



BENEFITS INSIGHT

Baltimore-Washington Conference

HR AND BENEFITS NEWSLETTER FROM THE BALTIMORE-WASHINGTON CONFERENCE

Karen Conroy: kconroy@bwcumc.org

• www.bwcumc.org

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High Priority

HEALTH QUOTIENT (HQ)

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

Take the HQ by Saturday, Sept. 30, in order to avoid paying a higher deductible in 2018.

Dates to Note

Annual Election/Open Enrollment

Nov. 1 – 16

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

HealthFlex Exchange 1-on-1 Sessions

Wednesday, Nov. 1 in Western District

Tuesday, Nov. 7 at BWC Mission Center

Wednesday, Nov. 8 in Southern District

Thursday, Nov. 9 at BWC Mission Center

Pre-Retirement Session

Thursday, Oct. 19, 9:30 a.m. – 3:30 p.m.
at the BWC Mission Center, in Fulton.

Registration is required and is now open.
See page 3.

Act now to avoid higher deductibles in 2018

TAKE THE HEALTH QUOTIENT RISK ASSESSMENT EVERY YEAR TO AVOID HIGHER DEDUCTIBLES IN THE FOLLOWING YEAR.

THE HEALTH QUOTIENT (HQ) is the next step of HealthFlex's program to better wellness. The HQ online risk assessment directs you to wellness resources available at no cost through HealthFlex. If you completed 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. Taking the confidential HQ between Aug. 1 and Sept. 30 will save HealthFlex participants \$250-\$500 on their 2018 individual and family deductibles. The participant and enrolled spouse must complete the Health Quotient to avoid this increase. Adult children are not required to complete the HQ.

To take the HQ, visit wespath.org, log into HealthFlex/WebMD and click on the "HealthQuotient" in your Action Plan. You can take the streamlined HQ on your computer, tablet or smartphone or call 1-866-302-5742.

Beat the bug; Get your flu shot

Flu season is approaching. All HealthFlex participants are eligible to receive the flu shot anywhere the vaccine is offered at no cost. The Flu vaccine is covered under preventive services through United Healthcare. Simply show your United Healthcare ID card at the time of service.

Here are some reasons why you should get vaccinated every year (from the CDC): flu vaccination can keep you from getting sick with flu; flu vaccination can reduce the risk of flu-associated hospitalization, including among children and older adults; flu vaccination is an important preventive tool for people with chronic health conditions; flu vaccination also may make your illness milder if you do get sick.



When surprises arise, Try MDLIVE – 24/7/Wherever

BEE STINGS, INSECT BITES, SPRAINS, SUNBURN OR SICKNESS — WHEN THE UNEXPECTED INTERRUPTS YOUR DAY, TURN TO MDLIVE, THE TELEMEDICINE SERVICE FROM HEALTHFLEX.



MDLIVE BRINGS YOU 24/7 access to doctors, a helpful resource when you can't reach your own doctor. Reaching MDLIVE is easy – by phone, tablet or computer. MDLIVE doctors can diagnose non-emergency symptoms and even prescribe medications when appropriate. You'll pay only your co-payment/co-insurance portion of the low \$40/visit cost. You'll also earn 15 Wellness Points toward your 150 Points/\$150 incentive when you register. App: **MDLIVE Telehealth** Phone: 1-888-750-4991 Web: mdlive.com/healthflex

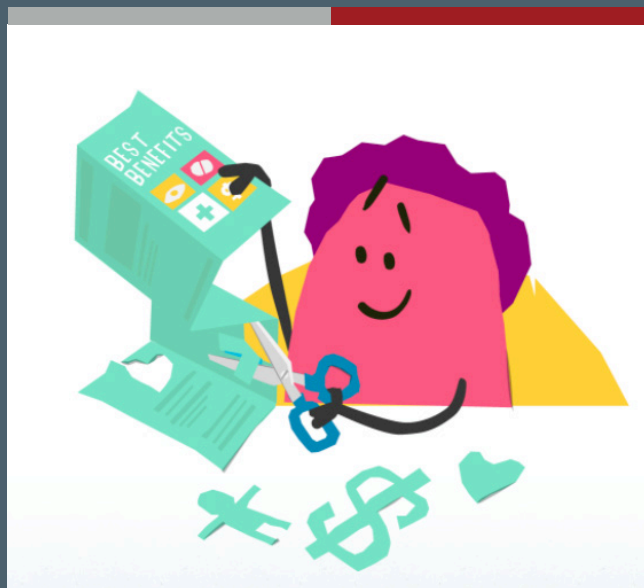
MEET "ALEX", THE NEW INTERACTIVE BENEFITS COUNSELOR

LET'S FIND YOUR BEST BENEFITS.

THIS NEW USER-FRIENDLY decision-support tool is available now on the HealthFlex/WebMD website. ALEX is replacing the Coverage Advisor tool used in prior years. ALEX will help participants select plans and reimbursement account contributions based on their expected health care use, family size, budget, defined contribution (for HealthFlex Exchange) and other factors.

MyChoice is another tool that will be available during Annual Election (Nov. 1 – 16.) It will ask you questions and uses your answers to recommend a medical plan. It can be used online or by phone.

Beginning in late October, you can contact Businessolver by phone for information regarding the HealthFlex Exchange. The toll-free number is 1-844-688-1375. They are available from 7 a.m. to 7 p.m. central time.



Choose your healthplan for 2018 this November during Annual Election

CUSTOMIZE A PLAN FOR YOU AND YOUR FAMILY.

ANNUAL ELECTION will be held Nov. 1 – Nov. 16. The HealthFlex Exchange is our group health plan that offers six medical plans, three dental plans, and three vision plans. If you want to change your plan(s), this is the only time during the year you can do it. If you do not make an Annual Election, you will be re-enrolled in your current plan(s) for 2018. If you currently have a Flexible Spending Account and want to continue it in 2018, you must choose it during Annual Election. It will not automatically be funded. If you have questions, please consider participating in a one-on-one session with the Benefits Office. See the article below for more information.



HealthFlex Exchange one-on-one sessions

IF "ALEX" (SEE ABOVE) HASN'T ANSWERED YOUR QUESTIONS, PLEASE SCHEDULE A SESSION WITH US.

HAS YOUR SITUATION changed and is your current plan no longer beneficial to you? The Benefits Office is offering to sit down with you, one-on-one, for a 30-minute mini-session. We can answer your specific questions and help you navigate the available plans to best suit you and your family.

Tuesday, Nov. 7 and Thursday, Nov. 9:

BWC Mission Center – 9 a.m. – 3 p.m.

Wednesday, Nov. 1:

Jackson Chapel UMC

5609 Ballenger Creek Pike, Frederick, MD: 9 a.m. – 3 p.m.

Wednesday, Nov. 8:

Good Shepherd UMC

305 Smallwood Drive, Waldorf, MD: 9 a.m. – 3 p.m.



Pre-Retirement Session

The 2017 Pre-Retirement Session will take place on Thursday, Oct. 19 at the BWC Mission Center. Registration can only be completed online. To register, visit <http://tiny.cc/bwc-pre-retirement2017>

This session is intended to explain and highlight the different benefits that are available to clergy at retirement through the denomination. This is 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.

Want to retire in 2018?

SUBMIT YOUR FORMAL REQUEST IN WRITING BY DEC. 1.

REQUESTS FOR RETIREMENT must be stated in writing and addressed to Bishop LaTrelle Easterling. Copies should be sent to your District Superintendent and Board of Ordained Ministry Conference Relations Committee no later than Dec. 1, 2017.

Signed letter address:

Bishop LaTrelle Easterling
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

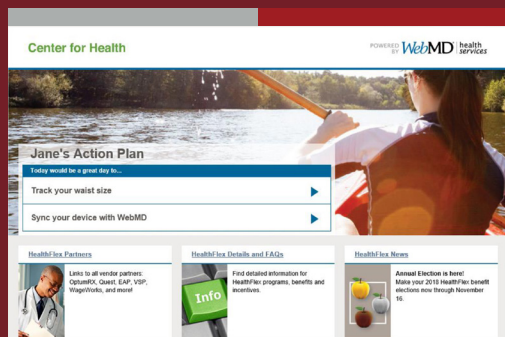
2. Rev. Jennifer Karsner
BOOM CRC Chair
78 Church Road
Arnold, MD 21012

For more information on clergy retirement, read the 2016 United Methodist Book of Discipline, ¶1357.

Upgrading to better serve you

THE CENTER FOR HEALTH HAS REVISED THE WEBMD HOMEPAGE.

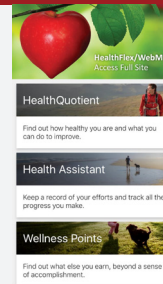
ON THE NEW home page, the list of vendors has been condensed into a category labeled HealthFlex Partners. Visit webmdhealth.com/gbophb/ to explore the new layout.



New "Wellness at Your Side" mobile app!

MORE AND MORE PEOPLE ARE USING THEIR MOBILE DEVICES THESE DAYS. FROM YOUR PHONE YOU WILL BE ABLE TO:

- Access your personal HealthFlex/WebMD site
- Complete the HealthQuotient
- Set and track goals with the Health Assistant
- Track and earn Wellness Points



Follow these simple steps:

1. In your App or Google Play Store, search "Wellness at Your Side" and download the app
2. Select "Use your Connection Code instead"
3. Enter "HEALTHFLEX" then click "Connect"
4. Log in with your HealthFlex/WebMD username and password (Only required when connecting first time)
5. Explore!

NEED HELP? CALL WEBMD AT 1-866-302-5724