



DIMENSIONS

CONNECTING ELEMENTS OF WELL-BEING

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SPOTLIGHT

Benefits for All Ages and Stages



“Wespath has resources to help meet your needs.”

Health, retirement, welfare and well-being benefits—these are some of the important services Wespath provides to clergy and lay employees of the UMC. Benefits choices can be confusing: which plan to choose, how much money to save and where to save it. Whether your needs are to improve your health, find the right doctor, plan for retirement or receive assistance during a difficult time, Wespath has resources to help. To better understand your benefits, go to Benefits Access, EY or call Wespath’s Customer Service at **1-800-851-2201**.

Broad Benefits Coverage

Wespath Benefit Plans

At Wespath, we are in our 111th year of service providing benefits to the UMC. Over the years, the benefit plan landscape has gone through many changes. Wespath continues to provide the best possible options to meet the needs of the many individuals we serve.

Retirement and Welfare Plans

The Clergy Retirement Security Program (CRSP) is the mandatory clergy plan. It provides both a monthly lifetime benefit (defined benefit) and an account balance (defined contribution) at retirement.

Before 2007, clergy participated in the Ministerial Pension Plan (MPP) and prior to that, the Pre-82 Plan.

The United Methodist Personal Investment Plan (UMPIP) is the voluntary retirement savings plan available to both clergy and lay workers in the UMC.

And the Comprehensive Protection Plan (CPP) provides death benefits, long-term disability income replacement and certain other survivor benefits.

Health and Well-Being Plans

Currently there are six medical plans, along with three dental and three vision options offered by Wespath’s HealthFlex

program. In addition, well-being programs offered both within HealthFlex and to the entire UMC provide opportunities for improving the lives of our participants.

Our well-being programs have been recognized for multiple years with the Best Employers for Healthy Lifestyles award from the National Business Group on Health.

We look forward to many more years serving the UMC and will continue to adapt to changes that come along the way. One thing that will not change is our mission of ‘Caring For Those Who Serve’.



Martin Bauer,
Senior Managing
Director,
Benefit Plans

Wespath focuses on improving five dimensions of well-being—physical, emotional, spiritual, social and financial—for clergy and laity of The United Methodist Church (UMC) and their families. Among Wespath’s offerings are: well-being programs, trends and research, educational opportunities and an interactive website.



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

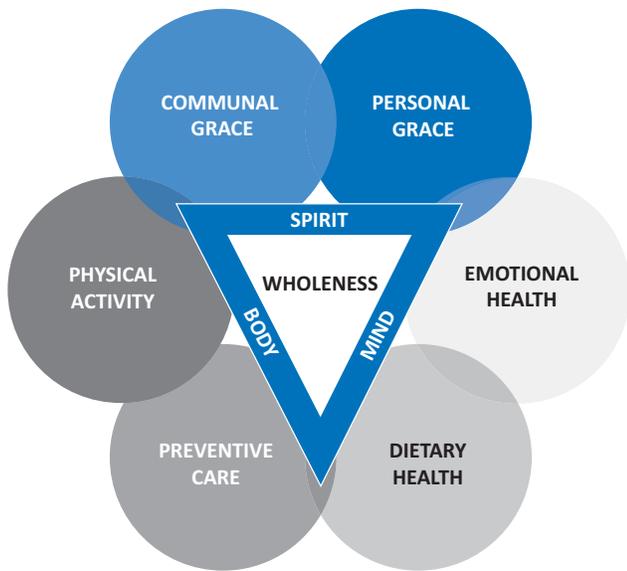


ASK A PROFESSIONAL
Dr. Shawn Culey, M.D.
 Director, Dakota Wholeness

How Do We Invest In the Health of Our Clergy?

¹⁶ He makes the whole body fit together perfectly. As each part does its own special work, it helps the other parts grow, so that the whole body is healthy and growing and full of love.
 EPHESIANS 4:16 (NLT)

Ministry is a tough job! Many people don't understand what a clergyperson's full day actually entails. 24/7 demands can require a heightened amount of emotional currency with a deficient amount of R&R. As a result, clergy exhibit higher rates of imbalances in various dimensions of health. Pastors



Dakota Wholeness diagram: dimensions of health

have a much higher risk for chronic disease, such as diabetes, hypertension, elevated cholesterol and obesity than the general population. Fortunately, many of our denominational leaders have chosen to invest in outstanding health benefits plans for clergy, such as HealthFlex.

The Dakotas Conference Board of Pensions also invests in a team we call Dakota Wholeness. We promote clergy benefits at conference activities. Our mission is to nurture a culture of health in clergy, congregations and communities.

Virgin Pulse is a world-wide proven platform with high engagement and positive effects on millions of lives. At Annual Conference we promote Virgin Pulse with a walking challenge and now a quarterly Healthy Habit challenge. Quest Blueprint for Wellness and WebMD HealthQuotient provide conferences with critical aggregate data about the physical and emotional health of their pastors. Dakota Wholeness is using this data to develop education for clergy and congregations as we adopt the Eight-Year Assessment cycle. The Employee Assistance Program (EAP) is used often and will be upgraded in 2019.

Ministry is a tough job. We are all members of a congregation called to the same mission. From the scripture above, it is clear we are all part of Jesus' mission to grow a healthy body full of love. For God's glory and for greater stewardship of our health resources, I encourage you to promote health and well-being.



The PIN Was a Pain— Now It's Gone!

Wespath retirement plan participants—we heard you! The PIN was stopping participants from registering for online access to their accounts.

Now get quick, safe access to your information without the PIN at benefitsaccess.org, click on "New User Registration" and follow the prompts.

5 Reasons to Use an HSA

With many tax-advantaged account options (403b/401k, HSA, FSA, etc.) available to you, it can be difficult to decide which account offers the best bang for your bucks. If you're in a high-deductible health plan (also known as an account-based or HSA plan), here are 5 reasons you should consider contributing to a Health Savings Account (HSA).

1 Save triple on taxes



Money you contribute is tax free.



Any interest and earnings are tax free.



Money can be withdrawn without paying taxes*.

2 Keep it indefinitely—even through retirement

Once you contribute to an HSA, the money is yours—even if you change to a different health plan or leave your job.

3 Use it for your whole family

Your HSA can be used to pay medical premiums or medical expenses for anyone you claim on your taxes—even if they aren't covered on your medical plan. If you keep it until retirement, you can use it for any expenses as long as you pay income taxes like with a retirement account (e.g., 403b, 401k).

4 Be prepared for the expected—or the unexpected

You can change the amount you contribute to an HSA at any time during the plan year without a qualifying reason. So after an unexpected trip to the emergency room, instead of dipping into savings or incurring debt, you can put your payments on a plan and fund your HSA to pay the bills at a discount.

5 Supersize what you set aside

You can fund your HSA with up to \$3,500 a year (\$7,000 family limit) for 2019. You can add up to \$1,000 more if you are age 55 or older.

If you are a Wespath HealthFlex participant, learn more about your HealthFlex HSA options at HealthFlex/WebMD under "[HealthFlex Details and FAQs](#)" and see [How a Health Savings Account Can Help You Save](#).



"Save triple on taxes."

*If used for a qualifying health expense.



Healthy Recipe

GRILLED PEAR AND PROSCIUTTO

If you're a fan of sweet + savory, this is a delicious easy recipe for you. Pears are high in Vitamin C which boosts the immune system, and dietary fiber which can improve digestion and reduce blood pressure.

INGREDIENTS

- 2 large pears (ripe)
- 3 to 4 thin slices prosciutto
- 2 teaspoons balsamic vinegar

DIRECTIONS

1. Slice the pears into 6 to 8 wedges each. Cut the prosciutto into strips (enough that you have 1 strip per pear wedge), and wrap each piece of pear with a strip of prosciutto. Place on a grill pan or tinfoil.
2. Heat the grill and cook the pears for 2 to 4 minutes, until the prosciutto is beginning to crisp up. Turn if desired, to crisp on all sides.

Variations on this recipe include substituting other fruit or asparagus for the pears, adding cheese inside or sprinkled on top, and including a sage leaf inside the prosciutto.

NUTRITION INFORMATION

Calories	28.5
Total Fat	1.3 g
Saturated Fat	0.0 g
Cholesterol	2.3 mg
Sodium	23.3 mg
Potassium	27.7 mg
Total Carbohydrate	3.2 g
Dietary Fiber	0.6 g
Sugars	2.2 g
Protein	1.3 mg
Vitamin C	15%

Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.



Well-Being Tips for Leaders—Connecting

In today’s world of quick, short digital communications like texting and e-mail we often lose the skill of connecting with each other. Here are few tips to help make that connection.

- **Be You**—there is nothing more genuine than when you are being yourself
- **Lend a Hand**—Many people don’t like to ask for help. If you see someone in need of help and you can assist, do it!
- **Notice Things**—by paying attention you always have something to say
- **Learn things about people’s family and friends**—it will help build connections
- **Remember the small stuff**—a birthday card or a note on someone’s work anniversary can go a long way
- **Positive Intent**—go in with the mindset that we are all doing the best we can and working together can help us reach a common goal

Join us on Facebook and Twitter

Join Our Spring Campaign... #StretchBreakSelfieUMC



Annual Conference Meetings, staff gatherings, conferences all entail a lot of sitting. Life in general entails a lot of sitting. A good antidote to stagnant chair life is to take a quick stretch break. An easy way to accomplish this is to build it in to the day’s events. Wespath.org has a quick [video](#) you can pull up on any computer to use. Participate in the fun with your stretch break, by taking a group selfie and posting it to Facebook or Twitter with the hashtag #StretchBreakSelfieUMC. Search the hashtag to see all the selfies posted by others in the connection. You will find you are in great company!



Resources

A host of resources are available at wespath.org/benefits



Wespath [articles](#) related to each of the five dimensions of well-being



Congregational resources including [UMC Health Ministry Network](#)



Hark!
April 2019 edition



Newsletter and Bulletins found at wespath.org/benefits/newsletter



Well-Being Toolkits



The journey to well-being lasts a lifetime. Sometimes the path is smooth and other times, there are bumps in the road and work to be done to restore balance. With patience, persistence and support from Wespath—you can do it!

Let Us Know

If you have questions or comments, please contact us anytime at: wellessteam@wespath.org

Disclaimer

Wespath’s sharing of this general information should not be construed as, does not constitute, and should not be relied upon as medical advice nor legal, counseling, accounting, tax, or other professional advice or services on any specific matter.

Links to websites other than those of Wespath are offered as a service to our readers; we were not involved in their production and are not responsible for their content.

Print and Share Bulletins

See this issue’s bulletins for great resources to share with your congregation. Print and stuff in weekly worship booklets or other church newsletters, use as a small group handout or forward to church groups you think could benefit from the well-being topic. We support you in your effort to create a more vital church.

BULLETIN #1:

LAUGHTER



BULLETIN #2:

TIPS TO MANAGE STRESS

