



# 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

#### Blueprint for Wellness Screening at Annual Conference

Thursday & Friday, June 2-3  
Registration deadline – May 17

### DATES TO NOTE

#### Blueprint for Wellness Screening

April 1 - July 31  
Earn \$100 HealthCash\*

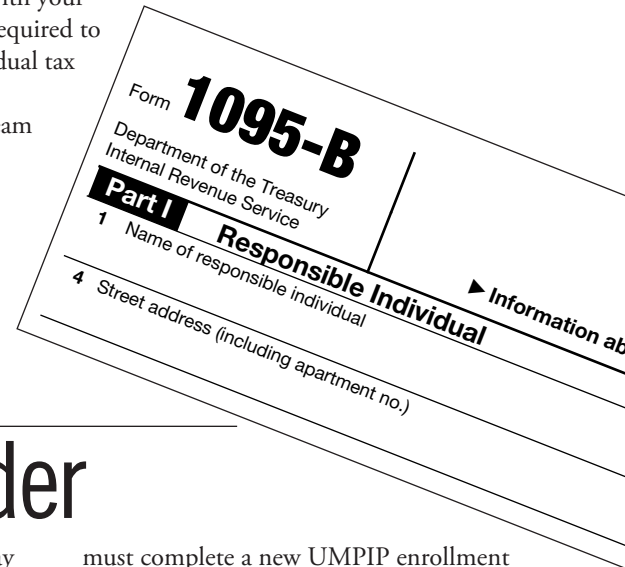
\*See table on pg. 3

## IRS Form 1095-B: What To Do

**F**ORM 1095-B AND a letter have been mailed to all HealthFlex participants by Businessolver. Businessolver is the database administrator for our HealthFlex program. Form 1095-B is a new, required form that verifies the “individual mandate” for health coverage under Affordable Care Act provisions.

- Keep the letter and Form 1095-B with your 2015 tax documents. You are not required to file the form with your 2015 individual tax returns.
- Call the General Board’s Health Team at 1-800-851-2201 with corrections to reported data. However, this is optional—the IRS is allowing a “good faith effort” for this tax year.

Requests for corrections should be sent to the Health Team by April 30; Businessolver will submit the full, corrected filing to the IRS in May.



## UMPIP Participation Reminder

**P**LEASE MAKE SURE that the church is receiving its monthly remittance and that it’s been paid.

It is the pastor’s responsibility to review his/her quarterly UMPIP statement. The first quarter statement will be coming out soon. Please be sure to review the section titled “Transaction Detail” to see when was the last time a contribution was credited to your account. You should check this section every quarter to avoid any discrepancies.

UMPIP Contributions for clergy and lay employees may also be made online in the “Contribution Management” service. The online process enables the treasurer or their designee to submit contributions through an automated clearing house (ACH) at no cost. To learn more about Contribution Management, please contact the Pension Administration Team by email at pateam@gbophb.org.

All clergy currently participating in UMPIP

must complete a new UMPIP enrollment form for a change in appointment. Please go to the BWC website, click on “Benefits,” then click on “Pension” to download the 2016 Contribution Election form. The form must be completed by the first week of July, signed by the church treasurer and forwarded to the General Board (see below). Please keep the original form for your payroll records. All UMPIP participation at the current church will cease June 30, 2016.



### Once you complete the Contribution Election form, please send via one of the following:

- E-mail: (scanned copy) to prcwebteam@gbophb.org
- Fax: 1-847-866-5195
- Mail:  
General Board of Pension and Health Benefits  
1901 Chestnut Avenue, Glenview, IL 60025

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

# Cigna Dental Expands its Coverage

**N**EW IN 2016 – Cigna Dental benefits now cover more preventive services for ALL ages.

The additional covered services include:

- Sealants for adults and teens (previously: under age 14 was covered)
- Fluoride treatment – added for adults and expanded to twice/year (previously: under age 19 and one/year)

Cigna's Dental WellnessPlus is provided at no cost to participants or family members covered through HealthFlex. Routine exams, cleanings, X-rays and fluoride are covered at no out-of-pocket cost.



# Roth Contributions Are Now Accepted

**E**FFECTIVE JANUARY 1, 2016, the General Board began accepting Roth Contributions from participants enrolled in United Methodist Personal Investment Plan (UMPIP). Participants may also roll over Roth contributions from prior employer retirement plans.

Is Roth a good choice for all participants? General Board strongly encourages

participants to contact a financial advisor before enrolling in Roth.

Contributing on a Roth basis may create advantageous tax outcomes for some participants but could create detrimental tax outcomes for both lay and clergy participants. In general, Roth contributions may be a good choice for participants who:

- Currently make after-tax contributions
- Expect to be in a higher tax

bracket during retirement

- Have many years to save
- Want a tax-free income source for themselves or their heirs

However, clergy should consider their housing allowance exclusion and/or SECA tax circumstances, as applicable, before electing to make Roth contributions.

A participant's overall retirement savings strategy is dependent upon their personal financial circumstances. Therefore, investing choices should be discussed with a personal financial planner. The General Board contracts with EY Financial Planning Services to provide confidential, objective financial counseling to eligible participants at no charge. We encourage participants to contact EY at 1-800-360-2539 for a personalized Roth consultation. EY Financial Planning Services has developed clergy-specific tools to help participants understand the impact of their housing allowance exclusion and/or SECA tax circumstances on their Roth decision.

EY Financial Planning Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000.



# Next Steps of HealthFlex Wellness Incentives

**H**EALTHFLEX WELLNESS PROGRAM recently introduced new ways to earn wellness points. HealthFlex wellness and incentive programs support and encourage participants and spouses to choose behaviors that increase vitality and improve well-being. The walking program, “Virgin Pulse,” now has five levels in each quarter to earn HealthCash. The more HealthMiles you meet, the more rewards you earn. Each new quarter will reset to level one, allowing you to start over.

In addition to HealthMiles, participants can earn HealthCash by participating in the wellness programs. The new levels and HealthCash timelines are detailed below:

For more information on the 2016 HealthFlex wellness incentive, log in to your HealthFlex/WebMD account through gbophb.org under “Details and FAQs.”

Level	HealthMiles	HealthCash Earned	Cumulative Healthcash Earned
1	0-1,999	-	-
2	2,000-3,999	\$20	\$20
3	4,000-5,999	\$10	\$30
4	6,000-7,999	\$10	\$40
5	8,000+	Donation to UMCOR	

Incentive Opportunity	Timeline	Amount
Virgin Pulse	January 1 – December 31	Up to \$160
150 Wellness Points	January 1 – December 31	\$150
Blueprint for Wellness	April 1 – July 31	\$100
Health Quotient (HQ)	August 1 – September 30	Save on 2017 deductible



# Benefits Corner for SPRC and Admins



**T**HE HEALTHFLEX AND OneExchange Enrollment/Change Form should be used to enroll and terminate participants from the medical plan. Whenever an employee who is enrolled in HealthFlex is terminated, the church administrator or their designee must complete the form and submit it to the BWC benefits office. Do not send HealthFlex terminations to the General Board.

The BWC benefits office must be notified within 30 days of termination so that the billing may be adjusted accordingly. Any questions about church lay employee HealthFlex enrollment or termination should be directed to the BWC benefits office at (410)309-3430.

Questions about Church Lay Employee pension enrollment and termination should be directed to the General Board of Pension and Health Benefits.