



# 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 2

May 2015

### HIGH PRIORITY

#### Blueprint for Wellness Screening at Annual Conference

Friday & Saturday, May 29-30  
Registration deadline – May 12

### DATE TO NOTE

#### BWC Pre-Retirement Seminar

...are you on track to retire?  
Thursday, October 22, 2015  
9:30 am – 3:30 pm  
BWC Mission Center  
Registration will open in September

## Blueprint for Wellness

2015 HEALTHFLEX WELLNESS INCENTIVES

**T**HE QUEST DIAGNOSTICS Blueprint for Wellness® is a comprehensive and confidential screening that is part of your HealthFlex wellness benefits—and a perfect complement to your annual doctor’s visit. Take advantage of this convenient opportunity to assess your risk for heart disease, diabetes and other common health issues. Blueprint for Wellness is offered exclusively for participants and spouses covered by HealthFlex.

The Blueprint for Wellness® Screening is April 1- July 31 and pays \$100 HealthCash and up to 120 wellness points. Quest

Diagnosics administers the screening and will be on site at Annual Conference Friday, May 29 and Saturday, May 30 from 6:30 a.m. - 10:30 a.m. To register, call 1-866-908-9440 or go to [www.webmdhealth.com/GBOPHB](http://www.webmdhealth.com/GBOPHB) and log in. After you log in, click on “Quest Diagnostics Blueprint for Wellness.” You may also choose to take the screening at a Quest Diagnostics location.

After you complete your Blueprint for Wellness®, the next step is to complete your HealthQuotient (HQ) between August 1 - September 30. The HQ health risk questionnaire is a requirement of HealthFlex to avoid a higher deductible in the 2016 plan year.



## 30% of eligible clergy are leaving money behind

**A**S OF MARCH 31, 2015, the United Methodist Personal Investment Plan (UMPIP) report for BWC revealed that 70% of our half-time to full time clergy are enrolled in UMPIP. We commend you for taking this bold step in preparing for the future. We are calling on the remaining 30% to come on board! All that is needed from you is a UMPIP Before and After Tax Enrollment form authorizing at least 1% of your total compensation to be deducted from your paycheck and forwarded to the General Board of Pension and Health Benefits on a monthly basis as a contribution to your personal investment account.

By now, all participants with an account balance at the General Board of Pension and Health Benefits should have received

their 1st quarter statement for 2015; 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 the General Board, or you think your statement is inaccurate, please talk to your Treasurer before placing a call to the General Board.

The IRS has retirement contribution limits. In 2015, you may contribute up to

\$18,000 (up from \$17,500) in before-tax participant contributions to retirement savings plans or \$24,000 (up from \$23,000) if you will be age 50 or older by the end of 2015.

Participants with 15 or more years of Church service may make an additional annual before-tax contribution of \$3,000.

However, eligibility requirements and lifetime limits apply. If you have more than 15 years of service and want to contribute more than \$18,000 this year, or \$24,000 if you will be 50 or older, please contact the General Board at 1-800-851-2201.

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.

## YOU'RE INVITED!

**T**HE GENERAL BOARD of Pension and Health Benefits is hosting two events this fall. They are calling on all Young Adult Clergy to attend *revitup!*, a Lifetime in Ministry event.

The event will be held October 5-7, 2015 at the Hilton Chicago/Indian Lakes Resort in Bloomingdale, Illinois.

*Revitup!* is a unique opportunity for young clergy aged 25-39 to strengthen personal, financial and leadership skills



**revitup!**  
For a Lifetime in Ministry

An Energizing Event for Young Clergy

which can improve your life and sustain your ministry.

If you are new to ministry, or have been around for a while, or looking for new ideas, or trying to figure out the best approach, or want to be energized, inspired or informed, this is the event for you.

For more information please visit: [gbophb.org/events/revitup/](http://gbophb.org/events/revitup/)

The General Board of Pension and Health Benefits are also calling on all active clergy members of The United Methodist Church to attend the Clergy Benefits Academy!

The Clergy Benefits Academy is for all ages and stages of ministry—new ordinands, early-career

clergy, mid-career clergy, ready-to-retain clergy, district superintendents, clergy in extension ministries—and spouses. There is something for everyone!

Plan now to attend! The Clergy Benefits Academy will be held October 26-28, 2015 in Bloomingdale, Illinois. This event is a unique opportunity to learn about the many benefit issues that affect your life and ministry. You can even earn continuing education units (CEUs) for attending.

For more information on this event, please visit [gbophb.org/events/cba-2015-bloomingdale/](http://gbophb.org/events/cba-2015-bloomingdale/).



## Opting Out of Social Security Can Be Costly

**U**NLIKE CERTAIN OTHER denominations, The United Methodist Church does not oppose Social Security or public insurance. The Church's retirement and health plans operate under the assumption that clergy will receive Social Security and Medicare benefits. Your Baltimore-Washington Conference Board of Pension and Health Benefits strongly recommends that all clergy of the Conference participate in

Social Security, and not exercise any conscience clauses to opt out of Social Security. Eligibility for Medical benefits through OneExchange in retirement and Disability benefits through the Comprehensive Protection Plan (CPP) are both dependent on participation in Social Security and Medicare. Thus one's irrevocable decision to opt out of Social Security is a decision to be excluded from these Conference programs as well.

If you have already opted out, consider discussing the decision with a financial planner. The General Board offers confidential consultations with financial planners at no charge who can help you determine what you may need. To take advantage of this service, contact EY Financial Planning Services at 1-800-360-2539.

## Do you know where your Orange card is?

**W**E ARE STILL getting calls about the famous orange card. This card is worth \$500 to be used for out-of-pocket eligible

expenses. Every HealthFlex participant was issued a card. This card is like a bank card linked specifically to your health reimbursement account (HRA) and/or your health care flexible spending account. If you can't locate your card, or do not remember receiving one, please call WageWorks for a replacement, 1-877-924-3967, or you can go online [www.gbophb.org](http://www.gbophb.org), click on HealthFlex/WebMD, sign on and select "Reimbursement Accounts" to make an electronic request.



### WageWorks Contact Information

**1-877-924-3967**  
(1-877-WageWorks)

**[www.gbophb.org](http://www.gbophb.org)**

HealthFlex/WebMD  
Select "Reimbursement Accounts"

# HealthFlex and Wellness Program vendors

**B**ELOW YOU WILL find the list of the vendors in the HealthFlex and wellness programs of the Baltimore-Washington Conference and their customer service contact information. This list is meant to show which vendors are under the HealthFlex program.

All eligible active clergy, active conference lay and (if participating) local church lay, eligible retired clergy and dependent and eligible surviving spouses under age 65 are enrolled in the HealthFlex program.

HealthFlex is a “bundle” of plans offered through the General Board of Pension and Health Benefits. By the use of the HealthFlex Enrollment Change Form, eligible participants are automatically enrolled in the following:

HEALTHFLEX	VENDOR	CUSTOMER SERVICE
Health	United HealthCare	(800) 901-1939
Prescription Drugs	Catamaran	(855) 239-8471
Health Reimbursement Account \$500 per account	WageWorks	(877) 924-3967
Employee Assistance Program (EAP)	United Behavioral Health	(800) 788-5614
Dental – Plan ID 2464058 (No ID Card)	Cigna Dental	(800) 244-6224
Vision (No ID Card)	Vision Service Provider (VSP)	(800) 877-7195
OPTIONAL HEALTHFLEX BENEFITS – participant in HealthFlex MUST sign up on their own		
Physical Activity and Walking Program	Virgin Pulse HealthMiles	(800) 830-4312
Flexible Spending Account “optional”	WageWorks	(877)924-3967

ONEEXCHANGE – RETIREE PROGRAM	OneExchange (individual plans)	(866) 249-7785
ALL eligible Retired Clergy and spouses over age 65 and eligible surviving spouses over age 65		

*Inquires about specific benefits, claims or co-payments should be directed to the vendor. Problem with a vendor should be communicated to the General Board’s HealthTeam – 1-800-851-2201 (press “2” for medical, press “0” to speak to a representative). Questions about enrollment and eligibility should be directed to the BWC Benefits office 410-309-3430.*

## July 1 – UMPIP continued participation

**A**LL CLERGY CURRENTLY participating in UMPIP must complete a new UMPIP enrollment form for the change in appointment. Please go to our BWC webpage, click on “benefits” then click on “pension” to complete the UMPIP 2015 Before-and-After Tax form. The form must be completed by the 1st week of July and signed by the church treasurer and forwarded to the General Board. Please keep the original form for your payroll records. All UMPIP participation at the current church will cease June 30, 2015.

### **Please complete this form and send it by:**

- E-mail (scanned copy) to [prcwebteam@gbophb.org](mailto:prcwebteam@gbophb.org), or
- Fax to 1-847-866-5195, or
- Mail to 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.