



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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New Dental Plan for 2020

PPO 1000 IS OUT AND A DENTAL HMO IS IN FOR 2020

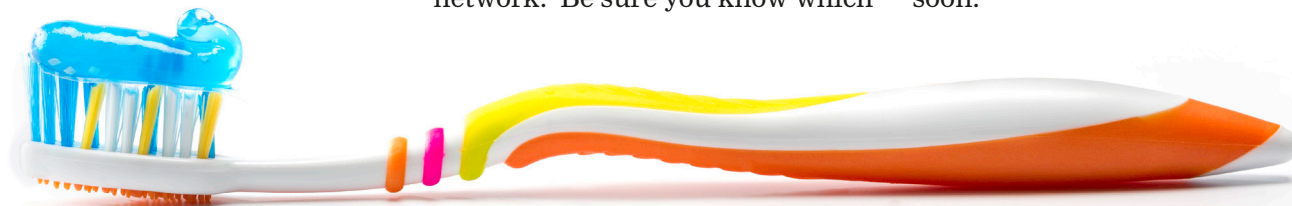
Wespath has announced that the Cigna Dental Passive PPO 1000 plan will be replaced with a Dental HMO for 2020. If you are currently enrolled in the Dental Passive PPO 1000 plan you will need to choose a different plan during Annual Election. If you do not make a choice, you will be defaulted into the Dental PPO in 2020. It is the

closest in cost and benefit to the Passive 1000 for those seeing an Out of Network (OON) dentist, and actually more generous if they go to an in-network dentist.

The Passive PPO 2000 and Dental PPO use Cigna's PPO Advantage network. The Dental HMO uses the Cigna Dental Care Access network. Be sure you know which

network your dentist participates with. A 'passive' PPO allows you to benefit from discounts when receiving services from a PPO Advantage network provider – without a reduction in benefits if you choose to go out of network.

More information and a new comparison guide will be available soon.



Choose your health plan for 2020 during Annual Election

CUSTOMIZE A PLAN FOR YOU AND YOUR FAMILY

Annual Election will be held October 30 through November 14. If you want to change your plan(s), this is the only time during the year that it can be done. If you do not make an election, you will be re-enrolled in your current plan(s) for 2020. If you currently have a Flexible Spending Account or contribute to a Health Savings Account and want to continue it in 2020, you MUST choose it during Annual Election; it will not

automatically be funded. If you have

questions, please consider participating in a one-on-one session with the Benefits Office.

ALEX is a user-friendly decision-support tool that can be found on your HealthFlex/WebMD page. ALEX helps participants select plans and reimbursement account contributions based on their expected health care use, family size, budget and other factors.

If ALEX hasn't answered your questions, or you would rather have a face-to-face meeting, please schedule a one-on-one session with the Benefits Office. We can answer your specific questions and help you navigate the available plans to best suit you and your family. The schedule below allows us to spend

an entire day in each district for your convenience.

Emails containing a link to sign-ups will be sent out during September.

- Sept. 26 – Hancock UMC, Hancock
- Sept. 27 – Jackson Chapel UMC, Frederick
- Oct. 2 – St. Andrews of Annapolis UMC, Edgewater
- Oct. 3 – Good Shepherd UMC, Waldorf
- Oct. 22 – Glen Mar UMC, Ellicott City
- Oct. 24 – First UMC, Hyattsville
- Oct. 29 – Epworth UMC, Cockeysville
- Oct. 30 – Sharp Street Memorial UMC, Baltimore
- Nov. 6-8 – Mission Center, Fulton





Diabetes Prevention Program can help prevent type 2 diabetes

The Diabetes Prevention Program (DPP) is an evidence-based lifestyle change program to reduce or delay the development of type 2 diabetes in at-risk individuals. The DPP is endorsed by the Centers for Disease Control who certifies DPP providers.

Wespath and Quest Diagnostics has partnered with Omada Health to offer this program to HealthFlex participants and enrolled spouses who are at risk to develop type 2 diabetes or who have already been diagnosed with type 2 diabetes (non-insulin dependent). HealthFlex will cover the cost of on-line participation and will reimburse participation costs up to \$500 per individual for the in-person community-based program.

To know if you are at risk, take a 1-minute risk test at omadahealth.com/wespath and apply for the program if found to be at-risk. If you would rather participate in the community-based program, please go to DoIHavePrediabetes.org to take a risk test. More information can be found on your HealthFlex/WebMD page.

"Omada has really helped me feel better and stay motivated as I work to become healthier."

An anonymous testimonial from a DPP participant.

In April, while drilling down through my Blueprint for Wellness results online, I found the Omada Health DPP program. Omada says they empower people to achieve their health goals through sustainable lifestyle change. This is true!

When I began the process, I was skeptical. I had tried other programs in the past with limited success. I was looking for something that would not only tell me how to eat right but teach me about different food options and how to "Shop Better to Eat Better" (lesson 3). Their weekly lessons also include information about exercise, habit stacking and feeling energized.

I am only on week 18, but the program has made a difference in what food I buy and how I eat. I have started spending more time in the produce section of the grocery store and reading about healthier ways to make my favorite

meals. I have also been taking my dog on longer walks. We even tackle hills! I am not quite jogging, but I have made a lot of progress.

The program is all online. The first four months you work with a coach who is always available and your team. In my case, I was expected to weigh in daily on a scale they provide, stay physically active and track my food, which I found very easy to do. Starting with week 17, your coach is still available, but you rely more on the focus community and message boards.

I would like to stress that losing weight and becoming healthier is not a downhill venture. There are several ups and downs, but stay on the path. Omada has really helped me feel better and stay motivated as I work to become healthier.

We will continue to follow Anonymous' progress – stay tuned for updates!



Clergy Retirement Planning Session

The 2019 Clergy Retirement Planning Session will take place on Thursday, October 17 at the BWC Mission Center. Registration can only be completed online. To register, visit <https://www.bwcumc.org/event/1415441-2019-10-17-clergy-retirement-planning-session/>

This session is intended to explain and highlight the different benefits that are available to clergy through the denomination. This is also for clergy to begin looking at what it takes or how much they will need at retirement so that they can start or increase their personal investment.

Want to retire in 2020?

SUBMIT YOUR FORMAL REQUEST IN WRITING BY DEC. 1.

Requests for retirement must be stated in writing and addressed to Bishop LaTrelle Easterling. Copies should be sent to your District Superintendent and Board of Ordained Ministry Conference Relations Committee no later than Dec. 1, 2019.

Signed letter address:
Bishop LaTrelle Easterling
BWC Mission Center
11711 East Market Place
Fulton, MD 20759

Copies sent:
1. (Name) District Superintendent
BWC Mission Center
11711 East Market Place
Fulton, MD 20759

2. Rev. Jennifer Karsner
BOOM CRC Chair
78 Church Road
Arnold, MD 21012

For more information on clergy retirement, read the 2016 United Methodist Book of Discipline, ¶357.

The 2019 Clergy Well-Being Survey Results

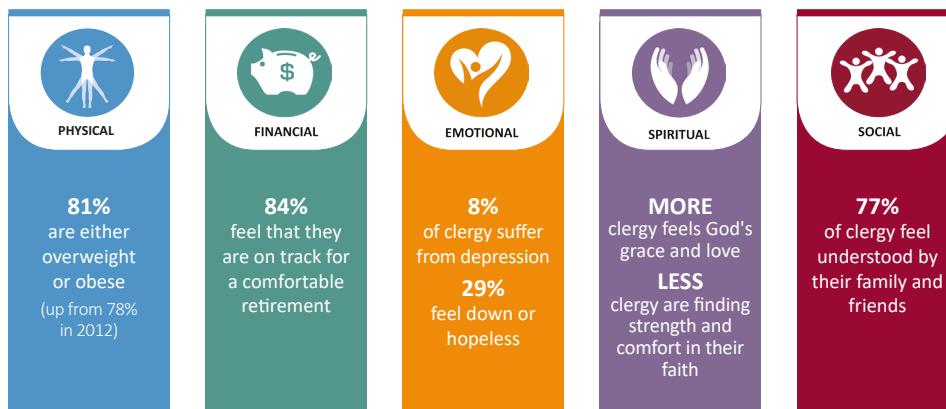
For more information on the survey results, watch this video:

The 2019 Clergy Well-Being Survey Results



Clergy Well-Being Survey Overview

Over 1,200 clergy completed the 2019 Clergy Well-Being Survey. This is the fifth time Wespath has administered the survey. Once again, there were positive and negative trends. Here are some of the results.



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

EY Financial Planning : A testimonial

BY: REV. ERIK ALSGAARD

MANAGING EDITOR, BWC MISSION CENTER

Why speak with an Ernst and Young financial planner? Easy. It's free, and it's wonderful (mostly). Let me explain.

My most recent birthday was the first to start with the number six. That means retirement is just around the corner. Like a lot of people, my wife and I had put off doing any serious examination of our financial status vis-à-vis retirement. We stuck our heads in the sand and prayed we'd hit the lottery. This is not a sound foundation for any retirement. Besides, United Methodists aren't supposed to gamble.

So we took up the offer from Wespath to speak with a financial planner. It's one of the many benefits Wespath offers, so the price was one we could afford: free. The price tag also eliminated one of the big excuses we had used about not doing this sooner. I mean, after all, when there's no cost, why not, right?

The 90-minute phone call with Brad was wonderful. He was very

knowledgeable about clergy and their peculiar financial twists. He knew Wespath. He was patient and explained things as many times — and in as many ways — as was needed.

It was also hard work. We had to take a serious financial inventory of everything we had, including debt, and I don't know about you, but looking hard in the mirror at one's financial life ain't easy. But it's only first admitting that you have a problem that you can begin to tackle it.

In the end, we discovered that: a) we are not as bad-off as we thought we were; b) we're not on easy street by any means; and c) there's work to be done if I want to retire in 2024.

The first plan of attack was for me to increase my United Methodist Personal Investment Plan (UMPIP) contribution by one percent. Done. I simply talked with Karen at the BWC Benefits Office and filled out the form. Next year, I'm upping it by one more percent.



I encourage you not to wait like I did. Go to the website now, www.wespath.org, and click on the EY Financial Planning button. Do it now. Do it especially if you're 30+ years away from retirement, not 30+ months like me.

Financial planning and UMPIP

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 Wespath 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/. Your completed Contribution Election form must be sent directly to Wespath via email (prcwebteam@wespath.org) or fax (1-847-866-5195).