

Activate

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



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Index:

Greetings From Vicki: Page 1

Toward Continued and Growing Health: Page 2

HR Corner: Page 3

Financial Fitness: Page 3

Recreational Activities in Upper New York: Page 4

Featured Recipes: Page 5



Greetings from Vicki: "That Summertime Feeling"

The activities of the past couple of months have been fast-paced, perhaps even tiring, but very satisfying! The UNYAC in session was very fulfilling and full of good spirit. My daughter's wedding was beautiful and happy. Yet there is a need in my soul, and for my body's sake, to rediscover some routine and to slow the pace a bit.

I find that some amount of routine helps me to keep on track mentally and physically. Interrupting that routine with an occasional spur-of-the-moment adventure adds some spice to life. May you all have a good and spicy summer!

*With Grace,
Vicki*

Holistic Clergy Health and Wellness Series, Part 4: Social Health by: Debi Marshall



"That's what friends are for, For good times and bad times, I'll be on your side forever more, That's what friends are for..."

Do high school students still sing this great 80's tune (made famous by Dionne Warwick and friends) at proms before heading off to college? Maybe I'm dating myself, but the sentiment of the lyrics still rings true today in 2013 as much as it did when it was released almost 30 years ago. Friends are important!

When the Benefits Office conducted our wellness survey last year, people throughout the conference ranked social health as the area of health they spent the least amount of time on (ranked 2.35 out of 5). What is social health? Human beings are relational animals. From the time we are born until the time that we die, we depend on other people for our needs. It starts with physical bonding with a parent from birth and then moves to learning (institutionally and experientially), developing friendships both in childhood and adulthood, then joining the workforce and/or parenting, and hopefully retirement where we can enjoy rest and relaxation with others. Human beings need social interaction to thrive. Many research studies have proven this.

Due to the itinerant system in the United Methodist Church, often clergy and their families build relationships with people in their community and congregations only to be moved. This makes building long-lasting, trusting relationships difficult. Because of this reality, it is essential that clergy devote a portion of their time to non-church related hobbies, events, or activities. This will provide them with an opportunity to meet individuals who are not in their congregation (and possibly not even their denomination or faith tradition) with whom they can build lasting friendships that can be maintained throughout the years. *Continued on Page:5*

*"Don't
leave your
friends or your par-
ents' friends and run
home to your family
when things get rough;
Better a nearby friend
than a distant
family." Proverbs
27:10 (MSG)*

Ticks and Lyme Disease Prevention

Summer is a wonderful time for having friends and family over for barbeques, going hiking with your dogs, and enjoying the wonder of creation. However, one of the biggest risks during the summer is a higher level of ticks and in turn lyme disease. Many think of lyme disease as something only dogs suffer from but people can also contract it.

Lyme disease is spread through the bite of infected ticks. According to the CDC, the tick must be attached for 36-48 hours before the disease can be transmitted. Although dogs cannot spread the disease themselves, often they will bring infected ticks into the house which will then infect a person.

In order to prevent contracting lyme disease, take these extra precautions during warmer months (April to September):



- Avoid wooded areas or high grassy areas; walk in the center of trails when hiking
- Use a tick repellent
- Shower quickly after coming inside from the outdoors
- Conduct a full body tick check
- Ticks are most often found under the arms, in or around the ears, inside the belly button, behind the knees, between the legs, around the waist and in the hair.

The CDC advises if you have the following symptoms to seek medical attention immediately:

- Red, expanding rash called erythema migrans (EM)
- Fatigue, chills, fever, headache, muscle and joint aches, and swollen lymph nodes.

Toward Continued and Growing Health

The fundamental ingredient in maintaining sound health for me is spiritual groundedness. Through ongoing engagement with Jesus, I grow in what it means to be a “well-beloved child of God.” Within this same engagement I discover my place within creation – engaging life with listening, empathy, compassion and fair-justice expressed in kindness and when needed assertive non-violence. This groundedness – the Hebrew term is Shalom -- is my reason to be healthy.

Spiritual health includes prayer, searching/questioning of God and of others, affirmation, encounter with scripture, praise, gratitude, trusting that God is present in each moment and event and rejoicing to be an instrument of God’s presence. Intellectual health includes interacting with others for deeper understanding of, and growing commitment to be, present with The Eternal. This involves an interaction of realities and interrelationships of life. Emotional health involves risking vulnerability before and seeking support of others who challenge and affirm along the journey. Emotional health comes in part from within oneself and more fully from community. Physical health includes care of one’s body in interrelated ways, from sleep to exercise to eating habits to relaxation. I hold spiritual, intellectual, emotional and physical health to be intricately interrelated.

To say in abbreviated form: Knowing “whose” I am enables me to better know “who” I am; knowing “who” I am helps me to engage sound health so as to fulfill the gift of my being for the purpose of its being. Which form of exercise do I choose at a given time within each dimension? There are certain basics that I employ regularly and others which I add for “flavoring.” Each person has a somewhat different approach. May you honor the “unique irrepeatable gift of yourself” with your commitment to sound health.



Submitted by: Bob Long -Retired Pastor from the Albany District

Financial Fitness in 2014: UMPIP and the 1% Match

When I speak with retired clergy, there is consensus about one thing ... Those that contributed personally to their UMC pension accounts are very happy about their financial status in retirement. No, it's not easy to save. However that's exactly what the majority of workers in the US must do in order to have any funds beyond Social Security. Social Security is not sufficient as a sole source of retirement income, nor was it ever intended to be the only source.

Most organizations now offer 401k plans as a means to save for retirement. These plans, by design, require workers to contribute from their pay into the plan. When the worker contributes the company contributes.

In 2014, CRSP will use that model to encourage clergy to save personally for retirement. CRSP has two components; a defined benefit (DB) and a defined contribution (DC). The defined benefit component will change January 1, lowering the benefit for anyone beginning retirement after that date to be 1% of Denominational Average Compensation DAC for every year of service (down from 1.25%).

The defined contribution component will change if you do not contribute personally to the United Methodist Personal Investment Plan UMPIP. Those who contribute at least 1% of compensation or more to UMPIP will continue to receive a 3% of compensation contribution to their DC account. If there is no contribution to UMPIP, only 2% of compensation will be contributed.

It may sound like a sacrifice to contribute to UMPIP, but there are few opportunities where you can double your investment! A clergy person earning \$40,000 and living in a parsonage would need to contribute \$500 per year to UMPIP. In return, \$1,500 of "employer" funds are deposited in his/her pension account versus \$1,000 (when no personal funds are paid). The contributor will have two times the dollars going into their retirement savings as the non-contributor.

More information will be available in the pastors compensation package coming out in August. Look for it in the church mailbox (PPRC copy) and email inbox (pastors' copy).

HR Corner: Health Care Reform Exchange Notice

As of October 1st, all employers will be required to provide their employees with a notice regarding health insurance exchanges. 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 General Board of Pensions and Health Benefits is closely monitoring the updates and the Benefits Office will have information on these notices in the months ahead. Please stay tuned.

Dates to Note:

August 1st

Clergy Support Packet with Compensation Forms Mailing

Early August

Fact Sheet on changes to Pension programs, including CRSP & UMPIP

October 1st

Notice on Exchanges

October 9th and 10th

Retirement Seminars - Locations TBA

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

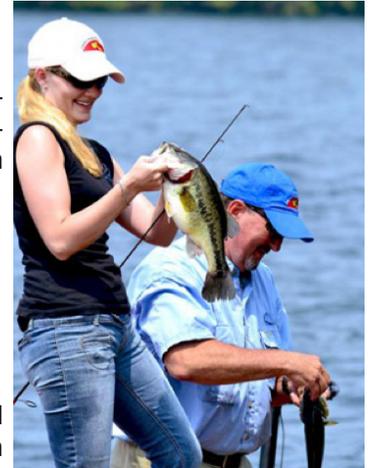
BenefitsOffice@unyumc.org

Recreational Activities in Upper New York

We are beginning a new series which will highlight 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.

Adirondack District

The word Adirondack conjures up visions of rich, lush forests, and sparkling lakes and rivers. The Adirondacks alone have over 2,000 miles of walking paths, perfect for someone needing a few more steps for their Virgin HealthMiles cash. One of the most visited areas in this region is [Lake George](#). Known for its pristine beauty, it has plenty of recreational activities such as amusement parks like Great Escape and Splashwater Kingdom Theme Park, as well as beaches, fishing, rodeos, and historical and cultural attractions.



Genesee Valley District

Rochester is the third largest city in New York State, yet just minutes away are the beautiful shores of Lake Ontario. If you want a safe and fun place to swim, have picnics with your family, ride the carousel, play softball, or go fishing this summer check out [Ontario Beach Park](#). Then when you are finished, drive into the city for one of its many summer festivals like the Park Ave Summer Arts Festival.

Oneonta District

What is summer without baseball? Looking to rekindle some memories from when you were a child and enjoy America's past-time, check out [Cooperstown](#) in the Oneonta District. Not only can you get your steps in walking around the quaint village and admiring the architecture and storefronts, but there are tons of recreational activities for the whole family: miniature golf, batting ranges, and Glimmerglass State Park.



**Please check with the [NYS Department of Environmental Conservation](#) on current water quality before swimming in local bodies of water.*

Take Health Quotient in August or September for Lower Deductible in 2014

The Health Quotient is Step 2 of your HealthFlex "Three Steps to Better Wellness." Taking the Health Quotient between August 1, 2013 and September 30, 2013 will save you money on 2014 health care costs, as well as help you develop a wellness plan for yourself based on your specific health care needs.'

Participation in the HealthQuotient health risk assessment between August 1 (not sooner) and September 30 (not later) will reduce the deductible to \$500 per person or \$1,000 per family. When there is a spouse enrolled, both persons must participate for either person to receive the reduced deductible.

To participate, go to www.gbophb.org and login to your HealthFlex account. On the top right side of your home page it lists the last time you took the Health Quotient. If it was prior to August 1, 2013, you will have to complete it again during the designated timeframe (Aug. 1 - Sep. 30) to obtain the reduction in deductible.

Please contact Debi Marshall at DebiMarshall@unyumc.org or ext. 302 for more information.

Featured Recipes: Rico's Passionate Pink Honey Lemonade and Strawberry Avocado Salad

Ingredients:

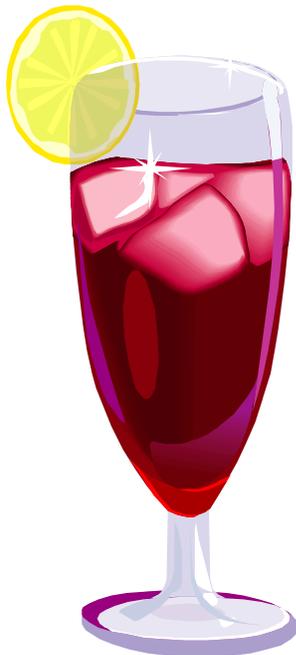
1 Cup Water
3 Fresh Strawberries
Sliced
1 Cup White Sugar
1/2 Cup Brown Sugar
1 Teaspoon Honey

7 Cups Water
1 3/4 Cups Fresh Juice
2 Orange Slices

Directions:

1. In a saucepan, combine 1 cup water, strawberries, white sugar, brown sugar, and honey. Bring to boil, and simmer 10 minutes, stirring occasionally. Cool to room temperature, cover, and chill.

2. In a large pitcher, mix together water, lemon juice, and orange slices. Stir in cooled syrup: chill. Serve in a tall glass over ice.



Ingredients:

2 Tablespoons white sugar
2 Tablespoons olive oil
4 Teaspoons honey
1 Tablespoon cider vinegar
1 Teaspoon lemon juice
2 Cups torn salad greens
1 Avocado: peeled, pitted and sliced
10 Strawberries sliced
1/4 Cup pecans

Directions:

1. In a small bowl, whisk together the sugar, olive oil, honey, vinegar, and lemon juice. Set aside.

2. Place the salad greens in a pretty bowl, and top with sliced avocado and strawberries.

Drizzle dressing over everything, then sprinkle with pecans. Refrigerate for up to 2 hours before serving, or serve immediately.



Continued: Social Health

Having someone they can rely on outside of their current congregation and community is essential for clergy to have a healthy social life.

But this isn't just a clergy issue. All people need quality friendships to maintain a healthy lifestyle. There are many benefits to having friends, including a few like:

- Less likely to be depressed
- Less feeling of isolation
- Having someone to brainstorm ideas with (both personal and professional)
- Someone to share success and joy with
- Someone to depend on in difficult times

The Bible speaks about the beauty and necessity of friendships. Ecclesiastes 4:9-10 (NCV) reads: "Two people are better than one, because they get more done by working together. If one falls down, the other can help him up. But it is bad for the person who is alone and falls, because no one is there to help." This doesn't say you have to have a ton of friends. We're not all meant to be extroverts bouncing around from friend to friend. But having one or two good friends who can be there for you in the good times and bad is all we really need to begin on a road to social health.

Newly Appointed? Form Deadline!

If you are eligible for health insurance or pension due to being newly appointed, please remember to return your HealthFlex enrollment/change form within 30 days of your eligibility date. If we do not receive your forms in time, your eligibility will run out. Contact Martha in the Benefits Office with any questions.

