

Heart, Soul, and Mind

## Making time for sleep, rearranging your refrigerator

• **A SLEEP-DEPRIVED NATION.** Sixty-three percent of U.S. adults don't get the recommended eight hours of sleep each night for optimum performance and safety, and one-third say they sleep less than seven hours on week nights. According to the 2001 Sleep in America poll of the National Sleep Foundation ([www.sleepfoundation.org](http://www.sleepfoundation.org)), one-third of the 1004 respondents also reported getting less sleep today than just five years ago. And, 7 out of 10 are experiencing frequent sleep problems — including trouble falling asleep or staying asleep, waking too early, and waking up feeling un-refreshed — as well as sleep disorders such as sleep apnea (pauses in breathing during sleep) and restless legs syndrome (fre-

quent limb movements during sleep).

The poll, which looks at the relationships between lifestyle, sleep habits, and sleep problems of U.S. citizens, suggests that more people would try to carve out extra time to sleep if convinced that it would benefit their overall safety and health. The problem, according to the foundation, is that the message that sleep is a necessity rather than a luxury can be a hard sell in a fast-paced culture with competing demands of work and family. More than one-third (38 percent) report working 50 hours or more a week. The implication: Those who work more sleep less. They also experience more insomnia than those who spend fewer hours working.

For those who have trouble *getting* to sleep, what you eat and when may be a contributing factor. Caffeine can take many forms, including hot chocolate or coffee-flavored ice cream. Spicy and fatty foods can also exacerbate sleeplessness. And high-fiber, gas-inducing foods such as beans and raw onions too close to bedtime may make nodding off more difficult. But a light snack such as a glass of milk, crackers, or a low-fat turkey sandwich may actually help you get to sleep because of the presence of tryptophan, an amino acid that triggers your body's production of serotonin, a chemical that regulates sleep.

• **UNHEALTHY REFRIGERATORS.** Of course, normal sleeping and eating patterns are often disrupted during the holidays. Most of us find it difficult not to indulge in some seasonal over-eating, and we tend to eat too many sweets and high-fat snacks at this time

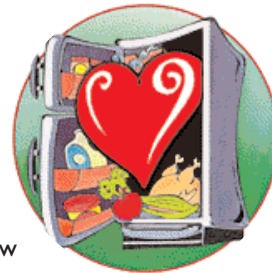
of the year. In addition to any New Year's resolutions to get more sleep and exercise, consider a goal of eating healthier. One Web site — [www.healthyfridge.com](http://www.healthyfridge.com) — offers tips for improving your eating selections at the source: your refrigerator.

**1. Take stock of what's inside.** Once a month, pull everything out of your refrigerator and separate the better-for-

you foods from the rest. Make sure you have more low-fat, high-fiber, and low-sugar foods than other types.

**2. Hide desserts.** Stow away desserts and other indulgent foods in the crisper so that they're "out of sight, out of mind." Most of the time, healthier foods like fruits and vegetables are the ones that perish the quickest and should therefore be kept on the refrigerator shelf where you can see them.

**3. Organize by "more" and "less."** Divide your refrigerator into different sections of "choose more often" and "choose less often." You can do this by shelf or within each shelf, always keeping healthier foods up front and less-healthy foods toward the back.



This column provides a roundup of resources, tips, and reflections for a healthy heart, mind, and soul. Do you have a health tip or a heart-healthy potluck dish to share? How about a reflection on faith and fitness? Send your ideas to *Insurance Update*, Brethren Benefit Trust, 1505 Dundee Ave., Elgin, IL 60120. Or send e-mail to [newsletters\\_bbt@brethren.org](mailto:newsletters_bbt@brethren.org).

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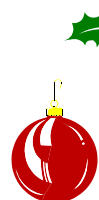
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*BBT Insurance staff wish all our plan members a blessed Christmas and a safe and healthy New Year.*

## BBT considers partially self-funded plan through MMA

### Initial quote indicates potential for reduced premium rates

By the 2003 plan year, Brethren Medical Plan members may have access to Mennonite Mutual Aid Association's (MMA) Congregational Employee Plan. CEP is a partially self-funded medical plan in which participating denominations assume a certain level of the risk and claims costs.

According to BBT Insurance Plans director Jeff Garber, the risk that BBT would assume on behalf of Medical Plan members would be significantly less than that under BBT's previous fully self-insured plan since higher-level claims costs are pooled among all participating denominations. "This spreads claim expenses across a broader pool of participants," thereby reducing the level of risk for any one participating denomination, explains Garber. (As reported in the September 2001 *Insurance Update*, BBT previously requested a bid from MMA for a fully insured medical plan but never received a quote. It's important to note that MMA's CEP is not this type of plan.)

According to Garber, one potential drawback for some members is that CEP does not offer an HMO component or a POS (point-of-service) plan option. "The plan is a standard indemnity plan with either no network or with PPO availability," says Garber. BBT staff also asked MMA for an access match to see how Brethren Medical Plan members might fare in using MMA network providers. From a list representing

### Possible plan options

To determine whether MMA's Congregational Employee Plan would be beneficial for Brethren Medical Plan members, BBT staff arbitrarily selected three benefits plans and asked MMA to price them. While BBT is still waiting for ballpark estimates for what plan members might pay in premiums, outlined below are three options that show possible deductible and co-payment scenarios.

|                       | Option 1 | Option 2 | Option 3 |
|-----------------------|----------|----------|----------|
| Individual deductible | \$250    | \$500    | \$1,000  |
| Insured pays          | 20%      | 50%      | 50%      |
| Up to                 | \$1,000  | \$1,250  | \$1,250  |
| Family deductible     | \$500    | \$1000   | \$2000   |
| Insured pays          | 20%      | 50%      | 50%      |
| Up to                 | \$2,000  | \$2,500  | \$2,500  |

about 500 zip codes where plan members reside, less than 20 produced no match.

Another difference with MMA's CEP has to do with how premium rates are set. All the plans BBT has offered in the past have been

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### Friendly Reminders

#### Return election forms by December 10



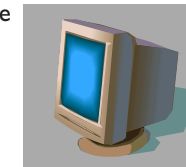
Attention Medical Plan members within the ministers group: Please return your election and enrollment forms to BBT by December 10. If you did not receive a packet or need additional materials, call BBT at 800-746-1505.

#### Part-time lay employees are eligible, too

Did you know that any lay church employee who works at least 20 hours per week is eligible to join the Brethren Insurance Plans? To enroll your church secretary, custodian, or other lay employee for the 2002 plan year, contact BBT right away to receive an enrollment packet.

#### Search for MultiPlan network providers online

As reported in the September 2001 *Insurance Update*, effective January 2002, MAMSI is replacing Community Care Network with MultiPlan Provider Network. If you are a member of the ministers group, you should have received information in your enrollment packet about how to search for providers in your area. You can also check out the [www.multiplan.com](http://www.multiplan.com) Web site, or call 800-672-2140 for an up-to-date directory of providers.



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group plans with one blended rate. However, MMA strongly encourages establishing plan rates by incorporating age and geographic ratings, whereby an individual's or a family's premium depends in part on the age of participants and where they live, explains Garber. Such a practice might help attract a younger audience

back into the Brethren Medical Plan, since their costs would likely be comparable to what these individuals would find elsewhere in seeking their own coverage.

Even so, BBT would still have the option of offering one blended rate for members, says Garber. And this would be one of the



BBT staff continue seeking input about plan design from groups representing ministers. At a recent Pastoral Compensation and Benefits Advisory Committee meeting, Insurance Plans director Jeff Garber explains MMA's recommendation to calculate premium payments based on age and geographic ratings to help attract younger ministers back into the Medical Plan.

### Brethren Medical Plan

key questions facing those whose input is needed in developing a plan design. So far, interest in considering an arrangement with MMA has been expressed by current employer groups and groups representing ministers, including the executive committee of the Council of District Executives and the Pastoral Compensation and Benefits Advisory Committee, says Garber.

More than likely if a decision is made to switch to MMA's CEP, it would not be implemented until January 2003. "While we could conceivably switch mid-year, contractual constraints with current insurance carriers may make it difficult to do so," explains Garber. Likewise, some plan members paying against their deductibles might be at a disadvantage in not having the entire year to meet their limits.

The question of plan design is a big one and may not be quickly resolved, says Garber, who believes some sort of consensus must emerge from employer groups and the various groups that represent ministers before BBT can move forward in offering a new plan — whether with MMA or with another carrier.

### Life Insurance

## Open enrollment for supplemental life

For members of the ministers' group who don't have supplemental life insurance as part of your benefits package, now is the time to sign up during BBT's annual open enrollment period to begin your coverage as of January 1.

Purchasing supplemental life insurance is optional for the employee. The employer is not required to pay any portion of the premium.

- BBT offers the following coverage —
- an amount equal to your basic group life coverage (\$50,000 if you are under 65, and \$26,000 if you are age 65 to 70); or
  - an amount equal to one-half your basic group life coverage (\$25,000 if you are under 65, and \$13,000 if you are age 65 to 70).

Coverage terminates when your group life insurance terminates, when you reach age 70, or when you retire — whichever comes first.

The following table shows the monthly

rates you would pay for supplemental life coverage for a \$50,000 and a \$25,000 policy.

#### Supplemental life monthly rates

| Age      | \$50,000   | \$25,000   |
|----------|------------|------------|
| Under 30 | \$5.00     | \$2.50     |
| 30-34    | 5.00       | 2.50       |
| 35-39    | 7.00       | 3.50       |
| 40-44    | 11.00      | 5.50       |
| 45-49    | 15.00      | 7.50       |
| 50-54    | 27.00      | 13.50      |
| 55-59    | 43.50      | 21.75      |
| 60-64    | 70.00      | 35.00      |
| 65-69    | (see note) | (see note) |

**Note:** When your group life insurance coverage is reduced from \$50,000 to \$26,000 at age 65, the supplemental life premium will also be reduced to \$55.90 per month. Likewise, at age 65, a \$25,000 policy is reduced to \$13,000 in coverage costing \$27.95 per month.

**Please note:** Information about BBT's supplemental life insurance benefit was inadvertently omitted from the ministers group election packets sent in November. For an enrollment form, go to [www.brethrenbenefittrust.org](http://www.brethrenbenefittrust.org) and click on "Forms" and then "Insurance." Or call 800-746-1505 and ask for Lori.

### Staff News

## Ask for Lori

Effective January 1, Lori Domich will become the primary contact for all your insurance inquiries — whether updating records, providing forms or important information about plan coverage, or answering claims-related questions.



Lori Domich

Peggy Bruell will continue to process dental, vision, and FlexCare claims, but she will spend the majority of her time as a Brethren Pension Plan member services representative. So, if you're also a member of the Pension Plan, you will continue to enjoy Peggy's efficient response to your pension concerns.



Peggy Bruell

## Flexible spending accounts can reap significant savings

One key feature of the Brethren FlexCare benefit is the option of two flexible spending accounts that you can fund with pre-tax dollars to then use to pay for dependent care or reimbursement of medical expenses. This is a great benefit for covering costs you know you will incur throughout the year, such as monthly child care.

Not everyone who is eligible for Brethren FlexCare takes advantage of this benefit, but the potential savings are substantial. Refer to the tax savings worksheet included in your enrollment packet to de-

termine your potential savings. (If you aren't currently taking advantage of the spending accounts available through Brethren Flexcare but want to take advantage of this tax-saving benefit, be sure to get your election form to BBT by December 10.)

Outlined in the two tables that follow is an example of how an annual taxable income of \$24,000 can generate tax savings for you when you contribute to a spending account. The higher your federal tax bracket, the more you can potentially save. State tax savings are available in most states but are excluded from these examples, so your actual savings amount will vary according to your tax rate and deductions.

### Use or lose your account balance

For Brethren Medical Plan members who take advantage of the flexible spending accounts for either medical reimbursement or dependent care costs through their Brethren FlexCare benefits, please note that **you must spend the remainder of your flexible spending accounts by December 31.**

If you have an outstanding balance, you recently received notice of how much is left in your account. While you have until March 31 to submit your account withdrawal forms and receipts to BBT for reimbursement, the *actual expenditures must take place before the end of this calendar year.* That means any visits to providers must be completed prior to the new year. Otherwise you risk losing the balance of money left in your account.

Withdrawal forms were included in your enrollment packet. However, if you need additional forms, you can either call Lori at 800-746-1505 or download the form from BBT's Web site. Go to [www.brethrenbenefittrust.org](http://www.brethrenbenefittrust.org) and click on "Forms" and then "Insurance."

|   | Without spending account | With spending account |
|---|--------------------------|-----------------------|
| <b>CLERGY</b>                               |                          |                       |
| Monthly salary                              | \$2,000.00               | \$2,000.00            |
| Pre-tax spending account contribution       | 0.00                     | 270.00                |
| Taxable salary                              | 2,000.00                 | 1,730.00              |
| Federal income tax (15%) and SECA (15.3%)   | 606.00                   | 524.19                |
| Take-home pay                               | 1,394.00                 | 1,205.81              |
| After-tax medical/dependent care costs      | 270.00                   | 0.00                  |
| Net take-home pay                           | 1,124.00                 | 1,205.81              |
| <b>Increase in monthly spendable income</b> | <b>N/A</b>               | <b>81.81</b>          |
| <b>Increase in annual spendable income</b>  | <b>N/A</b>               | <b>981.72</b>         |

|   | Without spending account | With spending account |
|---|--------------------------|-----------------------|
| <b>LAY EMPLOYEE</b>                         |                          |                       |
| Monthly salary                              | \$2,000.00               | \$2,000.00            |
| Pre-tax spending account contribution       | 0.00                     | 270.00                |
| Taxable salary                              | 2,000.00                 | 1,730.00              |
| Federal income tax (15%) and FICA (7.65%)   | 453.00                   | 391.85                |
| Take-home pay                               | 1,547.00                 | 1,338.15              |
| After-tax medical/dependent care costs      | 270.00                   | 0.00                  |
| Net take-home pay                           | 1,277.00                 | 1,338.15              |
| <b>Increase in monthly spendable income</b> | <b>N/A</b>               | <b>61.15</b>          |
| <b>Increase in annual spendable income</b>  | <b>N/A</b>               | <b>733.80</b>         |

## Changes to MAMSI benefits will help lower costs

Facing potential rate increases for most active employer groups and ministers in excess of 40 percent for the 2002 plan year, BBT staff negotiated several plan benefit changes with MAMSI so as to lower overall premium rates. The result has been a reduction by almost half — from 43-percent to only 23-percent increases.

The benefit changes include a new three-tiered prescription drug benefit, changes in co-payments and deductibles, and changes related to out-of-pocket limits for PPO and indemnity plans. Ask your employer or refer to enroll-

ment packet materials for a detailed explanation regarding each of these changes. (To improve its service, MAMSI has agreed to handle claims calls with dedicated teams and to begin assigning benefits to out-of-network providers.)

BBT staff recognize the hardship that continued substantial increases in premium rates has on plan members and sponsoring employer groups. A potential arrangement with a new insurer such as Mennonite Mutual Aid (see page 1 article) could mean that plan members could see a leveling off of premium costs for the 2003 plan year and beyond.

Likewise, for MAMSI plan members being

asked to switch from CCN to the MultiPlan Network, keep in mind that if BBT does switch to MMA, plan members may be able to resume patient relationships with their current CCN providers after the 2002 plan year, since MMA contracts with CCN and likely will continue this relationship.

For more information about the plan changes mentioned, call BBT at 800-746-1505 and ask for Lori. To ask a claims- or benefits-related question via e-mail, visit MAMSI's Web site at [www.mamsi.com](http://www.mamsi.com) and click on "Member" and then "Member Services." Or call MAMSI at 800-224-8535.

### Plan Change