



BENEFITS INSIGHT

Baltimore-Washington Conference

NEWSLETTER BROUGHT TO YOU BY THE HUMAN RESOURCES AND BENEFITS TEAM

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www.bwcumc.org

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HIGH PRIORITY

HEALTH QUOTIENT (HQ) The second step of the HealthFlex Wellness Initiatives is in progress.

Take the HQ by Friday, Sept. 30, in order to avoid paying a higher deductible in 2017.

DATES TO NOTE

HealthFlex Exchange Sessions

September 27 at Mission Center
September 28 in Western District
September 29 in Southern District

Annual Election/Open Enrollment

November 2 – November 17
Be on the lookout for more info via e-mail.

Pre-Retirement Seminar

Thursday, Nov. 17, 9:30 a.m. – 3:30 p.m. at the Mission Center. Registration is a must, information to follow by e-mail.

Avoid higher deductibles

THE HEALTH QUOTIENT (HQ) is the second step of HealthFlex's three steps to better wellness. The HQ online risk assessment directs you to wellness resources available at no cost through HealthFlex. If you did Step 1 (Blueprint for Wellness), your health data is automatically and securely imported into your HQ, so it's even easier to complete. You (and your spouse) can complete the HQ even if you missed Blueprint for Wellness. Taking the confidential HQ between August 1 and September 30 will save HealthFlex participants \$250-\$500 on their 2017 individual and family deductibles. The participant and enrolled spouse must complete the Health Quotient to avoid this increase. Adult children are not required.

To take the HQ, visit wespath.org, log into HealthFlex/WebMD and click on the "HealthQuotient" in your Action Plan. You can take the streamlined HQ on your computer, tablet or smartphone. You may also call 1-866-302-5742.

Call to Action:

We are asking all HealthFlex participants to check their inbox for a recent e-mail from Karen Conroy or the BWC Benefits Office with the subject heading "Take the HealthQuotient August – September." We would like to make sure that we have all HealthFlex participants e-mail addresses in our system. If you did not receive that e-mail, please do one of the following:

1. Check your junk folder – if the e-mail is there, simply "allow" e-mails from kconroy@bwcumc.org, or benefitsoffice@bwcumc.org
2. If you need to update or add an e-mail address, please contact Karen at kconroy@bwcumc.org with that information.

Take steps toward better health and well-being

The Center for Health focuses on improving five dimensions of health and well-being—physical, emotional, spiritual, social and financial—for clergy and lay workers of The United Methodist Church (UMC) and their families. The Center for Health is unique—its multi-dimensional health and wellness focus is specific to the UMC population, its needs, structure and processes.

Offerings include: health and welfare plans, an interactive website, denominational wellness programs, health trends and research, educational opportunities, and the



United Methodist Church Health Ministry Network (UMCHMN).

The Center for Health is happy to introduce the prediabetes toolkit – the first in its series of toolkits to support our personal well-being. Did you know prediabetes can be easily detected and fully reversed? This toolkit contains FAQs, diabetes prevention resources and tips for reversing prediabetes. Visit wespath.org/center-for-health/resources.

We would also like to direct your attention to the latest Wellness in Action videos, focusing on the emotional well-being of clergy.

Online tools can assist in coverage decisions

THERE WILL BE several online and telephonic tools available that will assist you in choosing which plan will work best for you and/or your dependents.

Coverage Advisor is a tool available through WebMD. You can enter details about your family size, general health status, anticipated number of doctor visits and if you have any planned hospitalizations. Coverage Advisor will estimate your out-of-pocket costs under the different options. It can also help you decide how much you may want to contribute toward your person FSA or HSA accounts. This tool will be available the beginning September.

MyChoice is another tool that will



be available during Annual Election (November 2 – 17). It will ask you questions and uses your answers to recommend a medical plan. It can be used online or by phone.

Beginning in late October, you can contact Businessolver by phone for information regarding HealthFlex Exchange. They can assist with basic medical plan information, Health Account information (FSA, HRA, HSA differences and limits), and MyChoice “best options”. The toll-free number is 1-844-688-1375. They are available from 7:00 a.m. to 7:00 p.m. Central time.

Choose your healthplan for 2017 this November

ANNUAL ELECTION WILL be held November 2 – November 17. HealthFlex Exchange is a group health plan designed for UMC clergy, lay employees and their families. It brings you more plan options; more flexibility to select the HealthFlex plan that best fits your needs, budget and preferences; and more control over your health care costs. HealthFlex Exchange puts you in charge of your health plan selection, while helping UMC plan sponsors continue to offer health coverage for clergy and lay workers.

With the launch of our new website, there are resources that will assist you in selecting the 2017 HealthFlex Exchange Plan that will be suitable for you and your family needs. Visit bwcumc.org/administration/benefits/introducing-healthflex-exchange/.

There are several HealthFlex Exchange information workshops planned for the end of September. Please plan to attend one.

HealthFlex Exchange Information Session:

Please watch the video on our website prior to attending a session.

bwcumc.org/administration/benefits/introducing-healthflex-exchange/

Please be aware that anyone can come to any of the locations if it is convenient.

Tuesday, September 27:

Mission Center - choose session: 9:30 a.m. - noon, or 1:30 - 4 p.m.

Wednesday, September 28:

Hancock UMC, 170 W Main Street, Hancock, MD: 9 a.m. - noon

Jackson Chapel UMC, 5609 Ballenger Creek Pike, Frederick, MD: 1:30 - 4:30 p.m.

Thursday, September 29:

Good Shepherd UMC, 305 Smallwood Drive, Waldorf, MD: 9 a.m. - noon

Nichols-Bethel UMC, 1239 Murray Road, Odenton, MD: 1:30 - 4:30 p.m.

Who gets your benefits if something happens?

DO YOU KNOW who you have listed as a beneficiary to receive funds from your retirement account in case you die? Did you have a life event and need to update your beneficiary designation?

Beneficiary designations are required for your retirement account or death benefits and the designation supersedes your Living Will provisions.

Please contact Wespath at 1-800-851-2201 if you need to know who you have listed as your

beneficiary; that information is not kept at the BWC Benefits Office.

If you do nothing and the unexpected happens, benefits will be payable ONLY to the estate.

Retiree Class of 2017: Important Info

Want to retire in 2017?

REQUESTS FOR RETIREMENT shall 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 December 1, 2016.

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 2012 United Methodist Book of Discipline, ¶358.

Pre-Retirement Seminar

The 2016 Pre-Retirement Seminar will take place on Thursday, November 17. Registration can only be completed online. Information on when and how to register will be sent out soon.

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

Important changes announced to CPP

COMPREHENSIVE PROTECTION PLAN (CPP) is the benefit that provides, long-term disability, death and other survivor benefits for our clergy.

At GC2016, the resolution from Wespeth (formerly General Board) to make changes to the CPP eligibility was enacted and this change will take effect January 1, 2017.

The current arrangement ending 12/31/2016:

- ALL FULLTIME appointment and ALL full members, provisional members, associate members working less than fulltime (25%, 50%, 75%)

MUST be covered in the plan under the special arrangement at a rate of 3.4% of the DAC. This benefit is not available to PTLPs.

The new arrangement effective 1/1/2017:

- ALL fulltime and 75% (not including PTLP) appointments to the Local Church and Extension Ministry of which BWC provides benefits for the clergy MUST be covered.
- The rates will now be a straight 3% of total Plan Compensation.
- Wespeth has provided all Conferences the path to offer UMLifeOptions

(this is the plan that Conference Lay employees are covered under) to the clergy who are losing coverage.

Conference Board of Pension and Health Benefits (CBPHB) has taken action to try and match the CPP plan option to these clergy who will now be covered in UMLifeOptions and the billing for this new plan is a little complicated because it is based on age and salary, so CBPHB has decided that we will continue to bill 3% of total plan compensation as to avoid little disruption.

Those participants directly affected will be contacted individually.

GBOPHB adopts name 'Wespeth'

THE GENERAL BOARD of Pension and Health Benefits was re-named Wespeth Benefits and Investments in July 2016. While they may be changing their name, the people and services you rely on will continue to support your retirement, health and welfare plans, and manage your investment funds.

Wespeth—symbol and symbolism

The name Wespeth was developed in 2010 as the brand for the investments division as it began to reach out to UMC affiliated institutions, outside normal annual conference connections, to increase assets under management. The name was created

with two important elements in mind:

Wes—recognizes and honors John Wesley, the founder of Methodism and a strong advocate for social justice;

Path—refers to the goal of providing participants and institutional clients with a path to follow in achieving retirement, health, and investment objectives.

For more information, please visit wespeth.org.



Wespeth
BENEFITS | INVESTMENTS

Spousal Surcharge Policy

Effective immediately, all newly enrolled spouses who have health coverage available through their employer, but who choose to be obtained dependent coverage under the Baltimore-Washington Conference's HealthFlex plan, will incur a surcharge. The surcharge will be the difference in premium to the Conference or \$300.00 per month, whichever is less, in addition to the monthly premium.

This policy will not apply to spouses who are already enrolled in our plan. We strongly encourage you to continue your spouse's health insurance through their employer.