



BENEFITS INSIGHT

Baltimore-Washington Conference

QUARTERLY NEWSLETTER BROUGHT TO YOU BY THE HUMAN RESOURCES AND BENEFITS TEAM

Christol Medley: cmedley@bwcumc.org

• www.bwcumc.org

• Volume 2, Issue 3

• September 2015

HIGH PRIORITY

HEALTH QUOTIENT (HQ)

The second step of the HealthFlex Wellness Initiatives is in progress.

Take the HQ by Wednesday, Sept. 30, in order to avoid paying a higher deductible in 2016.

DATES TO NOTE

Clergy Benefits Session

Thursday, Oct. 22, 9:30 a.m. – 3 p.m. at the Mission Center. Register by Oct. 14 at bwcumc.org, click on "Events and Training," then search for this event.

Annual Election/Open Enrollment

November 4 – November 19

Be on the lookout for more info via e-mail.

Wageworks Healthcare Card

FOR THE SECOND year in a row, the \$500 HRA will continue to help with the cost of our high deductible plan. Please hold on to your WageWorks card, even if it has a zero balance. Effective January 1, 2016, the card will be automatically worth \$500 to be used for out of pocket eligible expenses. The HealthFlex debit card is like a bank debit card linked specifically to your health

reimbursement account (HRA) and/or your health care flexible spending account (FSA, also called medical reimbursement account (MRA)). FSA is an optional plan. For more information on the use of the debit card, please login to your HealthFlex/WebMD account.

Reminder for MRA in 2015

Participants with a Flexible spending account can carry-over **up to \$500** through Dec. 31, 2016. The last date to file claims for 2015 is April 30, 2016. Dependent Care Account funds do not carry over.

Any unspent amount over \$500 in a MRA as of December 31, 2015 will be forfeited.



'Best Employers for Healthy Lifestyles' GOLD award

GBPHB'S CENTER FOR Health was honored by the National Business Group on Health (NBGH), a non-profit association of large U.S. employers, with a "Best Employers for Healthy Lifestyles" GOLD Award for its ongoing commitment and dedication to promoting a healthy work environment and encouraging workers and families to maintain healthy lifestyles.

GBPHB's Center for Health was among 64 U.S. employers that received the 2015 Best Employers for Healthy Lifestyles® award at the Leadership Summit on June 17 sponsored by the NBGH's Institute on Innovation in Workforce Well-being. This is the second consecutive GOLD award received by GBPHB, following a PLATINUM Award in 2012.

In light of this honor, we would like to lift up some of the Healthy Lifestyles benefits (Wellness Programs) that are available to our HealthFlex participants:

Virgin Pulse

Interactive walking program with an uploadable step-tracker and online activity tracking, designed to increase physical activity — one of the best "medicines" around.

Blueprint for Wellness

Onsite and local blood and biometric screenings give individuals a baseline for current health indicators and provide conferences and other plan sponsors with aggregate data about the health of their respective populations.

HealthQuotient Health Risk Assessment

Online health questionnaire gives individuals a baseline for current health and health risk status. Provides plan sponsors with anonymous aggregate data about health risks among their respective populations. HQ integrates with Blueprint for Wellness and health coaching for plan sponsors that offer multiple programs.

WebMD Health Coaching

Confidential, telephone-based health coaching guides individuals toward making healthy changes. Health coaches use evidence-based behavior change and motivational interviewing techniques to address each individual's physical, emotional and other wellness issues.

Employee Assistance Program (EAP)

Employee assistance programs can help individuals manage issues in their personal or professional lives that may impact their ability to perform work or ministry. Please contact the Benefits office if you need more information or have any questions about these benefits at benefitsoffice@bwcumc.org.

Health Champions Wanted!

If you are inspired by the wellness program offered by HealthFlex and would like to share your experience, we are looking for you. E-mail benefitsoffice@bwcumc.org.

Second step of the HealthFlex Wellness Incentives

THE HEALTH QUOTIENT (HQ) is the second step of HealthFlex's three steps to better wellness. Taking the HQ between August 1 and September 30, 2015 will save HealthFlex participants \$250/500 on their 2016 individual and family deductibles.



We have a few more days left before the deadline. The participant and enrolled spouse must complete the Health Quotient to avoid this increase. Adult children are not required.

HQ Highlights

- On-the-go convenience — Take the streamlined HQ on your computer, tablet or smartphone.
- A healthier you—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
- Your HQ is confidential.

www.gbophb.org

Log in to HealthFlex/WebMD and click on "HealthQuotient" in your Action Plan.

1-866-302-5742

Call WebMD for help logging in or with questions about the HQ.

Call to Action

We are asking all HealthFlex participant to check their inbox for a recent e-mail from Christol Medley or the BWC Benefits Office, dated August 13, 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 cmedley@bwcumc.org, or benefitsoffice@bwcumc.org;
2. If you are a clergy participant, please log into Arena and update your e-mail address;
3. If you are a lay participant from the Local Church, please send Christol an e-mail with your e-mail address or updated e-mail address.

News from your Prescription Drug Company

CATAMARAN — HEALTHFLEX's pharmacy benefits management (PBM) vendor partner — announced the completion of its merger with OptumRX on July 23, 2015. OptumRX is a unit of United Health Group.

OptumRX and Catamaran have joined forces to deliver enhanced pharmacy benefits services and a better health care experience for members. Your prescription claims will continue to be processed quickly and accurately and at

this time your pharmacy benefits will not change. You will continue to use your current ID card. Full details about the merger are available online at www.tinyurl.com/ctrxpbm.

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? Please remember to update your information when there is a change; for example, birth or adoption, marriage, divorce or death. Separate designations can be made for retirement accounts, personal investment accounts and death benefits, if applicable.

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

Please contact the General Board 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. Or you can log in to www.benefitsaccess.org. As you visit the

website, please verify address and marital status to ensure that that correct and current information is on file and also to verify your beneficiary's address, date of birth and Social Security number.

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

Retiree Class of 2016: Important Info

REQUESTS FOR RETIREMENT shall be stated in writing and addressed to Bishop Marcus Matthews. Copies should be sent to your District Superintendent and Board of Ordained Ministry Conference Relations Committee no later than December 1, 2015.

Signed letter address:

Bishop Marcus Matthews
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. Laurie Gates-Ward
BOOM CRC Chair
Good Shepherd UMC
305 Smallwood Drive
Waldorf, MD 20602

For more information on clergy retirement, read the 2012 United Methodist *Book of Discipline*, ¶358.

Clergy Benefits Session set for Oct. 22

THE 2015 PRE-RETIREMENT Seminar will take place on Thursday, Oct. 22. Registration can only be completed online. Deadline to register is Wednesday, Oct. 14. Open to clergy of all ages. Please go to www.bwcumc.org, click on "Events and Training," and search the calendar to register.

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.



2016 Annual Election (Open Enrollment)

November 4 – November 19 (information forth-coming on how to enroll)

ONLY ABOUT A third of our HealthFlex participants take advantage of the Flexible Spending Account (FSA) offered through HealthFlex.

An FSA allows you to use pretax dollars to pay for eligible health-related expenses and dependent care expenses. FSA dollars are deduction from your salary on a pretax basis so they are exempt from federal income tax, state income tax and Social Security tax.

If you are considering an FSA for 2016, carefully estimate your out-of-pocket

expenses for eligible medical and dependent care expenses before you make your FSA elections in November. Consumer education tools are available through the HealthFlex/WebMD website. Log in to your account to get started.

What is Annual Election/Open Enrollment?

Annual election/open enrollment is the period in which:

- Active clergy and lay employees (not retired) currently enrolled in HealthFlex may elect to make changes to their medical plan by enrolling or terminating eligible dependents.
- All Participant enrolled in HealthFlex can create or renew a Flexible Spending Account (FSA) for 2016 with pretax dollars. (Not available to retired clergy and clergy on leave). All 2015 FSA election will cease as of 12/31/2015. You must renew to continue in 2016.
- Eligible lay employees (Conference and Local Church) can enroll in HealthFlex (please contact your church administrator or the BWC benefits office for more information).