

Activate

UNY Annual Conference of the United Methodist Church
Benefits Office Newsletter ~ Winter 2013



Contact Us:

Benefits Office
The Upper New York
Annual Conference
324 University Ave., 3rd Floor
Syracuse, NY 13210

1-855-424-7878

BenefitsOffice@unyumc.org

Index:

Yoga and Wellness: Page 2

Catamaran Registration: Page 2

Recreational Activities: Page 3

Retirement Plan Changes: Page 4

Health Care Reform Notices:
Page 5

Feature Recipe: Page 5



Greetings from Vicki:

In the midst of the busiest time of year for any HR/Benefits office, I struggle to decide what to write. Anything of substance that the Benefits Office has to communicate should have been shared by now and anything more is likely to get lost in busyness of the season and the rush of the new year activities that occur in most places.

As I contemplate Christmas, I realize that my usual messages about health and wellness aren't what we need to hear right now anyway. What we need to hear is what Bishop Webb shared in his Christmas message ... "This Christmas season, God will use us to offer hope, significance and meaning to those around us, as long as we boldly speak the truth that those things can become reality BECAUSE of Jesus – and ONLY BECAUSE of Jesus."

May you be rejuvenated from sharing the good news of Jesus Christ in your life this season!

*With Grace,
Vicki*

Winter Activity Safety

Winter in Upstate New York conjures up a lot of pictures, but the first one that usually comes to mind is snow. Lots of snow! Many people like to have fun outside in the snow, whether it's skiing, snowmobiling, ice skating, sledding, or even just shoveling the driveway. As exciting as all these activities are, it's important to remember how to be safe in the cold weather.

- Dress appropriately for the activity and the weather, using safety equipment as needed (helmets, goggles, sunglasses, boots, cold weather gear, knee pads, properly fitted skates, etc.).
- Make sure you and your children use warm, insulated gloves to help prevent frostbite.
- Do not engage in activity on unauthorized areas.
- Bring along safety items (cell phone, radio, flashlights, water).
- Illness is prevalent in the winter, so it's important to wash your hands before and after any activity.
- Use sunscreen. When the sun is out in the winter, it reflects off the snow, making your skin vulnerable to UV rays.
- Be aware of your surroundings, particularly when sledding or snowmobiling, to avoid any potential hazards such as trees, deep inclines, etc.
- Be extremely cautious when skating or snowmobiling on frozen ice.
- Travel in pairs or groups.

Happy sledding!



"The angel answered, "The Holy Spirit will come upon you, and the power of the Most High will overshadow you. So the holy one to be born will be called the Son of God.." – Luke 1:35

Yoga and Wellness



First, thank you for allowing me the opportunity to share. I feel honored to be asked about what I do to take care of myself. I ran for close to 25 years, even survived a half-marathon in 2007; it was fun and kept me in pretty good physical shape. I started yoga to complement the running, and as I was exposed to more traditional practices, it became so much more. It is a journey to learn about myself, and the more I learn about myself, the more I realize that I am an integral part of something bigger and everything I do impacts the whole. The more I learn, the more I want to know, so I am always exploring, reading, attending workshops, and talking with my mentor. The more I learn about the magnificence of the Human Being, the easier it becomes to develop habits to support and nurture myself. This includes everything from cultivating positive thoughts, to regular exercise, eating healthier foods, surrounding myself with loving people, and actively seeking a relationship with God. I still enjoy eating chocolate; I occasionally miss workouts; and I make plenty of mistakes in relationships, but yoga helps me realize that it isn't about being perfect. I do not need to eliminate the things I love or stop making mistakes, but if I remember to practice moderation and act kindly to myself and others, everything will be OK.

I feel that I've been blessed with the most amazing teachers that have taught me how yoga can guide me to my authentic Self. I would be amiss if I didn't take a moment

to share a few quotes and teachers that have impacted me the most. First and foremost, Nydia Darby, my mentor in Texas, always put her hand on my heart and said, "Everything that we need, all the tools...lie within us. All we have to do is get quiet, stop moving and thinking so much, just watch and listen. Peace is present." That led to a pretty remarkable discovery about my own strength, courage, and wisdom. Then there is Beryl Bender Birch who starts her workshops with the question, "Why do we do yoga?" I continue to ask that question often, and the answers change from one time to the next and can be insightful, confusing, and thought-provoking, but they always lead to the significance of one of Beryl's most famous quotes, "Celebrate impermanence!" Kathleen Taylor encourages students to ask themselves, "Who am I being with my life?" because, she says, "there is an intersect between doing and Being, but I'm pretty sure Being comes first, and what you're supposed to be doing with your life will flow out of who you truly are."

In closing, I'd like to mention that we are in the last quarter of 2013, a time full of celebrations and excitement. I'd like to encourage you all to take time each day to stop, be still, breathe deeply and realize how magnificent You truly are.

by Vicky Jo Colbert, UNY Accounting Support Staff

Catamaran Registration begins January 1, 2014

In October, participants enrolled in HealthFlex received a mailing from the General Board of Pension and Health Benefits regarding the change in prescription benefit administrator from Express Scripts to Catamaran which begins January 1, 2014.

This is a reminder that all participants enrolled in HealthFlex will have to register on the Catamaran website on or after January 1, 2014. The website will be available through the vendor links on HealthFlex/WedMD page.

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



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.

Binghamton

The Binghamton District lies in the eastern southern tier of New York State, just west of the Catskill Mountains. Broome County in particular is a wonderful area for cross-country skiing in the winter. There are several parks available to choose from, including Aqua Terra, Dorchester Park, Finch Hollow, among others. Go to www.GoBroomeCounty.com/parks for more information.



Finger Lakes

The Finger Lakes District includes ancient waters that define New York State in so many ways, and which were the starting point for many seminal cities, including Geneva, Seneca Falls, and Auburn. The question isn't what is there to do in the Finger Lakes District, but what can't you do? The area has amusement parks, art galleries, the famous Watkins Glen raceway, bike and walking trails, farms, festivals, golf courses, and an excess of museums and historical sites, theaters, and of course state parks. One of the most interesting sites is The Wonderful Life Museum in Seneca Falls. For more information about activities in the Finger Lakes go to www.fingerlakes.org.

Niagara Frontier

The Niagara Frontier District sits at the far west corner of New York State, just on the border with Canada. Niagara Falls, a natural wonder, is an international tourist site with plenty of walking paths. Outside of Niagara Falls and the city of Buffalo, you can visit Lockport, a major stop on the Erie Canal. For more information on recreation in the Niagara Frontier District area, check out: <http://www.niagara-usa.com/>.



2014 Wellness Incentive Changes

Have you earned your 150 Wellness Points for 2013 yet? Well in 2014 there will be new opportunities to earn points based on health measures on the Blueprint for Wellness screening. You can earn up to 90 Wellness Points for healthy ranges or improvements in six specific health measurement areas—that can help you get to half of the goal of 150. Continue working hard to maintain healthy or improved blood pressure, cholesterol, body mass index, etc. This will also be beneficial, because in 2014, there will no longer be a cash incentive for those who only earn between 100-149 points. You must earn the entire 150 points to get the \$150 cash incentive. For more information on the 2014 Wellness Incentives, go to <https://www.webmdhealth.com/gbophb>.

Take Action by Speaking to a Health Coach

After doing the Blueprint for Wellness Screening through Quest Diagnostics, and completing the Health Quotient (HQ) Assessment, the third step to wellness for 2013 is Taking Action. Part of the HealthFlex Benefit is access to experienced, professional Health Coaches. This service is available to those in the HealthFlex plan who have already completed the HealthQuotient. The coaches include people with degrees in health education, nutrition, exercise physiology, mental health counseling, and diabetes management. They are also Certified Health Education Specialists or have a similar certification in their specialty area (for example, Certified Exercise Physiologists, Registered Dietitian, etc.). Your coach is also trained to help you move towards better health at a pace that is comfortable for you.

Participating in this aspect of the wellness initiative is completely voluntary; however, speaking with professionals who can help assist you is essential to maintaining your wellness plan.

All conversations with health coaches are completely confidential and the information you provide will not be shared with the General Board, the Conference, or BlueCross BlueShield.

Call 1-866-302-5742 (option 2) to speak to a Health Coach today.

Participant Retirement Plan Contribution Limits Increase for 2014

The IRS recently announced the retirement plan contribution limits for 2014. Participants will be able to make before-tax contributions of up to \$17,500 or \$23,000 if they are age 50 or older—unchanged from 2013. Participants who have 15 or more years of service with a “qualified organization” also may be able to contribute up to an additional \$3,000 (subject to a \$15,000 lifetime limit and other rules).

Total contributions—including annual before-tax and after-tax contributions, and plan sponsor contributions—may not exceed the lesser of participant taxable compensation or \$52,000 for 2014 (a \$1,000 increase from 2013). The additional contributions for participants based on years of service do not count toward this limit. (Note: Clergy housing, if applicable, is excluded from compensation for this calculation.) Participants can contact the General Board for help determining how much they can contribute.

This may be a good time for clergy and staff to consider increasing your contribution to UMPIP. If you are currently contributing a flat dollar amount, consider changing it to a percentage so that your contribution will change along with your income.

For information on your current account balance and retirement projections, go to Benefits Access <http://www.gbophb.org/retirement/services/benefits-access/> and use the Retirement Readiness Tool. Ernst & Young <http://www.gbophb.org/retirement/services/ernst-young-financial-planning-services/> can also help participants determine how much to contribute to meet retirement goals.

Participants may begin contributing or change their contribution amount or rate at any time by submitting a Before-Tax and After-Tax Contributions Agreement to the Benefits Office.

**Article based on information provided by the General Board of Pension and Health Benefits.*

Exercising through the Holidays

Between Halloween, Thanksgiving, Christmas, Valentine’s Day, and Easter, the temptation to eat junk food, large portions, and heavy meals is huge. That combined with the weather being cold and the sun setting before we even make it home from work, it makes it more difficult to exercise. If you find it hard to make it to the gym, try a few of these steps to make sure you continue to be physically active during the winter months:

- If able, take advantage of every opportunity to walk up or down stairs; park far away when you go shopping so you have a longer walk
- Wake up a half hour early to work out to an exercise DVD
- Find used exercise equipment on Craigslist or Freestyle and use it while you watch your favorite TV show
- Go to the mall early on the weekend and walk around for an hour before the shoppers begin congregating
- Bundle up and take your dog for a daily walk through the snow
- Go skiing or ice skating

Remember to speak to your doctor before beginning a new exercise routine.

Vitamin D Deficiency

Winters in Central New York are often more gloomy than sunny. This can raise the risk of several medical issues, one of which is Vitamin D deficiency. Certain medical conditions can also make it harder for your body to absorb Vitamin D. Vitamin D is very important because it helps the body absorb calcium, which is essential for healthy bones and joints. There are several ways you can help your body take in more Vitamin D during the winter months. First, there are several foods rich in Vitamin D, including fish, fish liver oil and egg yolks. Often dairy and grains are fortified with Vitamin D as well. Supplements are also available over the counter at your local pharmacy or grocery store (check with your doctor before beginning a vitamin regimen). It’s important to talk to your doctor and see if a Vitamin D-rich diet or supplement might benefit you.

Annual New York State Wage Notices

The NYS Wage Theft Prevention Act requires that a Wage Notice be provided to all employees in their primary language each January.

Employers that do not provide Wage Notices or proper pay stubs 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.)

It is important to remember that each church is considered an employer by the state Department of Labor and is responsible for following these laws for all paid employees, including pastors. Therefore, all employees must be provided the annual wage notice and a paystub for each paycheck they receive. Wage Notices must also be provided to employees upon hire and when a new rate of pay is established.

Health Care Reform Exchange Notice Required for New Hires

Recently, the U.S. Department of Labor, Department of Health and Human Services, and the Internal Revenue Service issued guidance on key elements related to the Patient Protection (PPACA) and Affordable Care Act (ACA), including the requirement that all employers provide their employees with a notice regarding health insurance exchanges (whether or not the employee is eligible or enrolled in health insurance).

The following requirements are included:

- By Oct. 1, 2013, all employers were required to provide their current employees with a notice regarding health insurance exchanges.
- As of Oct. 1, 2013, all new hires must be provided the notice regarding health insurance exchanges at the time of hire.
- Beginning in the 2014, employers must provide the exchange notice to new hires within 14 days of being hired.

All churches should add the proper exchange notice to their new-hire paperwork for both lay and clergy employees. Separate templates for employers who offer health insurance and employers who do not offer health insurance can be found on the General Board of Pension and Health Benefits website under the Exchange Notice Toolkit: <http://www.gbophb.org/center-for-health/health-care-reform/>. If you have any questions about this process, please contact Debi Marshall, human resources generalist, in the Benefits Office.

By Debi Marshall*

*Marshall is the Human Resources Generalist for the Upper New York Conference.

Featured Recipe: Sweet 'n' Sassy Meatballs

(Recipe found in Taste of Home © 2013)

Ingredients:

- 2 egg whites, lightly beaten
- 2 tbsp Worcestershire sauce
- 2 tbsp plus 1 cup chili sauce, divided
- 1 cup soft whole wheat bread crumbs
- 2 tsp dried minced onion
- 1 tsp dried oregano
- ½ tsp salt
- ½ tsp pepper
- 1 lb lean ground turkey
- 1 lb Italian turkey sausage links, casings removed
- ½ cup reduced-sugar apricot preserves



Directions:

1. In a large bowl, combine eggs, Worcestershire sauce and 2 tbsp chili sauce.
2. Stir in bread crumbs, onion, oregano, garlic powder, salt and pepper.
3. Crumble turkey and sausage over mixture and mix well.
4. Shape into 1 inch meatballs. Should yield about 4 dozen.
5. Place on shallow baking pan coated with cooking spray, then put on rack and bake at 375 degrees for 15-20 minutes or until meat is no longer pink.
6. In a large bowl, combine apricot preserves and remaining chili sauce. Add meatballs and toss gently.
7. Place in a 15" x 10" by 1" baking pan coating with cooking spray. Bake 5-10 minutes longer or until glazed, stirring every 3 minutes.

HR Corner: Minimum Wage Increased to \$8.00 per Hour

Effective December 31, 2013, New York State has increased its minimum wage to \$8.00 per hour. Most employers must comply with this change by increasing the wages of employees who are making less than \$8.00 to the minimum wage by December 31st, as well as posting the minimum wage poster in a conspicuous place for all employees to see. The updated minimum wage poster can be found on the "Church Employers" page on the Conference website under Employment Law Posters. More information on the minimum wage increase can be found at the [New York State Department of Labor website](http://www.ny.gov).

Flu Shots

It's that time of year again, flu season. The Center for Disease Control and Prevention recommends everyone over 6 months old get the flu shot every year, however, certain people are considered "high risk" for serious complications from seasonal influenza. These include people 65 years and older, children younger than five years old, pregnant women, and people of any age with certain chronic medical conditions.

You can get your flu shot at your primary care physician, or at a local pharmacy at an affordable cost. Additionally, counties all throughout New York State have set up flu clinics.

For more information from the NYS Department of Health on how to prevent the flu and where to go for flu shots, go to: <http://www.health.ny.gov/diseases/communicable/influenza/seasonal/>.

Happy New Year From
The Benefits Team!