial plan that suits your family's unique needs and goals.

Taking care of money just as you would your physical and mental health can help ensure a healthier and more peaceful future. Our resources are a blessing from God and should be treated with the same honor that we treat our bodies and minds.

UNY Wellness Survey Summary Continued from Page 4

Health Champions/Success Stories We were interested in why people aren't lining up to tell us about their success stories, and volunteering to provide health champion stories in "Activate." About 1/5 said they are still in progress, and almost the same amount do not want to be in the spotlight. Around 12% said they haven't reached their goal. Eight individuals (3.5%) said they are interested and would contact the Benefits Office to let them know (Please contact us!).

Wellness Resources The top resource for obtaining wellness information was healthcare professionals at 43.5%, followed by HealthFlex/WebMD (through the General Board) at 14.8% and the Internet at 13%. Only 2.6% (or 6) respondents said they get their wellness information from the Conference Benefits Office. Even less (.4%) get it from local church health ministries. Other resources included magazines (5.7%), television (2.2%), books (3%), and friends and family (7.8%).

Wellness Retreat In this survey we asked if respondents would be likely to attend a wellness retreat which would focus on the five areas of wellness. Out of all who responded, only 4.7% (11) said they would definitely attend. Another 9.4% said they would be very likely to attend, with 46%, almost half of respondents saying they would consider attending. Almost 40% said they are not likely to attend or would definitely not attend. This may be enough to consider possibly having a retreat in the future. The key is creating a culture where individuals will want to attend, and feel their time will be well-spent.

How does your faith fit into your self-care? To one individual it was also the most important, stating "Finally, the question that should have been first. Faith is the cornerstone of our living - so why would it not be the key to good health care?" Most people noted that there is a connection. All the responses are listed in the full summary on our website.

How Can the Conference Assist with Wellness? About 15.5% said there is nothing or nothing more that the Conference office can do to help. Only 3.3% said the Conference office is doing fine, great, or excellent. A handful of individuals said additional financial assistance with gym memberships, Weight Watchers, and lower health care costs would be helpful. There was a lot of concern for clergy who work long hours and travel long distances, as the importance of the Sabbath is not stressed enough. One individual stated: "I appreciate your current efforts. I am concerned about the continuation of vital relationship & inclusion strategies for retired and elderly clergy/surviving spouses. This should be staffed. I also have a concern for our newest clergy, young families, less than full-time compensated clergy, and geographically isolated clergy (and families)-- particularly if the employer has caused this isolation by demands of appointment or itinerancy. No person should 'fall through the cracks' and all should have a knowledgeable advocate. This should be organized and staffed."

Programs The most used program is the Virgin HealthMile walking program with 71.2% of respondents. A large majority, 64.7%, have participated in the Blueprint for Wellness screening, and 74.1% in the HealthQuotient. A little under half have used HealthFlex/WebMD and Health Coaching, and only 28.8% have used Weight Watchers.

Follow-up The results of this survey have been provided to the Conference Board of Pensions and Health Benefits to review, with the goal of recommending additional tools that can assist clergy and conference staff with their wellness, to reach the ultimate goal of creating a real culture of wellness at the Upper New York Annual Conference.



*Merry Christmas and Happy New Year!
~From the Benefits Team*





*Snow Birds
and Others
- Let's Stay
Connected!*

Mailing Address: In an effort to maintain up-to-date records and ensure you receive timely and appropriate correspondence from the Conference Office and General Board of Pensions and Health Benefits, please remember to contact the Benefits Office as soon as you know your mailing address has changed (also let us know your email changes please).