

BENEFITS Bulletin

Central Texas Conference
of the
United Methodist Church

Volume 6, Issue 3

October 2011

2012 HealthFlex Annual Enrollment

The annual election period for the 2012 plan year begins on November 2, 2011 and ends at 11:59 p.m., Eastern time, on November 17, 2011.

You may change your health benefits election via the WebMD Personal Health Manager™—the entry point for your HealthFlex program information.

Note: You will remain in the plan in which you are currently enrolled in 2012 unless you make an election change by November 17th, 2011. If you wish to add or remove dependents, you must send an enrollment change form to the Conference Office. Even if you do not have health elections to make, log onto WebMD to complete the HealthQuotient™, WebMD's health risks assessment, and review your 2012 health benefit information. See additional HealthFlex Annual Election information inside this issue.

2012 enrollment information, including eligibility, pre-existing limitations, change in family status, etc., is available on the Conference website at www.ctcumc.org on the Health Insurance Information page under the Administration tab.



2012 Cafeteria Plan Annual Enrollment



The annual election period for the 2012 plan year begins on November 2, 2011 and ends at 11:59 p.m. on November 17, 2011.

Each fall all employees of the Central Texas Conference (and its entities) have the opportunity to enroll in the Conference Cafeteria Plan. This is available to both lay and clergy employees who work a minimum of 20 hours per week. The Cafeteria Plan allows employees to tax shelter certain expenditures as made possible under Section 125 of the Internal Revenue Code. The Central Texas Conference plan has been developed in conjunction with Aflac. Three classifications of benefits are available: Supplemental

Insurance Policies, Dependent Day Care Flexible Spending Accounts and Unreimbursed Medical Expense Accounts. Aflac is NOT associated with our Health insurance (HealthFlex) and you do not have to be enrolled in HealthFlex in order to participate in AFLAC. The only requirement is that you work 20 hours or more per week.

Aflac 2012 enrollment forms have been emailed to current participants only. If you have someone in your organization interested in enrolling in 2012, please visit the Conference website for policy information and additional 2012 enrollment materials.

Enrollment forms for the Aflac Supplemental Policies and Flexible Spending Accounts will need to be returned to the Conference Office to be received no later than 11:59 p.m. November 17th, 2011. Anyone with a charge conference after this date needs to decide about Cafeteria Plan enrollment ahead of time. **LATE ENROLLMENTS WILL NOT BE ACCEPTED FOR ANY REASON. Please include an email address for receipt confirmation.** All enrollment forms should be mailed to the Central Texas Conference Office at 464 Bailey Avenue, Fort Worth, TX, 76107, ATTN.: Cafeteria Plan. You may also fax your enrollment form to 817.338.4541. **DO NOT send directly to Aflac.** Enrollments sent directly to Aflac will not be included. Please keep a copy for yourself and give a copy to your payroll administrator in your local church/agency. Participants who are enrolled in the supplemental policies in 2011 need not re-enroll for 2012 unless you want to add policies or upgrade your current policies. Those policies will carry over into 2012 at the same premium unless you complete an Aflac policy termination form and mail or fax it to the Conference Office prior to January 1st, 2012 (policy termination form available on the Conference website). After January 1st, you will not be able to make any cancellations without a qualifying event. **Participants currently participating in the 2011 Flexible Spending Accounts (FSA) need to re-enroll for 2012. Flexible spending accounts will NOT carry over.** If you participated in the FSA in 2011 and you do not plan to participate in 2012, you must complete the enrollment form and initial the sections indicating that you are waiving coverage and submit it to the Conference Office.

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Important Dates to Remember:

HealthFlex and Café Plan Annual Enrollment begins November 2nd, 2011 and ends November 17th, 2011.

If you do not wish to make a HealthFlex plan change, you are not required to make an election for 2012.

HealthFlex
2012

It's HealthFlex Election Time – Make Your Choices Online

Annual Election is right around the corner—**November 2 to 17, 2011**. Annual Election is your opportunity* to make changes to your health plan coverage for 2012, including:

- choosing a medical plan;**
- confirming that HealthFlex has current contact information for you and your covered dependents;
- adding a dependent up to age 26 (“young adult”) to your HealthFlex coverage.

Changes made during this Annual Election period will be effective **January 1 through December 31, 2012**.

** After Annual Election ends, you can make changes for 2012 only if you experience a “life status event” during the plan year, such as marriage, divorce, birth or adoption of a child, death of a family member or loss of a spouse’s health care coverage.*

*** You may look at 2012 benefit summaries through the Ceridian Benefit Election Web page (available during Annual Election) or right now on the Conference Website on the Health Insurance web page found under the Administration tab.*

Voice Your Choice

Annual Election is your opportunity to choose the plan you want for 2012. During the open enrollment period, make your election online: go to www.gbophb.org; then click on “**HealthFlex/WebMD**.” After you log in, choose “**HealthFlex Plan Benefits**” under the “**Get Started**” column to reach the Ceridian Benefit Election Web page. If you don’t make an election, you will be automatically enrolled in your current plan.

To Add or Drop a Dependent on HealthFlex

Contact the Central Texas Conference Office right away if you want to add a spouse or dependent child up to age 26 on your HealthFlex plan, or to drop someone from your plan. You must complete a 2012 *HealthFlex Enrollment/Change Form* and submit it to the Conference Office. **We need sufficient time to process the enrollment form before Annual Election ends.**



The Conference Office has received the rates from HealthFlex and has set the premiums for 2012. These rates are per month and supersede those published in the 2011 Journal. Note: The rate increase in June is due to the discontinuation of the health insurance apportionment. There was no actual increase in rates from 2011 to 2012.

2012 HealthFlex Premium Rates January thru May (per month)

Category		PPO	EPO
Lay	Single	\$826	\$660
	Family	\$2,132	\$1,824
Eligible Clergy/Deacons	Single	\$413	\$330
	Family	\$1,066	\$912
"Pre-65" Clergy Retirees who retired after 6/1/2002		Single	\$716
		Family	\$1,912
Clergy receiving Equitable Compensation Support		Single	\$330
		Family	\$853
Clergy Surviving Spouses (under age 65)		Single	\$413
		Family	\$1,066

PPO: Out of network benefit available (paid at a lower percentage).

EPO: Same network of providers as PPO, NO out of network benefit.

Medicare Companion Plan (Retirees over age 65)	\$390
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2012 HealthFlex Premium Rates June thru December (per month)

Category		PPO	EPO
Lay/Clergy	Single	\$826	\$660
	Family	\$2,132	\$1,824
"Pre-65" Clergy Retirees who retired after 6/1/2002		Single	\$716
		Family	\$1,912
Clergy receiving Equitable Compensation Support		Single	\$660
		Family	\$1,706
Clergy Surviving Spouses (under age 65)		Single	\$413
		Family	\$1,066

PPO: Out of network benefit available (paid at a lower percentage).

EPO: Same network of providers as PPO, NO out of network benefit.

Medicare Companion Plan (Retirees over age 65)	\$390
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Beginning June 2012, the health insurance apportionment will be discontinued and we will move to direct billing for the total health insurance premium. When completing the 2012 Pastor Support and Compensation Form (PSCF), the amounts reported on Lines B and D.1.a. will remain the same in 2012 as reported in 2011 (if there is no plan change or the cost sharing arrangement has not changed). The remainder of the total premium for the year goes on Line G at the bottom of the PSCF. Line G is for information only and will reflect the difference between the totals of Line B plus Line D.1.a. and the total premium amount for 2012 (the additional amount that is no longer apportioned).

**2012 HealthFlex Rate Breakdown
Pastor and Church Responsibility**

<i>Note: Line B and Line D.1.a. of the PSCF will remain the same in 2012 as reported in 2011 (if there is no plan change or the cost sharing arrangement has not changed). The remainder of the total premium for the year goes on the informational Line G at the bottom of the PSCF.</i>	2012 January thru May				2012 June thru December				2012 January thru December		2012 Total Premium
	Pastor (Maximum) - Line D.1.a (A portion may be reported on Line B)		Church		Pastor (Maximum) - Line D.1.a (A portion may be reported on Line B)		Church - Amount No Longer Apportioned		Pastor (Maximum) - Line D.1.a (A portion may be reported on Line B)	Church Line G	Pastor + Church (Line B + Line D.1.a. + Line G)
	Month	Annual (5 mos)	Month	Annual (5 mos)	Month	Annual (7 mos)	Month	Annual (7 mos)	Annual Total	Annual Total	Grand Total
PPO											
Single	\$ 413.00	\$ 2,065.00	\$0.00 Apport.	\$0.00 Apport.	\$ 413.00	\$ 2,891.00	\$ 413.00	\$ 2,891.00	\$ 4,956.00	\$ 2,891.00	\$ 7,847.00
Family	\$ 1,066.00	\$ 5,330.00	\$0.00 Apport.	\$0.00 Apport.	\$ 1,066.00	\$ 7,462.00	\$ 1,066.00	\$ 7,462.00	\$ 12,792.00	\$ 7,462.00	\$ 20,254.00
EPO											
Single	\$ 330.00	\$ 1,650.00	\$0.00 Apport.	\$0.00 Apport.	\$ 330.00	\$ 2,310.00	\$ 330.00	\$ 2,310.00	\$ 3,960.00	\$ 2,310.00	\$ 6,270.00
Family	\$ 912.00	\$ 4,560.00	\$0.00 Apport.	\$0.00 Apport.	\$ 912.00	\$ 6,384.00	\$ 912.00	\$ 6,384.00	\$ 10,944.00	\$ 6,384.00	\$ 17,328.00
Medicare Companion Plan											
Active (per person) ++Plan Change in 2012 so amounts will differ from 2011++	\$ 195.00	\$ 975.00	\$0.00 Apport.	\$0.00 Apport.	\$ 195.00	\$ 1,365.00	\$ 195.00	\$ 1,365.00	\$ 2,340.00	\$ 1,365.00	\$ 3,705.00

See the Conference Website for Plan Information, Enrollment Forms
and Additional Rate Information.
The Café Plan web page can be found under Administration.

2012 AFLAC Voluntary Benefits

MONTHLY PREMIUM RATES Central Texas Conference UMC

SUPPLEMENTAL PLANS			Emp Only	Emp Spouse	Emp Child(ren)	Emp Family
Accident	Clerical Lay		\$17.68	\$25.09	\$28.60	\$37.31
	Clergy & Non-Clerical Lay		\$21.71	\$28.99	\$32.76	\$41.21
Cancer Max \$5K Initial Treatment. \$75 Wellness Benefit	Age	(18-35)	\$26.65	\$51.74	\$26.65	\$51.74
		(36-45)	\$38.48	\$71.37	\$38.48	\$71.37
		(46-55)	\$51.74	\$98.15	\$51.74	\$98.15
		(56-70)	\$63.83	\$124.41	\$63.83	\$124.41
Dental (New)	Essentials	no ortho	\$24.05	\$42.38	\$42.12	\$60.71
		with ortho	\$47.71	\$68.25	\$67.99	\$86.58
	Level 1	no ortho	\$31.33	\$60.97	\$60.19	\$91.00
		with ortho	\$54.99	\$86.84	\$86.06	\$116.87
Hospital Protection	Age	(18-39)	\$40.82	\$74.49	\$57.46	\$85.67
		(40-49)	\$50.44	\$84.24	\$63.57	\$92.30
		(50-59)	\$63.83	\$107.90	\$74.88	\$117.00
		(60-70)	\$76.18	\$126.62	\$93.47	\$139.75
Spec. Health Event	Age	(18-35)	\$18.72	\$36.27	\$30.55	\$40.69
		(36-45)	\$27.69	\$49.66	\$37.57	\$54.34
		(46-55)	\$36.92	\$65.39	\$47.71	\$71.11
		(56-70)	\$46.67	\$88.14	\$61.75	\$95.03
Short Term Disability (New)	Rates Based on Age/Salary/Coverage Desired See Rates listed seperately.					

NOTE: Plans that you are presently enrolled in will remain at the same rate.



Benefits Access—The New Destination for Participant Account Management

[Benefits Access](#) has replaced the Online Account Services Information System (OASIS) for participant account management. Benefits Access offers several upgrades, including enhanced security, new and improved retirement benefits projection tools, educational resources, electronic delivery for statements and *Hark* newsletters, and the ability to view beneficiary designations and update contact information.

Notable Changes

If you used OASIS to manage your General Board-administered retirement plan accounts, you will notice a number of upgrades to the functionality in the new Benefits Access application. Some of the notable changes include:

- **Account security**
 - After registration, Social Security numbers and PINs are no longer needed for account login
 - Unique usernames and passwords are now required for account access
 - Security questions are used to enable online retrieval of account login information while protecting your account from unauthorized access
- **Personal information**
 - Username, password, address and other personal information can be updated online
 - Beneficiary designations, service and compensation information are available for viewing
- **Transactions**
 - All transactions (e.g., changing the investment of your current balance) can be entered using a more intuitive step-by-step process
 - Pending account transactions are now viewable
 - Your transaction history can be exported to Microsoft Excel, Microsoft Money, Quicken or other personal finance software
- **Investment information**
 - The net rate of return is listed for accounts on a monthly, quarterly, year-to-date and rolling one-year basis
 - Color-coded pie charts differentiate equity (stock) from fixed income (bond) investments
- **Educational resources**
 - A "Learn More" section has been added to provide educational articles for participants on subjects related to account management and retirement planning
 - Links are provided to pertinent General Board materials on financial topics

Registering for Benefits Access

Registering for Benefits Access is quick, easy and secure. Follow the steps below to set up your new account.

1. Go to www.benefitsaccess.org.
2. Click "New User Registration."
3. Enter your Social Security number and Personal Identification Number (PIN).
4. Follow the prompts to choose a username and password.
5. Choose two security questions from the drop-downs and type in the answers. (Note: Answers are not case sensitive.)
6. Enter your e-mail address and select your preference for the delivery of account statements and other notifications. We encourage you to choose electronic (paperless) delivery. Electronic delivery provides a higher level of security for your account statements and demonstrates environmental stewardship.
7. Click "Submit."
8. A success message will appear. Click the link to proceed to the Benefits Access homepage where you can click on the book to use the Retirement Readiness Tool or use the tabs to navigate to other site content.

Registration Tips

- You must have a PIN to complete registration. If you can't remember or do not have a PIN, one must be mailed to you. Please follow the steps in New User Registration or call **800.851.2201** to request a new PIN. Please allow five to seven business days for delivery.
- Consider using your personal e-mail address for your Benefits Access account so that you will not miss important communications if you change appointments/employers.
- If you are using Internet Explorer 9 and the Web pages are not displaying correctly, you may need to run Benefits Access in "Compatibility View." The Compatibility View button is located in the tool bar, usually next to the "Refresh" button.



Ernst & Young Financial Planning Services

The General Board of Pension and Health Benefits has arranged to offer Ernst & Young Financial Planning Services at no charge to:

- active participants with an account balance,
- surviving spouses with an account balance, and
- terminated and retired participants with an account balance of at least \$10,000.

Ernst & Young's financial planners can provide confidential, objective guidance on:

- making investment decisions,
- saving for retirement,
- managing debt,
- understanding tax issues,
- evaluating insurance needs and options,
- buying a home, and
- more!

To take advantage of this valuable resource, just call Ernst & Young directly at **1-800-360-2539** between 9:00 a.m. and 8:00 p.m., Eastern Time, Monday through Friday.




Incentives

2012 = More Opportunities

When it comes to wellness and incentives, 2012 brings a balance of old and new: existing programs and incentives you're already familiar with and new opportunities to earn rewards for health-focused activities.

Three HealthFlex Steps to Improve Wellness

		
<p>✔ Step 1: Blueprint for Wellness screening</p>	<p>✔ Step 2: HealthQuotient online health risk assessment</p>	<p>✔ Step 3: Take Action— More ways to earn rewards for taking action in 2012</p>

2012—What's the Same

- **Step 1:** *Blueprint for Wellness (Quest Diagnostics) biometric blood screening*
Earn **\$100** HealthCash (Primary participant and spouse in HealthFlex active plan can *each* earn \$100.* Must be enrolled in Virgin HealthMiles for HealthCash reward.)
- **Step 2:** *HealthQuotient (HQ, from WebMD) online health risk assessment*
Avoid paying \$250 or \$500 **extra** on your 2013 medical plan deductible by taking HQ during the incentive period.** (Don't need to be enrolled in Virgin HealthMiles for 2013 deductible savings.)

*Medicare plan participants are not eligible for \$100 incentive.

**Medicare plan participants are not subject to the higher deductible.



2012—What's New

- **Step 3:** More ways to earn rewards for taking action—with quarterly Virgin HealthMiles activity goals that are realistic and customized to *you*, plus rewards points for walking, talking with a health coach or reading a health article online.

This new approach will give you more opportunity to earn—potentially **\$150** in 2012 for walking with the Virgin HealthMiles GoZone, *plus* up to **\$150** more for earning points on the WebMD website, *plus* the **\$100** Blueprint for Wellness incentive. These opportunities are all part of your journey to a healthier you.

Transitioning for 2012

In January 2012, HealthFlex and Virgin HealthMiles will introduce this fresh approach to earning rewards. The quarterly goals and rewards structure will align *all* Virgin HealthMiles participants on the same calendar-year schedule: **January through December 31**. This transition requires resetting everyone's HealthMiles to zero at the beginning of 2012.



Watch for Details—Don't Miss 2012 Reward Opportunities: You'll see a lot more about 2012 incentives in the coming months from HealthFlex, Virgin HealthMiles and WebMD—in your mail, by e-mail and online.

Wellness



Opt In to Maximize Your Rewards

Being informed (WebMD) and enrolled (Virgin HealthMiles) can help you maximize your incentives rewards.

WebMD is the information hub for HealthFlex. If you've opted out of receiving e-mails from WebMD, now is the time to opt back in—so you don't miss the alerts about 2012 reward opportunities.

To opt in for WebMD e-mails: Log into WebMD, then check "Settings" near the top of the page. Check the top box to receive WebMD communications. Check the second box so your Blueprint for Wellness health data automatically and securely uploads into your HQ. Need help? Call WebMD at 1-866-302-5742.

Virgin HealthMiles is the hub for earning HealthCash, which can be redeemed for retailer gift cards or deposited into your bank account. As in past years, you must be enrolled in Virgin HealthMiles to earn HealthCash.



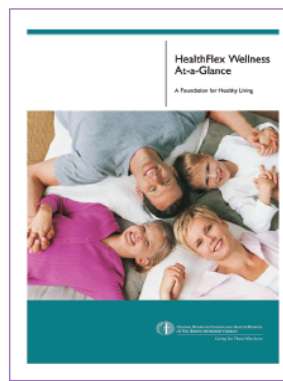
Wellness Resources from HealthFlex

HealthFlex offers so many ways to enhance your well-being. (If you have a spouse in a HealthFlex active plan, he or she also is eligible for these wellness resources.)

- **Health Coaching**—Lose weight, fit fitness into your schedule, reduce stress and take steps toward better health, with support from a WebMD health coach.
You must complete HealthQuotient (HQ)—WebMD's online health risk assessment—to be eligible for health coaching. See page 3 for HQ login details.
- **Virgin HealthMiles**—Earn rewards for walking and other health-focused activities.
- **Employee Assistance Program (EAP)**—Use the EAP to help you address issues related to family, work environment, legal or financial matters, living with chronic illness, caretaking and more.
- **Pastoral Consultation Line**—United Methodist pastors can speak confidentially with a non-Methodist minister who is also a licensed counselor, for support in addressing issues related to ministry.
- **WeightWatchers®**—Receive a 50% discount on this nationally respected program.

More Wellness Resources

You can find more details in our *HealthFlex Wellness At-a-Glance* brochure, available through a link on the WebMD login page.



- **HealthFlex/WebMD Website**—Visit the HealthFlex/WebMD website and Personal Health Manager through www.gbophb.org for information on a multitude of health topics. You can customize your Personal Health Manager web page, and enjoy seamless access to vendor websites (UnitedHealthcare, Blue Cross and Blue Shield of Illinois, Medco, etc.).

New! Success Stories from the UMC

Listen, watch and read how HealthFlex participants throughout the denomination are using HealthFlex wellness resources to improve their personal wellness and create a healthier Church. Visit our new **Wellness Success Stories** page on the HealthFlex/WebMD website.



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For more information about your benefits, please contact the Conference Office or access our website at www.ctcumc.org. The health insurance/café plan information can be found under the Administration link.

General Board of Pension and Health Benefits

Website:

www.gbophb.org

HealthFlex Health Team:
800.851.2201, opt. 1, opt. 0

**WebMd: HealthQuotient /
Virgin HealthMiles**

Website:

www.webmdhealth.com/gbophb

BlueCross BlueShield of Illinois
866.804.0976

Website: www.bcbsil.com

Medco

800.841.2806

Website: www.medco.com

VSP

800.877.7195

Website: www.vsp.com

United Behavioral Health
800.788.5614

Website: www.liveandworkwell.com

Aflac

800.323.5391

Website: www.aflac.com