



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

Your new health insurance card

The Wespath logo is in the upper right hand corner. If your insurance card says GBOPHB you can request a new card through the HealthFlex/WebMD site or by calling the Health Team at 800-851-2201.

Flexible Spending Account:

Up to \$500 of your unused 2016 FSA rolled over to 2017. You have until December 31 to spend it.

DATES TO NOTE

Blueprint for Wellness Screening

April 1 - July 31

Earn \$100 PulseCash - See chart on page 2

Opportunity to sign up for screening at Annual Conference, coming soon.

HEALTHFLEX CHANGES

There are so many new and exciting changes that were made to your HealthFlex Plan starting in January.

- When you aren't sure if you need to contact a physician, you can call the **Nurseline** 24/7 with questions about symptoms, an injury or general health questions. They can be reached at 800-299-0274.
- When you can't get to your own provider but need a professional medical opinion and treatment or a prescription quickly, you can contact **MDLIVE telemedicine services**. Talk with a consulting physician 24/7, either through videoconferencing or by phone. Call 888-750-4991 to register.
- You can now **obtain maintenance medications through Walgreens OR Home Delivery**. For your convenience, you may fill 90-day maintenance prescriptions at a local Walgreens pharmacy or through the OptumRx Home Delivery (mail order) service. Participant cost share and cost to HealthFlex will be the same under either option. To use Walgreens, you will need a new prescription from your physician.
- **Behavioral health benefits** will have the same in-network and out-of-network co-payments and/or deductible and co-insurance as your medical plan benefits. However, behavioral health outpatient office visits with an out-of-network provider will be covered at in-network levels up to a "reasonable and customary" amount. Please see your benefits booklets for more details.

**For what's new for your wellness program, see page 2.*

Join Weight Watchers

The Center for Health supports WeightWatchers for HealthFlex participants, and pays half the membership fees whether online or at local meetings!

Many HealthFlex participants have found success with the WeightWatchers program – through losing weight and by establishing a lifelong healthy relationship with food.



Learn more and enroll by logging in to your HealthFlex/WebMD account and clicking on "WeightWatchers" under the HealthFlex Vendor Link column.

Five ways to create well-being

HealthFlex promotes good health and vitality across five dimensions of well-being. This year's HealthFlex incentives build upon familiar programs – with new opportunities for participants and covered spouses to address all dimensions.



Opportunities:

1. **Take Action** – Complete activities and adopt behaviors aimed at a healthier you.
2. **Improve Well-being** – Increase vitality as you make strides along multiple dimensions of well-being.
3. **Earn Rewards** – Primary participant and spouse in HealthFlex can each earn up to \$410 in incentives.

How do I enroll in the Virgin Pulse Program?

1. Go to Wespath.org
2. Click on HealthFlex/WebMD and enter your WebMD username and password or call WebMD if you need help logging in: 1-866-302-5742
3. Select Join Virgin Pulse

Call Virgin Pulse if you need assistance – 1-800-830-4312

To earn PulseCash, you must be enrolled in the Virgin Pulse program at the time the PulseCash is awarded. PulseCash is administered through the Virgin Pulse website, so if you're not enrolled, you have no way to receive PulseCash.

You can redeem your PulseCash in several ways on the Virgin Pulse website:

- Buy gift cards to major national retailers
- Purchase Virgin Pulse merchandise, including new activity trackers
- Have the cash deposited directly into your bank account



"Drink lots of water; it's the healthiest of all drinks. Avoid coffee and tea; they elevate anxiety." – John Wesley

HEALTHFLEX WELLNESS INCENTIVES

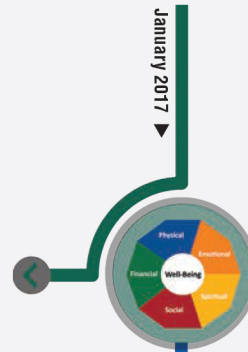
2017 Wellness Incentives At-a-Glance

Follow this path for health, vitality, well-being—and rewards!

Wellness Points on WebMD Website

January 1 – December 31

Accumulate 150 Wellness Points and earn \$150—see the *Wellness Points Highlights* page for details on the many ways to earn Wellness Points throughout the year—including new activities for spiritual and financial well-being.



Blueprint for Wellness Screening

April 1 – July 31

Complete this biometric screening and earn \$100 PulseCash—you can also earn Wellness Points on WebMD toward your 150 Points/\$150 reward based on your health measures.



Virgin Pulse Rewards

January 1 – December 31

Get moving with the new Virgin Pulse "Program 2.0"—a streamlined way to earn up to \$160 for walking and other activities, plus a more robust website and mobile app to integrate fitness into your busy life—See the *Virgin Pulse Highlights* page for details.



HealthQuotient (HQ) Online Health Assessment

August 1 – September 30

Avoid a higher 2018 deductible*—(avoid extra \$250 individual or \$500 family deductible). Both participant and spouse (if in HealthFlex) must take the HQ to avoid the higher family deductible.



December 2017

* Deductible applies to medical/behavioral health services for B1000, C2000 and C3000 plans; applies to medical/behavioral health/pharmacy services for H1500, H2000 and H3000 plans.

"Cash In" on Wellness

Earn PulseCash while enhancing your well-being. PulseCash (previously called "HealthCash") is the rewards currency for HealthFlex programs. Primary participants and covered spouse are each eligible for up to \$410 PulseCash (up to \$820 per family) – must be enrolled in the Virgin Pulse program to earn and redeem PulseCash.

Wellness Points Highlights

Ways to Earn Wellness Points Across Five Dimensions of Well-Being—2017			
Action	HealthFlex Wellness Points Per Action	Frequency Allowed	Maximum Wellness Points
Health Measures Rewards for Blueprint for Wellness results <ul style="list-style-type: none"> Blood pressure Blood sugar Triglycerides HDL cholesterol Waist circumference Body mass index (BMI) 	20 points per eligible health measure—6 health measures possible	Once	120
Complete any WebMD coaching call	25	6 times	150
Submit success story through HealthFlex/WebMD website (name/contact info required to earn Points, but can publish anonymously)	20	Once	20
Have your success story selected (HealthFlex will notify you if selected)	20	Once	20
View “Wellness Success Stories” on HealthFlex/WebMD (maximum rewards: once per calendar quarter)	5	4 times	20
Select goal in My Health Assistant (HealthFlex/WebMD website)	5	3 times	15
Achieve any goal in My Health Assistant	15	3 times	45
Access Employee Assistance Program (EAP) for emotional counseling	15	Once	15
Access EAP for Work/Life Services	15	Once	15
Activate your MDLIVE telemedicine account—NEW	15	Once	15
Adopt a new spiritual practice for 1 month—NEW	15	Once	15
Complete EY Financial Wellness Assessment—NEW	25	Once	25
150 Wellness Points needed to earn \$150 “PulseCash” (Must be in Virgin Pulse program to redeem PulseCash)			

Virgin Pulse Highlights

The new **Virgin Pulse “2.0”** is a streamlined way to earn Virgin Pulse Points for walking and other physical activity.

- Daily steps add up in a simplified, logical way:
1,000 steps = 10 Points, 2,000 steps = 20 Points, etc.
- Aim for at least 7,000 steps each day (70 Points)—or strive for 14,000 steps and maximum 140 Points per day
- Also earn Points for active minutes, challenges, healthy habits and more!

Participants and covered spouses can each earn up to **\$40 per calendar quarter** (same as 2016).

Virgin Pulse is compatible with many activity trackers—including Max, Fitbit, Jawbone, Misfit, Garmin and MyFitnessPal—and with iPhone and Android mobile apps.

Potential Earnings—Rewards per Calendar Quarter

LEVEL 1	Virgin Pulse Points	PulseCash Earned	Cumulative Rewards
	1,000	\$5	\$5

LEVEL 2	Virgin Pulse Points	PulseCash Earned	Cumulative Rewards
	5,000	\$15	\$20

LEVEL 3	Virgin Pulse Points	PulseCash Earned	Cumulative Rewards
	10,000	\$10	\$30

LEVEL 4	Virgin Pulse Points	PulseCash Earned	Cumulative Rewards
	15,000	\$10	\$40

Total PulseCash possible for 2017—\$160 for Virgin Pulse activities

Ways to Earn Virgin Pulse Points

Descriptions	Points	Frequency
Per 1,000 steps	10	Daily
1 self-tracking entry (up to 30 Points/day)	10	
Complete card (2/day – 20 Points each)	40	
15 or more active minutes	70	
30 or more active minutes	120	
45 or more active minutes	140	
Enter your weight measurements	100	Monthly
Join a personal challenge	100	
Achieve the promoted Healthy Habit for 5 of 7 days	200	
Take 7,000 steps 20 days in a month	400	
Take 10,000 steps 20 days in a month	500	Quarterly
Join Challenges set up by your conference or employer	100	

Your WageWorks card may be worth money

THE USE of the WageWorks card started in January 2015. If you have never seen this card...GOOD NEWS! You may have a total of up to



\$1,000 (\$500 in 2015 and \$500 in 2016) of unused money available to you.

Your HealthFlex debit visa card is like a bank debit card linked specifically to your HRA/HSA and/or your healthcare Flexible Spending Account, also called Medical Reimbursement Account.

If you have any questions about your debit card, you can contact WageWorks directly. To order a replacement card visit wespath.org, then log in to your "HealthFlex/WebMD" page and clicking on the "Reimbursement Account" tab on the left side of the page.

Once there, click on Card Center.

WageWorks Contact Information

1-877-924-3967

(1-877-WageWorks)

www.wespath.org

HealthFlex/WebMD

Select "Reimbursement Accounts"

Explore your options to maximize your HSA benefit:

If your 2017 HealthFlex plan came with a Health Savings Account (HSA), you might consider consulting with EY Financial Planning Services at 800-360-2539 or another financial professional to discuss how you might leverage HSA contributions to meet your needs for health care costs now and in the future, as well as considerations for how your HSA can complement other retirement, health and general savings vehicles to meet your overall goals.

You may save up to the HSA annual limit, even if you don't anticipate high medical costs in the near future. Your unused HSA balance remains with you indefinitely – regardless of whether you leave HealthFlex, leave The United Methodist Church or retire.

You may also change your HSA contribution or make after-tax contributions any time during the year if your savings ability or needs change.

For more information about your Health Savings Account, see the "Understanding HSAs" document on your HealthFlex/WebMD page.

UMPIP offers more secure retirement

THE UNITED METHODIST Personal Investment Plan (UMPIP) for BWC revealed that 75% of our active clergy who are enrolled in the Clergy Retirement Security Plan (CRSP) are not enrolled or contributing into their UMPIP. Are you one of them? Good question to ask yourselves. For pastors who have an account balance in Wespath, the first quarter statement will be coming out soon.

In addition to your eligible mandatory accounts, you should also find a column named UMPIP account. Please make it a habit of reviewing your quarterly statements to make sure that your contribution is forwarded and is posted to your account. On the "Transaction Detail" section of your statement you will see the dates that a contribution was applied to your investments. If you have signed up to participate and your Treasurer is not receiving a monthly remittance statement from Wespath, or you think your statement is inaccurate, please talk to your Treasurer before placing a call to Wespath.

The IRS has retirement contribution limits. In 2017, you may contribute up to \$18,000 in combined before-tax and Roth; up to \$24,000 if you will be age 50 or older by the end of 2017; up to an additional \$3,000 if you have a total of 15+ years of service with United Methodist-related organizations, please contact Wespath 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 \$54,000 or 100% of your compensation. There are financial planning services available at no charge. Call 1-800-360-2539 to speak to a financial planner Monday

through Friday, 8 a.m. - 7 p.m. Central time.

If you do not have a UMPIP account and would like to sign up, which we strongly encourage you do. 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: bwcmc.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@wespath.org
- Fax: 1-847-866-5195
- Mail: Wespath Benefits & Investments
1901 Chestnut Avenue, Glenview, IL 60025

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