

Dear Participant,

We hope this e-mail finds you well, and you continue to find value in these weekly updates. Our goals are to curate and showcase information relevant to you and make it easier for you to connect with us, and us with you.

Among other topics, this week we're focused on stress and how to help you effectively manage it. Some amount of stress in our lives can be good, as it can push us to go beyond our comfort zone and try new things. Yet, we also know too much stress can weigh on us, mentally and physically.

During this time of sheltering in place, working remotely and trying to keep ourselves and our loved ones safe and healthy, there are certainly a lot of reasons to feel stressed. Kelly Wittich, Wespath's Director of Health and Well-being, shares Wespath resources for emotional well-being during these complicated times. Our latest <u>Dimensions newsletter</u> also gives suggestions on how to relieve stress through vacationing in place, as well as offers fitness inspiration from West Ohio Annual Conference's Rev. Anna Guillozet.

First, let's touch on some important COVID-19 updates that can help relieve some of the financial stress you may be feeling.

# Wespath COVID-19 Updates

#### **Coronavirus-Related Distributions**

As permitted by the CARES Act, Wespath is amending the United Methodist Personal Investment Plan (UMPIP) and the Horizon 401(k) Plan (Horizon) to permit certain participants to access retirement savings by receiving a "coronavirus-related distribution" (CRD).

This CRD, which is available to "qualified individuals" as defined by the Act, is available beginning May 1 until December 31, 2020 and is eligible for special tax treatment. For more information, or to see if you qualify for this CRD, view our <u>CARES Act Coronavirus</u>-Related Distributions Information Sheet.

### **Required Minimum Distributions (RMD) Legislation**

Required Minimum Distributions (RMDs) are distributions the Internal Revenue Code requires you to take from your retirement plan by a certain point in time. Two new laws impact your RMD: *The Setting Every Community Up for Retirement Enhancement Act of 2019* (SECURE Act) and the *Coronavirus Aid, Relief, and Economic Security Act* (CARES Act). Click <u>here</u> for more information.

For updates about our COVID-19 recovery efforts go to <u>Wespath's Coronavirus webpage</u> and our <u>Facebook</u> and <u>Twitter</u> pages.

# **HealthFlex Updates**

It's a great time to review the HealthFlex behavioral health benefits for 2020, as well as make sure you understand the difference between your behavioral health benefits and the Employee Assistance Program (EAP). This <u>mailer</u> will be sent to your home in the next week to provide details about how to use each benefit and highlighting what each has to offer. If you are receiving regular counseling or behavioral health care outside of the EAP, don't forget to give your provider your Blue Cross Blue Shield ID card in 2020. If you need help submitting out-of-network claims, please refer to the mailer or contact our Health and Wellness Team for support at 1-800-851-2201 business days from 8:00 a.m. to 6:00 p.m., Central time.

### **For Your Education**



Managing Stress Kelly Wittich, Wespath's Director of Health and Well-being, shares Wespath resources for emotional wellbeing during these complicated times.



**Connect with Benefits Access** Eric Laufer, Wespath's Sr. Business Analyst, shares some quick tips on how to save time by connecting with us online.

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