

BRIAN BAKEMAN
Conference Treasurer
Conference Benefits Officer
(405) 530-2067
JANET A. TOFANI
Healthcare Benefits Director
(405) 530-2069
TIARA DALTON
Pensions Director
(405) 530-2063
DEBBIE WARE
Conference Benefits Assistant
(405) 530-2069

IMPORTANT NUMBERS:



Medical Claim questions or HRA
Flexible Benefit Plan questions:
1-405-521-1711 or
1-800-324-9396
Fax: 405-524-4808
www.kempstongroup.com

Healthcare Benefit Plan Document,
Forms & Privacy Notices
www.okumc.org/HealthCareBenefits

MaxCare Rx (PPOk)
1-800-259-7765
www.ppok.com

First Health Network
www.myfirsthealth.com

Preferred Community Choice
www.ccok.com

LabCard 1-800-646-7788
www.labone.com

Delta Dental 1-800-990-7337
www.DeltaDentalOK.org

VSP 1-800-877-7195
www.vsp.com/go/okumc

The Hartford
1-800-368-3653

General Board of Pension
1-800-851-2201
www.qbophb.org

Newsletter published by:
Janet A. Tofani
Healthcare Benefits Director

| Monthly Premium Rate Schedule: | | 2008 |
|---|--|----------|
| Active Clergy: | | |
| Special Rate: (Total Compensation of \$29,999 or less) | | |
| Single | | 219.00 |
| Two Party | | 426.00 |
| Family | | 476.00 |
| Regular Rate: (Total Compensation of \$30,000 or more) | | |
| Single | | 269.00 |
| Two Party | | 523.00 |
| Family | | 615.00 |
| Retired Clergy (under 65): | | |
| Single | | 258.00 |
| Two Party (both under 65) | | 513.00 |
| Two Party (spouse over 65) | | 389.00 |
| Retired Clergy (65 & over): | | |
| Single | | 151.00 |
| Two Party (spouse under 65) | | 322.00 |
| Family (under 65) | | 389.00 |
| Two Party (both 65 or over) | | 298.00 |
| Surviving Spouses of Clergy (under 65): | | |
| Single | | 208.00 |
| With one dependent | | 406.00 |
| With two or more dependents | | 447.00 |
| Surviving Spouses of Clergy (65 & over): | | |
| Single | | 80.00 |
| Lay Employees & Diaconal Ministers (Active): | | |
| Single | | 471.00 |
| Two Party | | 935.00 |
| Family | | 1,088.00 |
| Retired Lay Employees & Diaconal Ministers: | | |
| Single (under 65) | | 470.00 |
| Single (65 & over) | | 217.00 |
| Two Party (both under 65) | | 934.00 |
| Two Party (Spouse under 65) | | 692.00 |
| Two Party (both 65 or over) | | 433.00 |
| (VOLUNTARY) DELTA DENTAL RATES: | | |
| Employee only | | 29.37 |
| Employee + spouse: | | 58.71 |
| Employee + child(ren): | | 85.39 |
| Employee + Family: | | 114.76 |
| (VOLUNTARY) VSP VISION RATES: | | |
| Employee only: | | 8.77 |
| Employee + one dependent: | | 12.72 |
| Employee + Family: | | 22.79 |

Prescription Drug Plan

| Non-Maintenance | Maintenance & >34 day supply NTE 102 |
|---|---|
| Generic - Not to exceed \$5 | Generic - Not to exceed \$10 |
| Multi-Source or Single Source Brand—Not to exceed \$30.00 | Multi-Source or Single Source Brand—Not to exceed \$80.00 |



Summer 2007

OK TO WELLNESS

OKLAHOMA ♦ UNITED ♦ METHODIST ♦ HEALTHCARE ♦ NEWSLETTER

DID YOU EXERCISE YOUR FAITH AT CONFERENCE???

I sure hope you did because we had a wonderful time walking a mile around the beautiful OCU campus and then to the BBQ. What a great time to enjoy our faith through exercise with friends. Leading the way with staff in hand and tennis shoes on was Bishop Robert Hayes.



FLU SHOTS: THURSDAY
October 18th 8:30 to 11:30
for persons on the United Methodist Conference Healthcare Benefits Plan. Those NOT on the Conference Plan may have the shots for \$25 for flu and \$45 for pneumonia. (You only need the pneumonia shot once every 10 years.)
In Oklahoma City:
Conference Ministry Center
1501 N.W. 24th
In Tulsa:
Boston Avenue UMC
1301 S Boston Avenue
To participate, please phone Linda at 1-800-231-4166 so we will know how many shots to order.

When your body, mind, and soul are healthy and harmonious, you will bring health and harmony to those around you, and health and harmony to the world not by withdrawing from the world, but by being a healthy, living organ of the body of humanity.
-B.K.S. Lyengar



Photo by Mitchell Bolden



Good Nutrition Key To Protecting Vision

"Eating carrots won't make you see better than you already do, but there is a lot of truth in the idea that they can help protect vision," says VSP network doctor Leland Carr, O.D. "Carrots contain a lot of vitamin A, and there have been several studies recently showing that this vitamin—along with vitamins C and E—helps to reduce the impact of both cataracts and age-related macular degeneration (AMD)

"These eye disorders are common among older people, and that's why I often advise my patients to eat lots of carrots and green leafy vegetable such as spinach and kale. Those vegetable contain significant amount of the key vitamins—along with a substance called lutein that also protects vision.

Vitamin A: Carrots, kale, spinach, dairy products, egg yolks

Vitamin C: Citrus fruits (especially kiwi fruit) and juices, green peppers, broccoli, potatoes

Vitamin E: Eggs, whole grains, vegetable oils, sunflower seeds

Lutein: Spinach, corn, kale, broccoli, Brussels sprouts

Fatty acids: Coldwater fish, such as salmon, mackerel and rainbow trout; sunflower oil, corn oil

Zinc: Meat, poultry, fish, whole grains, dairy products.

"Along with the vitamins, you should be sure to take in adequate amounts of the minerals zinc and selenium, both of which help protect the retina—the light sensitive part of the back of the eye. You also need some fatty acids—usually from fish—to ensure adequate moisture in your eyes."

For patients who are already diabetic, it's especially important to maintain good nutrition habits—in order to prevent retinal damage from high blood sugar that can lead to blindness.

Annual eye exams are critical for keeping your eyes healthy and for your overall health.

For information regarding VSP Vision Plan, go to www.vsp.com/go/okumc. This web page offers live chat with VSP member services to immediately answer benefit questions, doctor directory, plus a full outline of the plan benefits and costs per month.

18 PARTICIPANTS IN THE HEALTH SCREENING TESTED POSITIVE FOR DIABETES.

Diabetes: The Glycated Hemoglobin Test (HbA1c): A SUBSTANCE WITHIN RED BLOOD CELLS THAT CARRIES OXYGEN THROUGHOUT YOUR BODY. If not controlled, sugar builds up in your blood. This is the first year the glycated hemoglobin test was offered and 18 participants in the health screening tested positive for diabetes.

Diabetes, or high blood sugar, is a major cause of blindness, kidney disease, high blood pressure, stroke, heart disease, and amputation of the lower legs and feet. Almost all adults who have diabetes have type 2 diabetes. This type usually appears in middle age. The number of people in the United States who have type 2 diabetes is growing.

Exercise, a healthy diet, and watching your weight can lower your chances of getting type 2 diabetes. If you already have diabetes, those health habits and quitting smoking can help you prevent or control many of the problems of diabetes.

You may want to be tested for diabetes if you have high blood pressure or high cholesterol. If you have diabetes, you may need to maintain lower blood pressure and cholesterol levels than you would if you did not have diabetes.

Use the preventive services provided by your insurance!!!

Active participants have a \$500.00 once-per-calendar-year physical; women have up to \$125.00 once-per-calendar-year for a mammogram. And don't forget to take advantage of the Health Screening at Annual Conference each year. We had 456 participants in the 2007 Health Screening at Annual Conference. Of the 456, 18 tested positive for diabetes, 172 had elevated cholesterol levels, 89 had triglyceride levels above 150, 14 tested positive for abnormal prostate, 68 tested positive for thyroid problems and 113 had high risk homocysteine.

Here are easy steps to accessing your medical, HRA & flex claims history:

- 1) Go to kemptongroup.com on the Internet
 - 2) Click on Member Services (on the left side of your screen)
 - 3) Click on New Member (on the right side of the page)
 - 4) Enter your group number which is KUMC50
 - 5) Enter your Social Security number
 - 6) Click on the Register button
- The system will list your name, address and name of your employer
- 7) If this is you, click 'yes' (you will be able to change the address later)
 - 8) The next screen will ask for a 'User ID' (it is very important to use an identifying word you will remember)
 - 9) List an e-mail address & telephone number if you would like (if you don't give an e-mail address, click the small box under the e-mail address line)
 - 10) Click the Submit button

Your password will be sent to you via U.S. Mail. (a HIPPA requirement)

Once your password is received, you may go into Kempton's web site, enter the 'User ID' you chose earlier and the system-generated 'Password' you received from us. Press the Submit button and the system will take you to your own personal file of information. You may then change your 'Password' to something you will be more likely to remember.



Something to Chew On...

Every \$1 spent on dental prevention saves \$4 in treatment.

Preventive care, early detection and treatment saves the U.S. \$4 billion every year. At least 120 physical and mental illnesses can be detected and treated by an examination of the mouth, throat, and neck.

Between 1979 and 1990, regular checkups increased by 70% while more expensive treatment procedures decreased 27%.

In the past 30 years, dental care as a percentage of total health care has declined from 6.5% to 4.6%. Today, 65 year-old Americans can expect to retain three times as many of their original 32 teeth as they would have kept in 1960.

Adults miss more than 164 million hours of work each year due to dental concerns.

150 million Americans have no dental coverage and 108 million Americans have no private dental insurance, while 43 million have no health insurance.

Some form of periodontal disease affects 75% of the U.S. population.

More than 90% of all systemic diseases have oral manifestations.

After age 35, some form of gum disease affects three out of four adults.

Someone is diagnosed with oral cancer every hour in the U.S.

Only 15% of elderly have any type of dental coverage.

Preventative dental care is highly cost effective: every dollar spent on preventative saves four dollars in treatment costs.

If all Americans had dental benefits, an estimated \$8 billion would be saved each year.

For information regarding Delta Dental simply go to their secure log-in at: www.deltadentalspotlight.org and you will be invited to register. Once registered you can view available benefits, access Explanation of Benefits (EOBs), print I.D. cards or conduct a local or national dentist search. It is a wealth of secure data available 24 hours a day/7days a week.

Resources for dental care available to ALL Oklahomans

As a not-for-profit dental carrier, Delta Dental of Oklahoma is in the unique position to be able to devote annual funding for the philanthropic arm of the company - the DDOK Charitable Foundation. The Foundation's core mission is to make an increasingly positive impact on the quality of life of Oklahomans - placing special emphasis on access to dental care and improving the state's overall oral health.

In addition to supporting the OU College of Dentistry's community-based initiatives, the Foundation sponsors Tulsa's Neighbor for Neighbor dental clinic, Oklahoma City's Good Shepherd dental clinic, D-DENT (Dentists for the Disabled and Elderly in Need of Treatment), and Eastern Oklahoma Donated Dental Services. Additionally, it recently added funding for three additional free/low-cost dental clinics: Health for Friends, providing comprehensive dental care for hundreds of low-income and elderly persons throughout the Norman area, the City Rescue Mission dental clinic - supporting volunteers on the forefront of caring for the neediest individuals in Oklahoma City, and, the Bartlesville Dental Clinic at the Tri-County Technology Center.

There's also the negative trend of increased tooth decay among Oklahoma children. To address this head on, the Foundation established a free dental education program teaching school children proper oral hygiene. The Captain Supertooth Program consists of professionally trained and costumed Super Heroes visiting K through 2nd grade classrooms all across Oklahoma. The program's fun, hands-on, and informative presentations have educated and provided toothbrushes to nearly 60,000 children statewide.

And for adults and elderly, the Foundation's developed a "Resource for Care" telephone hot line that provides low-income families and the elderly with a comprehensive brochure listing all free and low-cost dental care clinics statewide.

The bottom line is - dental help is available for all Oklahomans - children and adults alike.

If you know of a family or an elderly person in need of dental treatment, but unable to pay, invite them to visit the "Community" section of www.DeltaDentalOK.org -or- call 405-607-4725 to receive a complete list of all low and no-cost dental clinics across our great state. In the meantime, Captain Supertooth will stay busy teaching our Oklahoma children about the importance of good oral hygiene.



ENROLLMENT QUALIFICATIONS

FORMS ARE AVAILABLE AT:
www.okumc.org/HealthcareBenefits
HEALTH INSURANCE, DENTAL & VISION:

Open enrollment January 1st!

Enrollment in the Oklahoma Conference Healthcare Benefit Plan is executed through the Conference Treasurer's Office. Clergy or lay employees must enroll within 31 days of becoming eligible and work at least thirty (30) hours a week and be making at least the minimum wage per hour. If you or your dependents are not enrolled within 31 days of the date you become eligible, you will not be able to enroll until open enrollment January 1st of the next plan year.

FLEXIBLE BENEFIT PLAN (CAFETERIA PLAN):

Clergy or lay employees of a local church, institution, or agency of the Oklahoma Annual Conference working a minimum of twenty (20) hours per week and one thousand (1,000) hours per year, and earning at least minimum wage may participate in the Flexible Benefit Plan. An election form must be returned to the Conference Treasurers office within 31 days of eligibility and a new election form must be completed and returned to the Conference Treasurers office by December 7th every year.

