



BENEFITS INSIGHT

Baltimore-Washington Conference

HR AND BENEFITS INSIGHT FROM THE BALTIMORE-WASHINGTON CONFERENCE

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• www.bwcumc.org

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Twice the rewards for BWC HealthFlex participants

BWC's goal is to foster 100% participation in the HealthFlex Wellness program. Your Board of Pensions and Health Benefits, as stated in their report at Annual Conference, approved an **additional incentive of \$300** for each participant enrolled in the HealthFlex Medical Program as of January 1, 2019.

Participant will receive:

- an additional \$150 for completing the Blueprint for Wellness® Screening. (This is IN ADDITION to the \$100 you earn for the screening.)
- \$150 for completing the HealthQuotient (HQ) Health Risk Assessment. (This is IN ADDITION to avoiding a higher deductible.)
- Monies from the BWC will be deposited in the participant's Virgin Pulse* account between August 1 - 31.
- Clergy couples with family coverage will both receive the full amount for completion.
- Dependent spouses, while eligible for the \$100 incentive for completing the screening from Wespath, are not eligible for the BWC additional funds.

*You must be enrolled in the Virgin Pulse program at the time the PulseCash is awarded.

*The new time frame for the Blueprint for Wellness® screening and Health Quotient completion is January 2 to July 31. BFW screenings will still be offered at Annual Conference.

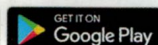
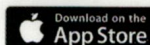


Hold the Phone!

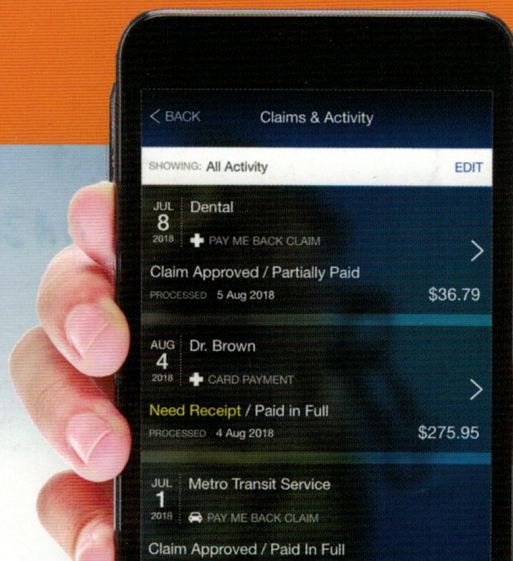
Introducing the **EZ Receipts®** mobile app by WageWorks

The WageWorks® **EZ Receipts®** mobile app is the quick and easy way to manage your WageWorks benefit accounts. It puts the power of your WageWorks account in the palm of your hand.

- No more fumbling and trying to find old receipts
- Just point, click, and submit
- Get instant access to your accounts
- Receive fast reimbursement



Download the app and/or learn more at: wageworks.com/aboutmobile



More new ways to earn Wellness points and PulseCash

YOU CAN EARN MONEY WHILE YOU PURSUE A HEALTHIER LIFESTYLE

The Hemoglobin A1c has been added to the rewardable health measures in Blueprint for Wellness. Want to know more? Contact Karen Conroy at kconroy@bwcumc.org.

YOU CAN NOW also receive 50 points for improving your financial well-being by taking the EY financial wellness assessment.

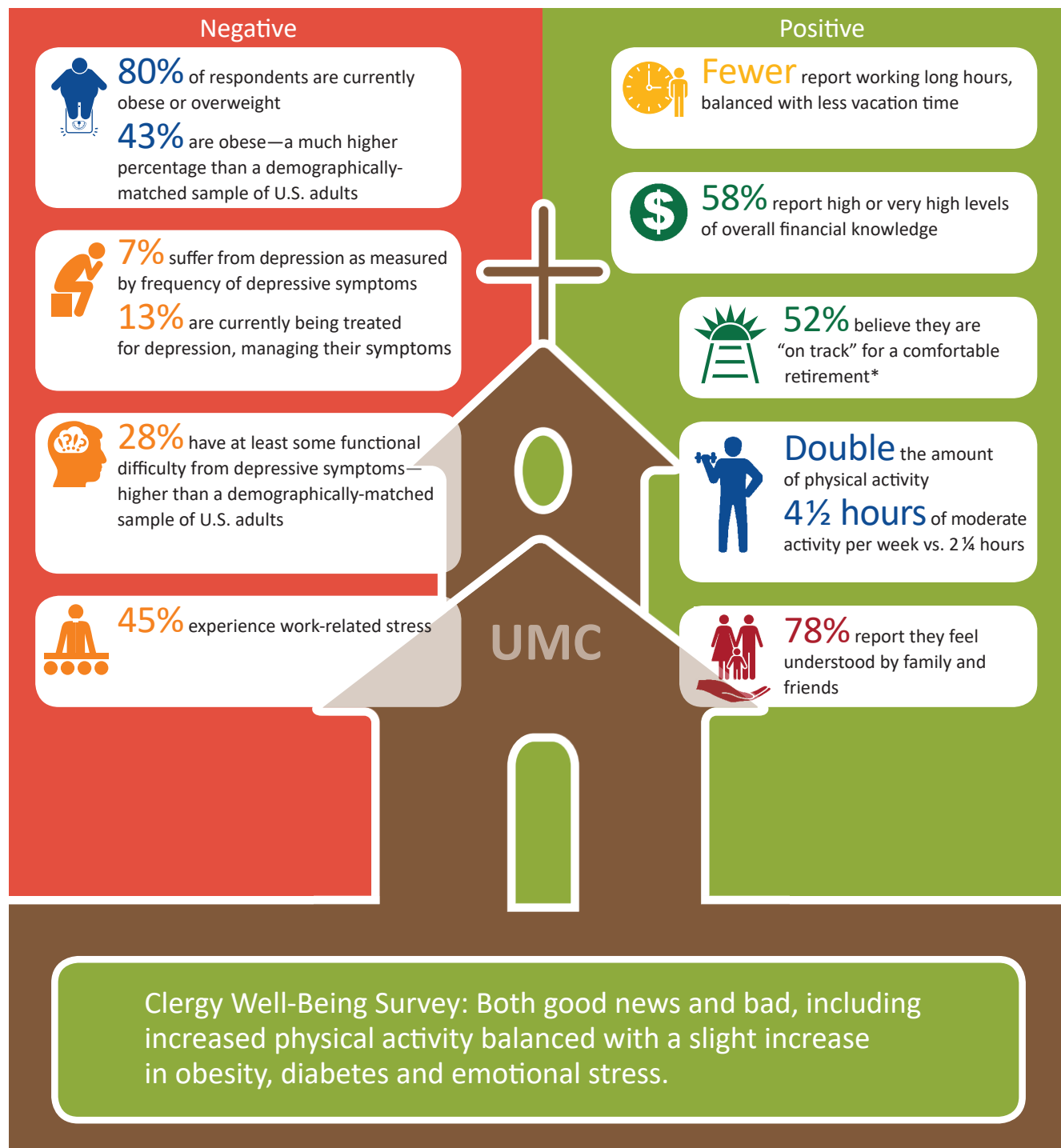
Ways to Earn Wellness Points—2019

Action	HealthFlex Wellness Points Per Action	Frequency Allowed	Maximum Wellness Points
Health Measures Rewards meet American Heart Association (AHA) guidelines on seven 2019 Blueprint for Wellness measures or improve on 2018 Blueprint for Wellness results	7 possible rewards for 20 points each	Once	140
Complete WebMD health coaching call	25	6 times	150
Select any goal in My Health Assistant on the HealthFlex/WebMD website	5	3 times	15
Achieve any goal in My Health Assistant	15	3 times	45
Access the Employee Assistance Program (EAP) for emotional counseling	15	Once	15
Access EAP for Work/Life Services	15	Once	15
Activate your account with MDLIVE® telemedicine	15	Once	15
Adopt a new spiritual practice for 1 month	15	Once	15
Complete the EY Financial Wellness Assessment	50	Once	50
Register or log in to Benefits Access	35	Once	35
Activate your NutriSavings account	15	Once	15
Add a loyalty card to your NutriSavings account	15	Once	15
Total needed to earn \$150 PulseCash: 150 Wellness Points			
Total Wellness Points possible: 525			

Diabetes Prevention Programs Coming Soon

HEALTHFLEX MEMBERS WHO are at-risk for diabetes, heart disease or have non-insulin dependent diabetes will now have new an improved ways of addressing their healt concerns. Quest Diagnostics is partnering with Omada Health to provide online programs and reimbursements will be provided for community-based, in-person programs. Stay tuned as details become available.

Recent clergy well-being survey issues surprising results



A world of information is within your reach

EVERYTHING you need to know about HealthFlex plans and services can be accessed through the HealthFlex/WebMD website.

Go to Wespeth's website at wespeth.org and select "HealthFlex/WebMD". You must already be enrolled in HealthFlex to access the HealthFlex/WebMD website. If you have questions about your enrollment in HealthFlex, please contact the Benefits Office at 410-309-3430.

On the website, you will learn how to receive an additional \$300 for taking care of your health. See related story on page 1.

You can also find:

- Where to look for a new dentist,
- If UHC processed your last claim,
- How much money is on your WageWorks card,
- How to virtually visit with a doctor instead of driving to their office,
- And much, much more.

The screenshot shows the Wespeth website interface. At the top is a navigation bar with links: Home, Videos, Health Topics, Health Tools, and Rewards. Below this is a search bar with the name 'ALISON' and a magnifying glass icon. The Wespeth logo is prominently displayed, with the tagline 'BENEFITS | INVESTMENTS'. To the right, it says 'POWERED BY WebMD health services'. The main content area features 'ALISON's Action Plan' with a list of tasks: 'Blueprint for Wellness registration now open!', 'Contact your health coach', and 'Portion snacks into small bowls'. Below this are three sections: 'My HealthFlex Benefits' (listing Medical, Dental, Vision, Prescription Drugs, Behavioral Health, Health Accounts, and Well-Being Programs), 'HealthFlex Details and FAQs' (with an 'Info' icon), and 'HealthFlex News' (with a 'Try Coach Connect! WebMD health coaching via secure messages' message).

Make the HealthFlex/WebMD website your first stop for answers:

webmdhealth.com/gbophb

UMPIP offers more secure retirement

THE UNITED METHODIST Personal Investment Plan (UMPIP) for BWC revealed that not all of our active clergy who are enrolled in the Clergy Retirement Security Plan (CRSP) are contributing into their UMPIP. Are you one of them? That's a good question to ask yourself.

For pastors who have an account balance in Wespeth, the first quarter statement will be coming out soon. You should make it a habit of reviewing your quarterly statements to make sure that your contribution is posted to your account.

The IRS has retirement contribution limits. In 2019, you may contribute up to \$19,000 in combined before-tax and Roth; up to \$25,000 if you will be age 50 or older by the end of 2019; possibly higher if you have at least 15 years of service with United

Methodist-related organizations. Please contact Wespeth at 1-800-851-2201 for details. Total before-tax, Roth, after-tax and plan sponsor contribution towards your pension cannot exceed the lesser of \$56,000 or 100% of your compensation. There are financial planning services available at no charge to you. Call 1-800-360-2539 to speak to an EY financial planner Monday through Friday, 8 a.m. - 7 p.m. Central time.

If you do not have a UMPIP account, we strongly encourage you

to enroll and begin contributing now. All that is needed from you is a Contribution Election form authorizing at least 1% of your total compensation to be deducted from your paycheck and forwarded to Wespeth monthly as a contribution to your personal investment account. The Contribution Election Form is posted on the BWC Health and Benefits webpage: bwcumc.org/administration/benefits/pension-benefits/

Once you complete the Contribution Election form, please send to one of the following:

- E-mail: (scanned copy) to prcwebteam@wespeth.org
- Fax: 1-847-866-5195
- Mail: Wespeth Benefits & Investments
1901 Chestnut Avenue, Glenview, IL 60025

The plan sponsor/salary-paying unit should keep the original form for its payroll records.