

Activate

FALL 2014

UNY Conference Benefits Office Newsletter



Greetings!

While every season here in Upper New York brings change, we seem more likely to use the phrase "change is in the air" in the fall – and, indeed, it is!

The change to fall weather is refreshing, even when we know what comes next. And there are many other changes occurring and ahead of us in the Benefits



area and throughout the Conference. Some changes bring with them a level of anxiety. In these times, remember the words in Matthew 6: "Who among you by worrying can add a single moment to your life?"

So, we should be aware of the changes around us, but instead of our natural human tendency to resist them ... let's embrace change for the good it can bring. It can be as refreshing as the change of seasons!

Vicki L. Putney
Conference Benefits Officer

BenefitsInside

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Group health plan changes for 2015

During this year's annual election period (early- to mid-November), clergy who are eligible for the Conference-sponsored health care plan and who are under age 65 will be able to choose between two plans being offered by HealthFlex. Eligible clergy who are not enrolled can elect to enroll during this time. Retired clergy over 65 will be provided with health reimbursement accounts (HRAs) to help pay for a plan chosen through OneExchange, a program offered by the General



Board of Pension & Health Benefits. Clergy over 65 who are actively appointed to a local church will remain in the AmWins/First United Medicare Supplement Plan.

The two plans being offered for participants younger than 65 are the PPO B750 and the CDHP.

SEE **GROUP HEALTH** PAGE 2

Health Champion:

Matthew Williams' personal weight-loss story

In the course of about a week last September, I experienced: an error message from my bathroom scale; embarrassment at hardly being able to hike the route we plotted out for Sky Lake Camp & Retreat Center's 5K Trail Run and Walk; pain from standing on hard surfaces for more than a few minutes; and the (obvious) poor results from WebMD's Health Quotient.

So, I embarked on a journey to take better care of myself. Along

the way, I've taken advantage of the resources available to us through the General Board of Pensions and Health Benefits (GBOPHB).

First, I ordered a new Virgin-Pulse pedometer (and upgraded to the Max this spring) right away so I could start earning cash to help defray some of the costs of this healthier lifestyle.

Second, I humbly joined Weight

SEE **HEALTH CHAMPION** PAGE 3

Dates to note

Oct. 16

Retirement Planning Seminar
New Hartford UMC

Oct. 17

Retirement Planning Seminar
Asbury Camp & Retreat Center,
SilverLake

Oct. 15-Dec. 7

OneExchange open enrollment
For over-65 Medicare-eligible
participants

**Early- to Mid-November
HealthFlex Annual Election for
B750 & CDHP**

(Details forthcoming. See below for
plan information)

Dec. 31

Deadline to earn HealthPoints

Flexible spending update

HealthFlex participants take note: Any unused Flexible Spending Account (FSA) funds from 2014 may be used through March 15, 2015.

However, there will be a change to this policy beginning with your FSA election for 2015. Up to \$500 of unused FSA funds from your

2015 election will roll over and be available for use the entire year in 2016.

Before electing your FSA for 2015, it is important to review your anticipated medical expenses to help minimize your risk of losing any unused funds.

Group health plan changes

Continued from front cover

The PPO B750 is similar to the 2014 plan, but with a slightly higher deductible; the HRA amount is also higher. The pastor's premium will remain the same as 2014. The CDHP is a "Consumer Driven Health Plan" with a higher deductible, higher HRA, and lower monthly personal premium than the B750.

Use of these plans in the corporate world is growing quickly. Through the use of the HRA, these plans provide participants with more choice in how their health-care dollars are spent. Please see the quick comparison below. More detailed information is available online on the Benefits Office webpage at www.unyumc.org/benefits.

PPO B750 SUMMARY		CDHP SUMMARY	
Church Premium:	\$1,000 per month	Church Premium	\$1,000 per month
Pastor's Premium:	\$106 – \$200 – \$264 per month depending on coverage; discounts apply for over 65 plan	Pastor's Premium:	\$31 – \$59 – \$78 per month depending on coverage
Medical Deductible:	\$750/\$1,500 if HQ taken; \$1,000/\$2,000 if not	Medical Deductible:	\$2,000/\$4,000 if HQ taken; \$2,250/\$4,500 if not
HRA funded by Plan:	\$500/\$1,000	HRA funded by Plan:	\$1,000/\$2,000
Office Co-payments:	\$30 Primary Care \$50 Specialist	Office Co-insurance:	20% after deductible
Out / In Patient Co-pay:	20% after deductible	Out / In Patient Co-pay:	20% after deductible
Out of Pocket Max:	\$3,500/\$7,000	Out of Pocket Max:	\$5,000/\$10,000
RX is P1 plan	Vision is Full Benefit	RX is P2 plan	Vision is Full Benefit
See Summary	VSP Plan	See Summary	VSP Plan

'Take Action' by speaking to a Health Coach

After doing the Blueprint for Wellness Screening through Quest Diagnostics and completing the HealthQuotient (HQ) Assessment, the third step to wellness for 2014 is Taking Action.

One of the benefits for participants in the HealthFlex plan is access to experienced, professional Health Coaches, many who have degrees in fields such as health education, nutrition, exercise physiology, mental health counseling, and diabetes management. They are also Certified Health Education Specialists or have an equivalent certification in their specialty area (for example, Certified Exercise Physiologists, Registered Dietitian, etc.). Your coach is trained to help you move toward 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 assist you is an essential part of maintaining your wellness plan – and you earn HealthPoints.

All conversations with Health Coaches are completely confidential; the information you provide will not be shared with the General Board, the Conference, or BlueCross BlueShield.

To speak to a Health Coach today, call (866) 302-5742.



Health Champion: Matthew Williams

Continued from front cover

Watchers (50 percent of the cost of which was covered for the first year).

Third, I didn't ignore those calls from the health coaches! Actually, I qualified for the weight-loss coaching program, which entailed receiving a bathroom scale that auto uploads my twice-weekly weigh-ins, and calls from a specialist health coach every three weeks (which certainly has helped with accountability!)

While these resources didn't solve my problems, they really lived up to their intentions. Could I have lost 125 pounds to date without them? Probably ... but the reality was that whole "going-it-alone" route had not worked for me previously.

This journey to better health has been full of ups and down for me – literally – as I hiked, walked, and snowshoed up a bunch of hills, I subsequently watched my weight come down.

Thankfully, the greatest challenge I've encountered thus far has been

having to replace my entire wardrobe. But that's a small price to pay for a healthier life.

Oh, and that 5K route I had trouble walking last year? I now run it on a regular basis!

Submitted by Matthew Williams, Program Director at Sky Lake Camp & Retreat Center

Activate

**Benefits Office
Upper New York Conference
BenefitsOffice@unyunc.org**

Activate is a quarterly publication of the Benefits Office of the Upper New York Conference. Our team in the Benefits Office is committed to sharing information about the various benefit programs as well as general knowledge that fosters an atmosphere of health – physical, fiscal, spiritual, and emotional. Look to this publication for timely information on the health care program, inspirational testimonies and seasonal health-conscious activities. While this publication may be read by many people, our focus is to "Activate" the knowledge clergy already have about health, as healthy clergy are best able to lead and inspire their churches. Please share your thoughts and stories by email to **BenefitsOffice@unyunc.org**.

Fall Safety: Hiking

The leaves are turning and falling, a crisp breeze is in the air. Fall in Upstate New York is one of the most beautiful times of the year. The fridity of winter has yet to arrive, and it's still nice enough to spend time outside. One way you can continue to stay physically active this time of year is simply by walking. Lucky for us, there are many beautiful parks that include hiking trails. Walking is one of the easiest ways to maintain physical activity as the weather gets colder, but remember if you are walking trails or hiking in the wilderness to follow proper safety guidelines:

- Stretch beforehand to prevent cramping
- Let someone know your plans and where you plan on hiking
- Stay hydrated by drinking plenty of water
- Wear bug repellent or long sleeves and long pants to help prevent ticks
- Dress in layers
- Never hike alone, always travel with a buddy

- Stay on marked trails, do not venture off into the woods
- Do not climb on waterfalls, rocks may be slippery and cliffs may be steep
- Wear bright, non-cotton clothing
- Invest in good walking socks and boots
- Carry an emergency first aid kit and a flashlight with batteries
- Familiarize yourself with the hiking trail map and rules regarding camp fires, etc. should you become lost and need to camp overnight waiting for rangers
- Bring a cell phone, but remember you may not always have service
- Always be aware of your surroundings and where you are on the hiking trail so you can advise a ranger in an emergency of your location

For more tips, go to the Department of Environment Conservation's website at www.dec.ny.gov/outdoor/28708.html.

You asked, we're answering

Here are some of the questions that we've heard from folks recently, so we thought you'd like to hear the answers too.

Q. I'm enrolled in the new dental plan through Guardian. Will I receive an insurance card? How do I file a claim?

A. You will not receive a card for dental insurance. When you arrive at your dentist, provide the Guardian dental group number (which was provided to you in the initial enrollment email), and your Social Security number. Usually your dentist will file your claim through that group number. However, if you need to file a manual claim, the form is available on the Benefits Office Health Benefits webpage, under UNY Dental Benefits at www.unyumc.org/pages/detail/2146.

Q. How do I find my Flexible Spending Account (FSA) and/or Health Reimbursement Ac-

count (HRA) balance now that the accounts are administered through WageWorks?

A. Login to your HealthFlex/WebMD account (<http://tinyurl.com/WebMDUMC>). Under Vendor Links on the left side, click on "Reimbursement Accounts." You will automatically be logged into the WageWorks site, and will be able to see your balance, your transaction history, and file claims for reimbursement.

Q. I'm over 65 and will be enrolled in health insurance through the OneExchange program next year. Will I still be able to be enrolled in Virgin Pulse to obtain cash incentives for HealthMiles?

A. Yes, anyone enrolled in the

OneExchange program will maintain their enrollment or can newly enroll in Virgin Pulse HealthMiles.

Q. I want to get a flu shot. Should I get it at a local pharmacy or my doctor's office?

A. Flu shots are covered under your medical insurance benefit, not your prescription benefit, so in order to obtain coverage for the shot, make an appointment with your primary care physician. If you get a flu shot at a local pharmacy, you will have to pay the pharmacy's retail price, which may be more expensive than going to the doctor.



Brief ... but important



POST CONSPICUOUSLY
STATE OF NEW YORK DEPARTMENT OF LABOR

ATTENTION EMPLOYEES

(ATENCIÓN EMPLEADOS)

MINIMUM WAGE INFORMATION

(INFORMACIÓN SOBRE EL SALARIO MÍNIMO)

effective: 12/31/2014

revised: 01/01/2014

NYS Minimum Wage Increases to \$8.75 per hour

Effective Dec. 31, 2014, New York state's minimum wage will increase to \$8.75 per hour. Most employers must comply with this change by increasing the wages of employees who are making less than \$8.75 to the minimum wage by that date and posting the minimum wage poster in a conspicuous place for all employees to see.

Once available from the state Department of Labor, the updated minimum wage poster will be published on the "Church Employers" page (www.unyumc.org/pages/detail/1763) on the Conference website under Employment Law Posters; a notice will be sent out via the *E-Advocate*.

More information on the minimum-wage increase can be found on the New York State Department of Labor website at <http://tinyurl.com/NYSWHLAW>.

2014 HealthPoints – Earn \$150 in Cash!

It's October, which means there are only three months left for active HealthFlex participants and their enrolled spouses to accumulate HealthPoints through WebMD.

The goal is to earn 150 HealthPoints by Dec. 31, which will earn you a reward of \$150.

Below are the ways you can earn HealthPoints. A list of the maximum number of points you can earn for each action can be found on the HealthFlex/WebMD website at <http://tinyurl.com/WebMDUMC>. Login to your account and click on "Rewards" on the top tool bar where you will find your current points, and more information on how to earn points, including:

- Completing Virgin HealthMiles activity tasks in 2014
- Completing Health Coaching calls in 2014
- Obtaining healthy or improved results in your 2014 Blueprint for Wellness screening
- Submitting success story on HealthFlex/WebMD site
- Having your success story selected
- Viewing Wellness Success Stories
- Selecting any goal in new My Health Assistant
- Making progress toward any weekly plan in new My Health Assistant
- Viewing Health Topics
- Utilizing EAP services

Featured
Recipe

Turkey Chili

(Recipe found on HealthMonitor.com © 2014)

Ingredients:

- 1 Tbsp olive oil
- 2 garlic cloves, minced
- ½ cup chopped green onion
- ½ lb. lean ground turkey breast
- 2 Tbsp hot chili powder
- 1 28 oz.-can fire-roasted diced tomatoes rinsed and drained
- 1 15 oz.-can black beans, rinsed and drained
- 1 medium bell pepper, cored, seeded and diced
- 4 carrots, peeled and grated
- ½ tsp brown sugar
- Pinch of salt

Directions:

- In a large saucepan, heat the oil over medium heat
- Add the garlic and green onion, and cook for about 1 minute
- Add the ground turkey and cook until browned, about 5 minutes
- Stir in the chili powder until fully combined
- Add the tomatoes, beans, bell pepper, carrots, brown sugar and salt
- Bring the mixture to a boil, and then reduce the heat to low. Cover and simmer the chili for 15 minutes. Yields four (4) servings.

