



BENEFITS INSIGHT

Baltimore-Washington Conference

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

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www.bwcumc.org

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HIGH PRIORITY

Take the HQ—Save \$ in 2015

The HealthQuotient (HQ) online health risk assessment is Step 2 of your HealthFlex “Three Steps for Better Wellness.” Taking the HQ between Aug. 1 and Sept. 30, 2014 will save you money on your 2015 medical plan deductible.

To participate, go to www.gbophb.org and login to your HealthFlex/WebMD account. Choose “HealthQuotient” under your Action Plan or select “Health Tools” and search under Assess My Health.

Please contact Human Resources and Benefits Team for more information.

Take the HQ Now!

Dates to Note:

September 30 at 11:59 p.m.

Deadline for HQ—see above

October 28 – 9:30am-3:00pm

Clergy Benefits Workshop
Washington Square UMC, Hagerstown
Deadline to register is October 13.

October 29 – 9:30am-3:00pm

Clergy Benefits Workshop
BWC Mission Center, Fulton
Deadline to register is October 13.

October 30 – 9:30am-3:00pm

Clergy Benefits Workshop
Union UMC, Upper Marlboro
Deadline to register is October 13.

November 5 - November 20

2015 Annual Election

What’s New With WageWorks?

NEW VENDOR ANNOUNCED

WAGEWORKS IMPLEMENTATION WENT “live” on Monday, August 18. Participants and spouses



should have received WageWorks Healthcare Cards in the mail prior to August 18. If you have not received your card please contact WageWorks at 1-877-924-3967 with questions about debit cards or claims.

Frequently Asked Questions

Who does the WageWorks transition affect?

The move from Ceridian to WageWorks applies to participants with a health reimbursement account (HRA), health care FSA (also called medical reimbursement account or MRA), and/or dependent care FSA.

Will my FSA or HRA money transfer from Ceridian to WageWorks?

Yes! You will not lose money because of the move to WageWorks. Funds in your FSA and/or HRA as of July 31 will transfer automatically to WageWorks. Your funds were made available for eligible expenses starting August 18.

What’s new with WageWorks?

- On-the-go convenience with WageWorks’ EZ Receipts® mobile app for smartphone or tablet
- Pay My Provider option, so WageWorks can pay your health or dependent care provider directly
- New WageWorks Healthcare Card (replaces Ceridian health debit card—for plan sponsors that offer card)

What remains the same?

- If you have a health FSA and/or an HRA, the FSA still pays first because the FSA has a “use it or lose it” rule, while unspent HRA funds carry over from year to year.
- Same HealthFlex login and single sign-on you’re used to: www.gbophb.org > HealthFlex/WebMD > enter WebMD username and password. Under HealthFlex Vendor Links, choose “Reimbursement Accounts” for FSA and/or HRA claims. (One-time registration required when you first visit the WageWorks website.)

Will the new WageWorks Healthcare Card (debit card) work with my dependent care FSA?

No. The Healthcare Card applies only to health FSAs or HRAs. But you can use the WageWorks Pay My Provider feature for dependent care.

HEALTHFLEX INCENTIVES

IT'S ALMOST OCTOBER, which means there are only three months left for active HealthFlex participants and their enrolled spouses to accumulate Health Points on WebMD.

The goal is to earn up to \$150 HealthCash for meeting four personalized Virgin Pulse HealthMiles activity targets in 2014 and to earn \$150 HealthCash for accumulation 150 HealthFlex Wellness Points (tracked on the HealthFlex/WebMD website).

In order to earn HealthCash, you must be enrolled in the Virgin Pulse HealthMiles program at the time the HealthCash is awarded. HealthCash is administered through the Virgin Pulse HealthMiles website so if you're not enrolled, you have no way to receive HealthCash. HealthCash will not be rewarded retroactively if you enroll late in the year.

If you're not yet in the Virgin Pulse HealthMiles program, enroll now to take full advantage of the 2014 incentives. Below is how to enroll.



FYI

This is a new publication that will come to you quarterly from the Human Resources and Benefits department of the Baltimore-Washington Conference.

If you would like to submit questions that we can answer in our next newsletter, please email Christol Medley at cmmedley@bwcumc.org.

Our department is here to serve you. If you would like more information on available benefits, visit our website at bwcumc.org/benefits/.

Enrolling In Virgin Pulse HealthMiles

It's easy to enroll

1. Log in to HealthFlex/WebMD by clicking the HealthFlex link at www.gbophb.org. Can't remember your username or password? Retrieve it online or contact WebMD's customer service team at 1-866-302-5742.
2. Click "Virgin Pulse" under the "HealthFlex Vendor Links" menu on the left side of the page to enroll or learn more about the program.
3. At the bottom of the enrollment page, click "Join Now!" again to enroll.
4. Enter the required Personal Information. Then choose a password (at least eight characters), and click "Continue."
5. Review and confirm your details. Then read and accept the Membership Agreement & Privacy Policy, and click "Submit." An activity tracker will be shipped directly to the address you selected.
6. Write down your Member ID and remember your password—you will need them to log back into your account.
7. Log in to the Virgin Pulse website (www.virginpulse.com) using your Member ID or the e-mail address you used to register. Complete the Health Snapshot—a short health questionnaire. (Note: The Health Snapshot is not the same as the more detailed HealthQuotient™.)
8. Download the software at www.virginpulse.com/software
9. Activate your activity tracker when it arrives by following the package instructions. If you have trouble, visit the support page on the Virgin Pulse website (www.virginpulse.com). Still need help? Contact the Virgin Pulse Customer Service department at 1-800-830-4312.

Health Reimbursement Account established

MORE INFORMATION COMING SOON

AS WAS REPORTED at Annual Conference, the Board of Pensions evaluated the Conference health plan offered through HealthFlex and the available options for 2015, the current

plan that has an individual deductible of \$500 is no longer offered. After a consideration of all healthcare options, including HealthFlex and non-HealthFlex health benefits plans, the Board of Pensions selected a HealthFlex Plan that has a \$1,000 deductible and also offers a

Health Reimbursement Account (HRA) in which \$500 is contributed by the employer. The selection of this plan will continue to enable our Conference to provide outstanding health benefits for our active clergy and Conference staff.

What are Flexible Spending Accounts?

FSA IS AVAILABLE only to HealthFlex active participants. As a HealthFlex Participant, you can choose to contribute a portion of your compensation to a Flexible Spending Account on a pre-tax basis through the cafeteria plan. The flexible spending account for health care expenses is called the Medical Reimbursement Account (MRA), and the flexible spending account for dependent care expenses is called the Dependent Care Account (DCA). Together they are called reimbursement accounts or FSAs.

You can elect to reduce your salary for a Plan Year (or the remainder of the Plan Year if you are a newly hired eligible employee), through a salary-reduction agreement. The contribution amounts will be deducted pro-rata each month or payroll period from your compensation.

Reimbursement accounts are subject to

strict rules and requirements of the Code, under §105, §106, §125 and §129. FSAs can only reimburse you for health care expenses or dependent day care expenses. The Plan maintains FSAs as bookkeeping entries, with the “account balance” representing the amount of your salary reduction contributions that are available to reimburse your eligible expenses.

You must make an election to contribute a portion of your salary each year at the annual open enrollment. If you do not elect an amount for the FSAs in any Plan Year, you are presumed to have made an election to contribute zero dollars. FSA elections do not carry over from one year to the next; Amounts remaining in your FSAs at the end of a Plan Year do not carry over to the following year, other than in the limited manner permitted by the Grace Period

(see below) for the MRA; you forfeit them to the Plan.

FSAs can help you save significantly on the cost of health care and dependent care by allowing you to pay for qualified expenses on a tax-advantaged basis. However, the funds you contribute are subject to certain restrictions in their use and are subject to the “use-it-or-lose-it” rule. When you elect to contribute to the MRA or DCA, you are choosing to contribute that amount over the applicable Plan Year, which is a Calendar Year, not a Conference or appointment year or season. If you enroll in the Plan mid-year and elect to contribute to an MRA or DCA, your election will apply to the remaining portion of the Calendar Year.

For more about FSA please contact the benefits office at benefits.office@bwcumc.org.

Are You Enrolled in UMPIP?

A MATCH FEATURE TOOK effect January 1, 2014 for the Clergy Retirement Security Program (CRSP). The Church formerly contributed 3% of your plan compensation* and that amount automatically went into your CRSP Defined Contribution (DC) account. However, beginning January 1, 2014, that contribution was reduced for participants who do not contribute to the United Methodist Personal Investment Plan (UMPIP).

The Church matches 100% of your UMPIP contributions—up to 1% of your plan compensation—and deposits those matching funds into your CRSP DC account.

- If you contribute at least 1% of your plan compensation to UMPIP, the Church’s contribution to your CRSP DC account is still 3%.
- If you don’t contribute to UMPIP, you will receive only a 2% contribution to CRSP DC from the Church.

Earn Your Match for the Full Year

Even if you did not begin contributing to UMPIP on January 1, there is still time to earn the full CRSP match for 2014. All you have to do is catch up your

contributions. Here’s how:

1. Submit a Before-Tax and After-Tax Contributions Agreement to your conference or salary-paying unit indicating the percentage of compensation you would like to contribute to UMPIP.
2. Make sure you contribute enough to make up for the months you missed. For example, if you begin contributing in June, you will have missed five months of contributions. Therefore, you could:
 - Contribute at least 2% of your plan compensation to UMPIP for five months, or
 - Contribute an extra 5% for one month, making your contribution for that month 6% of plan compensation, or
 - Spread your extra contributions over as many months as you choose, provided you catch up by the end of the year.
3. Contribute at least 1% of your plan compensation to UMPIP for the rest of the year.

Change Your Contributions Any Time

You can begin contributing to UMPIP

or change your contribution percentage at any time by submitting a new Before-Tax and After-Tax Contributions Agreement. While averaging a 1% contribution to UMPIP for 2014 will earn you the matching funds, a higher level of contributions may better prepare you for retirement, particularly given that the CRSP Defined Benefit (DB) formula was reduced for years of service after December 31, 2013. Consider a higher level of contributions to make up for the reduction in the CRSP DB benefit formula.

The longer you wait, the more you’ll have to set aside to catch up your contributions, and you’ll miss out on potential earnings on your investments. So start saving for your retirement today!

Note: If you don’t feel that you can afford to catch up your contributions, you can still earn at least some Church contributions. Your contributions to UMPIP are matched dollar for dollar up to 1% of your plan compensation.

**Plan compensation includes the value of your parsonage, if any.*

Visit www.gbophb.org to view the Clergy Retirement Security Program—Matching Contributions Video