

# BENEFITS INSIGHT

## Baltimore-Washington Conference

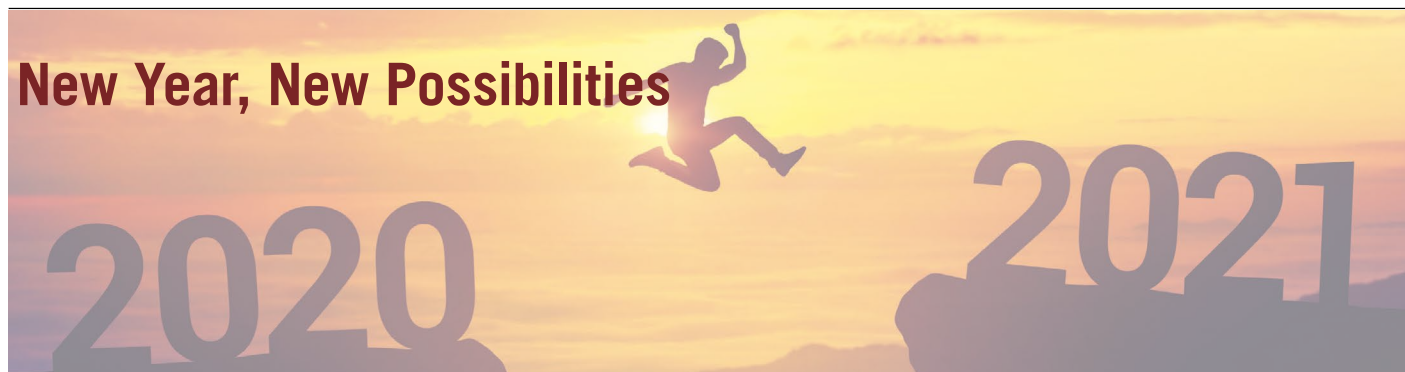
HR AND BENEFITS INSIGHT FROM THE BALTIMORE-WASHINGTON CONFERENCE

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### New Year, New Possibilities

2020 was one-of-a-kind. Our communities and families endured illness, loss and other hardships. Yet despite unprecedented challenges, many of us found new ways to be connected while staying apart. We used creative ways to worship, learn, work and celebrate. With 2020 behind us, 2021 opens with possibilities. The dawn of a new year gives us a fresh slate. It's a great time to "get your things in order."

1. Strive toward your resolutions. Start small. If you vowed to trim your TV time, for example, try calling a friend instead of grabbing the remote. If you

pledged to pay off debt, stretch yourself to higher payments through winter and spring.

2. Schedule your wellness checkups and screenings. If you postponed seeing the doctor, dentist or other provider during 2020, it's time to schedule those appointments. Most healthcare providers are taking extra precautions to minimize coronavirus risk. Also, if you missed the Blueprint for Wellness or Health Quotient in 2020, see Page 2.
3. Make some 'me' time. Think "new year, new habits." If you're someone who always puts others

first, brainstorm ways to nurture your own needs. Take a morning walk. Do a 10-minute workout. Solve a crossword while the kids do homework. Ponder a daily inspiration or Scripture verse. Shake up dinner doldrums with new recipes. Listen to music. Dust off your tools and build something.

However you kickstart the new year, put your best foot forward. Being organized and trying new things can open the new year to a world of possibilities. And it can do wonders for your physical and emotional well-being!

## Participant Communication: COVID-19 Coverage Info for HealthFlex Participants

Wespath notified HealthFlex participants in February, that coverage will be extended until at least April 21, 2021 for the following:

- COVID-19 testing covered at 100%
- At home COVID-19 testing (only if recommended by your doctor)

- In-network COVID-19 treatment covered at 100%
- \$0 copay for MDLIVE® online consultations  
If the emergency period is extended further, you will receive an email notification from Wespath and/or the benefits office.

## COVID-19 Vaccine Coverage

The vaccine will be covered as part of both the HealthFlex medical and pharmacy benefit. When available, covered individuals can choose to receive it at a doctor's office or local pharmacy.

# WELLNESS PROGRAM TRANSITION TO VIRGIN PULSE

## EXCITING CHANGES TO YOUR HEALTHFLEX

### WELL-BEING PROGRAMS.

As of January 4, it is now easier to access HealthFlex's award-winning well-being programs. The programs will be the same, but you will now access them through Virgin Pulse®—the popular HealthFlex activity-tracking website and app.

You will have the same wellness incentive programs but will just access the programs in a different way—through Virgin Pulse instead of HealthFlex/WebMD.

Here are a few things you should know:

- Some of the programs have new names. Wellness Points are now called Wellness

Credits. When you reach 150 Wellness Credits, you receive \$150 in Pulse Cash\*.

- HealthQuotient or HQ, the online health assessment tool, is now called Health Check.
- One-on-one health coaching is now available through Virgin Pulse. Just as in prior years, certified professionals work with you over the phone to help you achieve your health goals.

For more information about your well-being programs and their new home in Virgin Pulse, [click here](#). Access to HealthFlex/WebMD will still be available for at least several months in 2021.

## Same Great Program, New Name

Your Well-Being Programs haven't changed, but some of them have a new name! Log in to your Virgin Pulse account and explore:



**HealthQuotient → Health Check**, a similar digital health assessment with the same incentive reward of avoiding a higher HealthFlex deductible.



**Wellness Points → Wellness Credits** through Virgin Pulse. Receive \$150 Pulse Cash for earning 150 Credits for activities that improve your well-being in all dimensions.



**WebMD Health Coaching → Health Coaching** through Virgin Pulse. You will still receive guidance from qualified, certified professionals to meet your well-being goals.



**Digital Health Assistants** are now **Journeys®**, multi-week guided courses tailored to your personal well-being goals.

## NEW TO VIRGIN PULSE?

Visit [join.virginpulse.com/wespath](https://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.*



# CONFERENCE BOARD OF PENSIONS EXTRA INCENTIVES

**FOR THE THIRD YEAR IN A ROW, THE CBOP HAS APPROVED AN ADDITIONAL INCENTIVE OF \$300 FOR EACH PARTICIPANT ENROLLED IN THE HEALTHFLEX MEDICAL PROGRAM AS OF JANUARY 1, 2021. PARTICIPANTS WILL RECEIVE:**

- an additional \$150 for completing the Blueprint for Wellness® Screening by August 31. (This is IN ADDITION to the \$100 you earn for the screening.)
- \$150 for completing the HealthQuotient (HQ) Health Risk Assessment by August 31. (This is IN ADDITION to avoiding a higher deductible.)
- Monies from the BWC will be deposited in the participant's Virgin Pulse\* account by September 30.
- 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.

Blueprint for Wellness screenings can be scheduled through the link on your HealthFlex/WebMD homepage. See the image below for available screening options. Please note that the Self-Collection Kit is a limited test. [Contact the benefits office](#) if you have additional questions.

## Wellness Screening

To get started, select an appointment method below.

### At a Patient Service Center

Schedule an appointment at a nearby Quest Diagnostics location.

[Schedule a Screening ▶](#)

### Physician Results Form

Download a form that your health provider completes with your recent test results.

[Order Form ▶](#)

### Self-Collection Kit

Collect your own screening specimen in your home using the At Home Self Collection Kit Dried Blood Spot method.

[Order Materials ▶](#)



## The Use It or Lose It Rule has a new total

Amounts remaining in health care FSA (over \$550) and dependent care FSA (any amount) accounts after the applicable deadlines will be forfeited due to the IRS "use it or lose it" rule.

Yes, you read that right! The amount increased by \$50.00. You will receive a bonus of 50 Pulse Points if you email [benefitsoffice@bwcumc.org](mailto:benefitsoffice@bwcumc.org) and tell us how much the new carryover amount is!

## 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.



## 2021 Contribution Limits

**MANY OF THE 2021 RETIREMENT PLAN CONTRIBUTION LIMITS HAVE NOT CHANGED FROM 2020.**

In 2021, you can make contributions up to:

- \$19,500 in before-tax and/or Roth contributions; and
- an additional \$3,000 with 15+ years of UMC service (call Wespath for details); and
- an additional \$6,500 in catch-up contributions, if age 50 or over by year-end.

To change your UMPIP contribution, [click here](#) for a Contribution Election form or see the Pension Benefits page on the BWC website.

With the Saver's Credit (based on your years of service), you may be able to take a tax credit for making eligible contributions to your retirement plan, depending on your income. The 2021 income limits increase to:

- \$66,000 for married couples filing jointly,
- \$49,500 for heads of household and
- \$33,000 for singles and married filing separately

Health Savings Accounts limits increase. If you are in a high-deductible health care plan, your Health Savings Account limits are:

- \$3,600/individual or \$7,200/family, and
- additional \$1,000 for the owner of the HSA if age 55 or over by year-end



“Those who read or write much should learn to do it standing; otherwise it will impair their health.”

—John Wesley

John Wesley painting—source: the Methodist Collection, Drew University, Madison, N.J.