



Dear participant,

It has been nearly eight months since COVID-19 changed the face of 2020. You have weathered adversity with resilience and leadership. In the wise words of Winston Churchill, *"kites rise highest against the wind."*

We've heard that you have used physical activity to combat stress. And we've seen the results! Step counts by Virgin Pulse program participants have increased and utilization of the Employee Assistance Program is up 30% over 2019. You have clearly made self-care a priority.

The following update will provide you with tips and resources to help you continue to manage your well-being as 2020 draws to a close and we look forward to a new year.

Get Back to the Doctor

According to our health plan consultant Willis Towers Watson, there has been a significant reduction in people seeking preventive care services across the country, and we've seen it in our HealthFlex population, too. Wellness visits, flu shots and other vaccinations, dental cleanings and age-appropriate screenings can be done with relatively low risk. We encourage you to keep up your preventive care as the risk of putting it off may be much greater than the risk of going.

Getting a flu shot may be more important than ever this year as recent studies suggest those who get a flu vaccine may have a lower risk for being hospitalized if infected with COVID-19. And flu shots stimulate non-specific immune responses that may offer some protection from other viruses. **Source: WebMD*

Review your Retirement Accounts

As you go through annual enrollment for 2021 health care benefits, take this opportunity to review your UMPIP contribution amounts.

Follow these steps to ensure you are on track for a healthy retirement:

- Contribute at least the minimum amount to earn your employer match (if available).
- Increase your retirement contributions by 1% each year if you are able.
- If you have a Health Savings Account (HSA) as part of your health care plan, utilize that for additional tax-advantaged retirement savings. Talk with EY* for help on deciding how much to save in both your HSA and UMPIP.

** Financial planning services are available to all active participants and surviving spouses with an account balance in Wespath-administered plans, as well as to terminated and retired participants with an account balance of at least \$10,000.*

New Resource to Improve Financial Well-Being

Saving Grace: A Guide to Financial Well-Being is a new Wesleyan-based money management curriculum that seeks to align faith and finance. The program was designed to encourage open discussions about money, which can be challenging—whether it be with pastors, friends or family members. To guide those conversations, the program includes resources like the [spending plan video](#) featured here as a way to simplify financial planning concepts and empower individuals on their path to financial health. For more information about the program, [click here](#).

Investments and the Election

While last week was emotionally tumultuous for partisans on both sides of the political divide, the market was anything but, with U.S. equities climbing 7.4% during the week, as represented by the S&P 500. It was the strongest week for stocks since the April bounce back from the mid-February-to-mid-March 34% market decline! One should note that last week's gains still were not enough to offset market declines experienced from mid-October through the end of the month.

Annual Election Ends Thursday, November 12

If you have not made your HealthFlex plan choice for 2021, you have until midnight on Thursday, November 12 to complete your elections. Use ALEX® Benefits Counselor and other resources available on [HealthFlex/WebMD](#) to make the choice that is right for you and your family.

Earn 150 Wellness Points for \$150 PulseCash

You have until December 31 to earn 150 Wellness Points for activities that improve your dimensions of well-being. Set goals and take steps to achieve your points such as talking with a health coach or EY financial planner, or adopting a new spiritual practice. Log in to

[HealthFlex/WebMD](#), and click “HealthFlex Wellness Points” to check your points status and select activities to achieve the \$150 incentive*.

**You must be enrolled in Virgin Pulse to receive PulseCash. Incentives are considered taxable. Consult your tax advisor.*

Follow us on [Facebook](#), [Twitter](#) and [LinkedIn](#) for the latest Wespath news and updates.

For Your Education



Benefits Access Upgrades Coming in Mid-December!

Soon you can view all your benefits information in one place. Learn more about the new site [here](#).



Pre-Retirement Webinar (for those age 55 and older), Thursday, November 19, 11:00 a.m. to Noon Central time. [Register here](#).



United Methodist Personal Investment Plan (UMPIP) and You, Tuesday, December 1, Noon to 1:00 p.m. Central time. [Register here](#).



Saving Grace Webinar

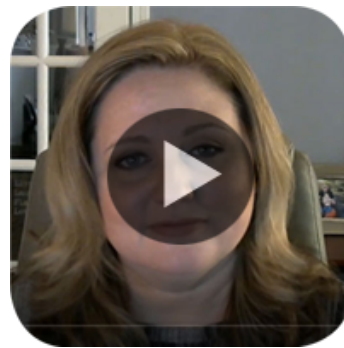
Rev. Tom Berlin, author and co-host of the *Saving Grace* curriculum, will join Ken Sloane, Director of Stewardship and Generosity for Discipleship Ministries to discuss how *Saving Grace* might be a useful program for your congregations or community. Thursday, November 12, 6:30 p.m. Central time. [Register here](#).



EY November financial webinar: “Taking the pulse of your finances”

This 30-minute webinar from Ernst & Young (EY) will guide you to assess your net worth and cash flow, understand your credit reports and scores, and learn how to evaluate where you stand financially today. Register for one of the sessions below or at wespath.eynavigate.com.

- [November 11, 10:00 a.m. Central time](#)
- [November 11, 3:00 p.m. Central time](#)
- [November 19, 10:00 a.m. Central time](#)
- [November 19, 3:00 p.m. Central time](#)



Markets-At-A-Glance

Read our latest [Monthly Investment Report](#) and watch Wespath's Sylvia Poniecki, discuss events that impacted the financial markets during October 2020.

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Our address is 1901 Chestnut Ave., Glenview, IL 60025, USA

To contact Wespath Benefits and Investments, [click here](#).