



Know Your Benefits Newsletter

A PUBLICATION FROM THE
OKLAHOMA UNITED METHODIST CONFERENCE
BENEFITS OFFICE

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April 2015

Save the Dates

Healthy Clergy Retreats

Clergy are encouraged to enjoy a full day of education & congregation intended to provide the basics for a healthy balance in your personal, spiritual, & work life.

- August 31st, 2015
New Hope UMC
1160 N Council Rd
OKC, OK 73162
- September 1st, 2015
Faith UMC
7431 E 91st St
Tulsa, OK 74133

CEU's will be available.

More information to follow!

Clergy Benefits Retreat

Specifically designed for clergy of all ages, this retreat provides you with the tools you need to properly plan for your retirement. With two different courses to choose from, come learn about a variety of subjects including healthcare, pension, clergy taxes, social security and financial planning from EY. It's never too early to start preparing for your financial future.

- October 1st & 2nd
@ Camp Egan
- October 12th & 13th
@ Canyon Camp

CEU's will be available.

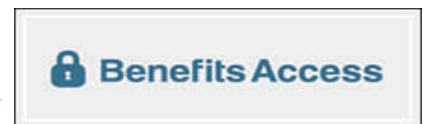
2015 Annual Conference Information

2015 Annual Conference is scheduled for May 25th thru May 28th at St Luke's United Methodist & Oklahoma City University. The Benefits Office has several events scheduled this year.

- This year's Annual Health Screening will be available in the Kramer East School of Nursing from 6:00 am–11:00 am on Tuesday thru Thursday (May 26th thru 28th). Please remember to get the best results a 12 hour fast prior to screening is required. All Clergy are expected to have a screening performed this year and if you find yourself not having time to attend the screening at Annual Conference you can schedule an appointment with Personal Health Partners at either their Edmond or Tulsa office anytime. To make arrangements please call Personal Health Partners at 1-800-547-5855.
 - Delta Dental will be offering a free Oral Screening on Wednesday, May 27th in the Kramer East School of Nursing. Studies have shown that Oral Hygiene has a direct effect on your overall health so we encourage everyone to stop by for a free screening.
 - The Kempton Group will have several representatives on hand to present and answer all questions relating to the Premier Provider Program. We are very grateful that we are able to offer this program and if you have questions on how it can help you we encourage you to speak with a representative from Kempton or the Benefits Office.
 - A representative from the Amazing Pace/Walkingspree will be offering fitbit registration & will be available to answer any questions about the walking program.
 - Representatives from Blue Cross & Blue Shield of Oklahoma will also be on hand to answer any questions.
- For more general information about Annual Conference please click on the [Annual Conference page](#) on the website.



General Board
Pension and Health Benefits



All participants with an account balance have access to the General Board of Pension & Health Benefits online portal to access and review their retirement plans. Benefits Access is General Board's participant account management website, designed to help manage General Board-administered retirement accounts. Benefits of the portal include:

- **Account Review:** Review retirement plan account balances, transactions, investment returns and allocations. If eligible you can take an online distribution from your account.
- **Retirement Projections:** See estimates of your accounts projected to a future retirement date with the Retirement Benefits Projection, or see your expected retirement income needs compared to your projected retirement income with the Retirement Readiness Tool.
- **Financial Education:** Find articles on subjects related to account management and retirement planning.
- **Electronic Delivery Options:** Access account statements online. Electronic delivery is fast, easy and safe. It protects sensitive information from identity theft and preserves the environment.
- **Benefits Access Mobile App:** The General Board offers a Benefits Access Mobile App for on-the-go access to your accounts. It is designed for Apple iPhone®, iPad®, iPod touch® and Android™ smartphone users. Simply download* the free Benefits Access Mobile App from the [App Store](#)™ (Apple devices) or from [Google Play](#)™ (Android smartphones), and log in with your existing username and password.



To register please visit www.benefitsaccess.org



What does the Premier Provider program mean for you?

As a participant in our Health Benefits plan, you have access to **free** quality medical care at some of Oklahoma's top rated medical providers. Listed below are just some of the Providers in the state that you have access to for **free**. (Click on each link for more info)

Premier Providers in the State of Oklahoma

- [Ardmore Regional Surgery Center](#)
- [Breast Imaging of Oklahoma](#)
- [Cancer Specialists of Oklahoma](#)
- [Comprehensive Diagnostic Imaging](#)
- [Envision Imaging of Tulsa](#)
- [Gastroenterology Specialists, Inc.](#)
- [McBride Orthopedic Hospital](#)
- [Norman Endoscopy Center](#)
- [Oklahoma Heart Hospital](#)
- [Oklahoma Kidney Stone Center](#)
- [Oklahoma Surgical Hospital](#)
- [Optim Oncology](#)
- [Servant Medical Imaging](#)
- [Southwest Eye Surgery Center](#)
- [Surgery Center of Oklahoma](#)
- [Triad Eye Medical Clinic](#)

For more information please visit www.kemptonpremierproviders.com.



An Energizing Event for Young Clergy

October 5-7, 2015
Hilton Chicago/Indian Lakes Resort
Bloomington, Illinois

A Special Invitation to all Clergy between the Ages of 25-39.

The General Board of Pension & Health Benefits is once again hosting this special educational event specifically designed for younger clergy between the ages of 25-39. Attendees of this event will learn how to best maximize their potential and come home energized, inspired and informed so they can prepare for a lifetime of ministry. For more information and to register please visit www.gbophb.org/events/revitup/

The Conference Board of Pensions & Health Benefits is offering a **\$500 grant** to help with the travel expenses for this event. If interested, please contact Stephen Mitchell.

Important Contact Information

General Board of Pension & Health Benefits www.gbophb.org 1-800-851-2201	EY Financial Planning https://gbophb.eyfpc.com 1-800-360-2539
Blue Cross & Blue Shield www.bcbsok.com 1-800-942-5837	Kempton Group www.kemptongroup.com 1-800-990-7337
Delta Dental www.deltadentalok.org 1-800-990-7337	VSP www.vsp.com/go/okumc 1-800-877-7195



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Retiree Corner

Understanding the Donut Hole



Prior to 2015 all of our retirees were continuously covered under the self insured prescription drug plan which meant that no retiree has ever had any exposure to a Medicare Part D Prescription Drug Plan. The biggest impact our retirees have seen in 2015 has to with Prescription Drug Coverage and exposure to the so called "Gap" or "Donut Hole." Medicare Part D drug plans may have a "coverage gap," sometimes called the "donut hole." After your total yearly drug costs in 2015 reach \$2,970, you pay 45% of the cost of brand-name prescription drugs until your out-of-pocket drug costs for the year reach \$4,750. Once you reach your limit, your costs are reduced substantially, because you have reached "catastrophic coverage." Catastrophic coverage assures that once you have spent up to your plan's out-of-pocket limit for covered drugs, you only pay a small coinsurance amount or copayment (no more than 5% of the drug cost) for any covered drug for the rest of the year. As a result some retirees will see a lot more up front drug costs than they have been accustomed to but will see less costs later in the year. Most plans offer generic drug coverage in the gap, and your maximum co-pay on generic drugs will be 65% of the cost of the drug. As a result of the Affordable Care Act, over the next six years, the discount inside the gap will grow by a few percentage points each year until it reaches 75% in 2020. After 2020, thanks to the Affordable Care Act, the most exposure retirees will see is 25% until you reach catastrophic coverage level. For more detailed information regarding Medicare Part D Prescription Drug Coverage please visit OneExchange's website by clicking [here](#).

Important Contact Information for Retirees

Towers Watson OneExchange 1-866-249-7785 https://medicare.oneexchange.com/gbophb	General Board of Pension & Health Benefits 1-800-851-2201 www.gbophb.org
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