



BENEFITS INSIGHT

Baltimore-Washington Conference

HR AND BENEFITS INSIGHTS FROM THE BALTIMORE-WASHINGTON CONFERENCE

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Make your Resolutions Attainable

The BWC staff receives a Wellness Wednesday email. Below is an excerpt we found relevant to all Conference members...

Let's celebrate that the first quarter gives us a natural fresh start. Even if you don't do resolutions, most of us can't help but be enticed to add something new to our routine. However, starting new habits is difficult at best and an insurmountable task for most of us. Below is a quick overview of some things to think about as you find ways to make meaningful and long-lasting changes in your day-to-day life.

- **PROBLEM 1:** Trying to Change Everything at Once
SOLUTION: Pick one thing and do it well.
- **PROBLEM 2:** Starting With a Habit That is Too Big

SOLUTION: As Leo Babauta says, "Make it so easy you can't say no."

- **PROBLEM 3:** Seeking a Result, Not a Ritual
SOLUTION: Focus on the behavior, not the outcome.
- **PROBLEM 4:** Not Changing Your Environment
SOLUTION: Build an environment that promotes good habits.
- **PROBLEM 5:** Assuming Small Changes Don't Add Up.
SOLUTION: Get one percent better each day.

The problems and solutions listed above are broken out in detail in this '5 minute read' by James Clear. We hope this helps to jump-start your 'New You'!
jamesclear.com/habits-fail

\$0 Cost for MDLIVE Telemedicine

To encourage the use of virtual or telehealth services during the pandemic, Congress passed a law in early 2020 that allowed HSA plans to cover 100% of the cost of virtual visits. Based on this guidance, HealthFlex has allowed MDLIVE visits to be covered at 100% for all plans, instead of being subject to cost-sharing. When we added MDLIVE behavioral health on January 1, 2022, we extended the same \$0 cost share.

HealthFlex plans to return to regular MDLIVE cost share effective **March 1**. Beginning on March 1, participants who use MDLIVE Behavioral Health will be covered by HealthFlex like a traditional behavioral health office visit. This is different than a medical visit through MDLIVE Telehealth, which has its own cost share design for HealthFlex participants.

FIRST AID FOR MENTAL HEALTH

RECOGNIZE THE WARNING SIGNS OF EMOTIONAL DISTRESS

According to the National Council of Mental Well-Being, one in five Americans has a mental illness or a substance use disorder. Yet many are hesitant to seek help or simply don't know where to turn. Recognizing this gap in care and the results from the 2021 Clergy Well-being survey showing a steady decline in mental and emotional health, Wespeth is offering first aid training for mental health for church leaders, staff and congregations.

First Aid for Mental Health will empower participants to identify, understand and respond with empathy to people struggling with mental health issues.

Recognizing when a friend, colleague or family member is in emotional distress can be challenging, which is why it's so important to be able to identify the warning signs. Learning how to listen without judgement and provide professional care resources may literally save a life!

The American Psychology Association lists the following warning signs that may indicate when someone is suffering from a mental or emotional crisis:

- Eating or sleeping too much or too little
- Neglect of personal hygiene
- Having low or no energy
- Having difficulty adjusting to home or work life
- Noticeable changes in mood, such as irritability, anger, anxiety or sadness
- Weight gain or loss
- Withdrawal from daily activities and relationships
- Feeling guilty, helpless or hopeless

Have you recognized any of these signs in someone you know? Don't wait to share your concern. Reaching out sooner, rather than later, may stop a condition of emotional distress from escalating to an emergency situation.

To learn more about how to identify signs of emotional distress, start a conversation and get someone the care they need, attend first aid training for mental health offer by Wespeth. Visit the [First Aid for Mental Health event page](#) for more information.

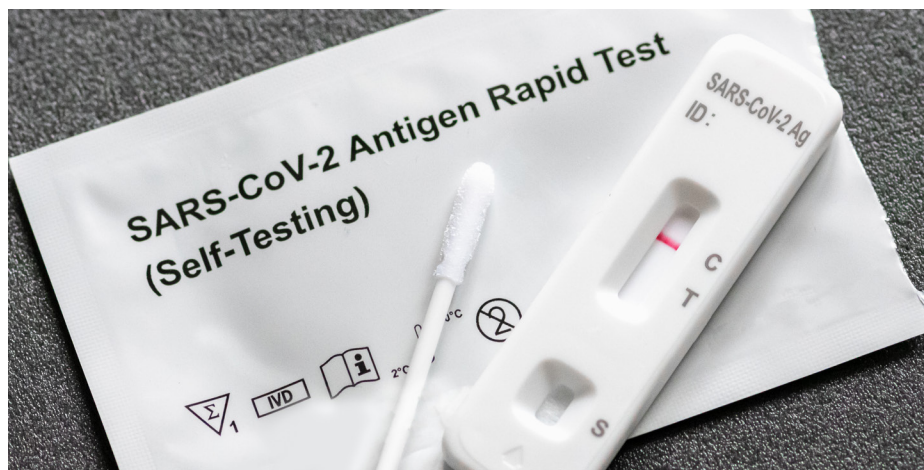
NEED HELP NOW?

If you or someone you know is in crisis, call the Suicide Prevention Hotline 1-800-273-8255, or if it's an emergency, call 911.

Get Reimbursed for At-Home COVID-19 Tests

Wespeth received questions from participants about how to get reimbursed for at-home COVID-19 tests. Wespeth has just created a short video that walks participants through the process.

youtube.com/watch?v=BeG0iXflAIM



TAKE BLUEPRINT FOR WELLNESS SCREENING NOW

Did you know that you can complete your Blueprint for Wellness Screening and the Health Check now? The time frame to complete these programs is January 1 to August 31. Don't wait until the last minute – get your \$100. Pulse Cash reward by completing your BFW screening. You will avoid a higher deductible next year by completing the Health Check survey.

WHO CAN PARTICIPATE?

Blueprint for Wellness is available for HealthFlex participants and spouses and Via Benefits participants who have this option with their plan. If you're a clergyperson or lay employee not in HealthFlex, contact your plan sponsor to see if Blueprint for Wellness is available.

HealthFlex participants and spouses: Log in to Virgin Pulse and select Quest Diagnostics Blueprint for Wellness for information or to schedule a screening during the screening window (January – August).

REGISTER FOR YOUR SCREENING

Log in to Virgin Pulse and select Quest Diagnostics Blueprint for Wellness or call 1-855-623-9355. There are several ways to schedule your screening:

- Visit a local Quest facility called a Patient Service Center.
- Attend an on-site event hosted by your employer or annual conference.
- Submit a physician results form — your health care provider completes the form with your test results.



IMPROVEMENTS MADE TO THE AT-HOME BLUEPRINT FOR WELLNESS® SELF-COLLECTION KIT

The at-home Blueprint for Wellness test has a few new features and an updated name. Quest Activate (titled Activate Self-Collection on the registration webpage) has several improvements, including:

- New, easy-to-follow paper and digital instructions
- Elimination of the paper requisition form that previously had to be sent back with material
- Faster shipping times to participants and to the Quest Diagnostics lab
- Enhanced tracking capabilities available for participants to view online

NEW TO VIRGIN PULSE?

Visit join.virginpulse.com/wespath from your web browser to register. Subsequent visits and all well-being information can then be accessed via the web or the mobile app.

** You must be enrolled in Virgin Pulse to earn PulseCash. The IRS considers incentives taxable income. Please consult your tax adviser. Participation in HealthFlex well-being programs is voluntary.*

How to Access a Well-Being Program

To enhance the well-being brochure that Wespath mailed to participants, they created a series of videos that explain how to find – and use – many of the HealthFlex well-being programs on the Virgin Pulse app. Participants can view the videos via a QR code in the brochure.

You can find all the videos as part of a playlist on Wespath's YouTube channel.

New WageWorks Healthcare Card

When your WageWorks card expires, you will receive a HealthEquity card.

It will be attached to the same funds. If you have any questions or want to find out when your new card will be mailed, call 877-924-3967.



United Methodist Personal Investment Plan 101

WHAT IS THE UMPIP?

The United Methodist Personal Investment Plan (UMPIP) is a 403(b) retirement savings plan offered by your employer and administered by Wespath to help you save money for retirement. UMPIP is designed to provide one piece of your overall retirement portfolio.

WHO CAN PARTICIPATE?

This plan is available to employees of The United Methodist Church, General Agencies and other church-related organizations that sponsor the plan. Church lay employees; check with your treasurer or SPRC Chair to find out if the church participates.



HOW DOES UMPIP WORK?

UMPIP is an individual account plan. This means you can make contributions as a percentage of your compensation through payroll deduction or in flat-dollar amounts up to Internal Revenue Code limits. You may choose to make before-tax, Roth and/or after-tax contributions through payroll deductions.

You can invest your UMPIP account among Wespath funds or use LifeStage Investment Management to manage the investment of your account. Learn more about automatic features of UMPIP, how to elect or change UMPIP personal contributions and how to read your account statement.

HOW CAN I GET STARTED?

Contact the Benefits Office at the BWC (410-309-3430, kconroy@bwcumc.org) for enrollment forms and information. After you're enrolled, you can access account information online through [Benefits Access](#).

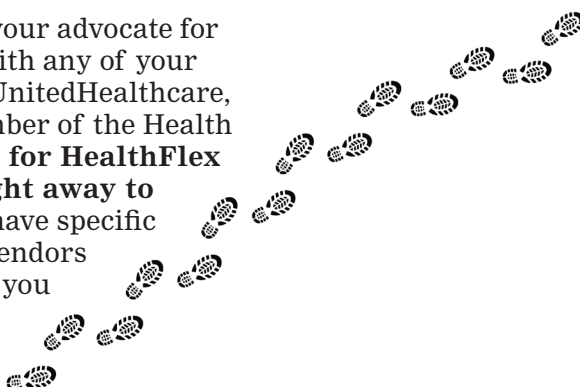
IRS Form 1095-B, Health Coverage Available March 2

Wespath will send the 1095-B form to participants by March 2. Participants will either receive the form in the mail or via e-mail, depending on their preference selected.

Form 1095-B is used to report certain information to the IRS and to taxpayers about individuals who are covered by minimum essential coverage. The form will report the months in which participants and their dependents were covered in HealthFlex in 2021.

DID YOU KNOW?

The Health Team at Wespath is your advocate for any issues you may encounter with any of your health vendors. Before you call UnitedHealthcare, or OptumRX, etc., contact a member of the Health Team at 800-851-2201. **Press '2' for HealthFlex benefits, and then press '0' right away to reach the Health Team.** They have specific representatives for each of the vendors and can normally get results for you faster than you or your doctor's office calling the vendor directly.



SMALL
steps
EVERY
day