



Dear participant,

It's a new year and we start 2021 with hope for an end to the pandemic. Americans are beginning to be vaccinated against COVID-19 and the economy is looking to benefit from additional stimulus legislation passed by Congress at the end of 2020.

With the start of the new year, many of us set our New Year's resolutions, with savings as the most common goal for 2021, according to a survey in *People Magazine*. Wespath is here to help you, whether your goal is to save more money or improve your physical, social, emotional or spiritual health. Learn more about the programs we offer on [wespath.org](https://wespath.org) or in the [January Hark](#), available next week with your mailed or emailed quarterly statement notification, on our [website](#) or in [Benefits Access](#).

From late January through early February, you may receive an emailed invitation from Versta Research to take part in our [bi-annual Clergy Well-Being Survey](#). The survey is being sent to randomly selected active clergy across the country and includes questions about your health and well-being. Participation is voluntary, and responses are completely confidential. By filling out the survey, you will help us not only care for current clergy, but also the next generation of ministers. Previous surveys have guided Wespath's programming, ensuring our well-being offerings meet your needs.

Read on to learn about several important topics: the extension of special health benefits due to the continued risks from COVID-19, our February Delivered to You event for clergy, the new EY mobile app and what to expect for 2021 RMDs.

We also hope you have a chance to view the second video in our series celebrating 30 years of the Positive Social Purpose (PSP) Lending Program where General Secretary and CEO Barbara Boigegrain discusses the early efforts of board members and employees to launch the PSP Lending Program in 1990. We then explore a timeline of the program's evolution—from making short-term affordable housing loans, to adding financial partners and new investment types, to eventually expanding into global impact investments.

Remember, you can always find current information and updates from Wespath on our [Twitter](#) and [Facebook](#) pages.

We hope you had a wonderful holiday season and look forward to continuing to serve you in 2021!

**HealthFlex Updates**

## Important COVID-19 Coverage Information for HealthFlex Participants

Coverage will be extended until at least\* January 31, 2021 for the following:

- COVID-19 testing covered at 100%
- At home COVID-19 testing (only if recommended by your doctor)
- In-network COVID-19 treatment covered at 100%
- \$0 copay for MDLIVE® online consultations

\*These provisions may be extended beyond January 31 if the new administration extends the COVID-19 emergency period. We will communicate any updates to this coverage as soon as we have the information.

## COVID-19 Vaccine Coverage

The vaccine will be covered as part of your medical and pharmacy benefit. When available, you can choose to receive it at your doctor's office or local pharmacy.

## Flexible Spending Accounts (FSAs)

The recently passed Consolidated Appropriations Act allows plans to permit rollover of all remaining 2020 health and dependent care FSA amounts through 2021. We are currently working with HealthEquity to take advantage of this opportunity for HealthFlex participants. There is nothing you need to do at this time. We will share more information and details as soon as possible.

## Wellness Program Transition to Virgin Pulse

Beginning January 4, it will be easier to access HealthFlex's award-winning well-being programs. The programs will be the same, but you will now access them through Virgin Pulse®—the popular HealthFlex activity-tracking website and app.

You will have the same wellness incentive programs but will just access the programs in a different way—through Virgin Pulse instead of HealthFlex/WebMD. Here are a few things you should know:

- Some of the programs have new names. Wellness Points are now called **Wellness Credits**. When you reach 150 Wellness Credits, you receive \$150 in Pulse Cash\*.
- HealthQuotient or HQ, the online health assessment tool, is now called **Health Check**.
- One-on-one **health coaching** is now available through Virgin Pulse. Just as in prior years, certified professionals work with you over the phone to help you achieve your health goals.

For more information about your well-being programs and their new home in Virgin Pulse, [click here](#). Access to HealthFlex/WebMD will still be available for at least several months in 2021.

*\* You must be enrolled in Virgin Pulse to earn Pulse Cash. The IRS considers incentives taxable income. Please consult your tax adviser.*

*Participation in HealthFlex well-being programs is voluntary.*

## Delivered to You Event

Clergy of all ages are invited to join us at our next two-day virtual benefits education event on the afternoons of **February 8 and 9, 2021**. Attendees at our last Delivered to You event said they feel "very equipped to face [their] financial future[s]" from what they learned.

The cost is just \$49 and includes a care package full of items to help you engage with the event while you learn ways to improve your dimensions of well-being. There are also opportunities for fellowship and connecting with other clergy attendees, and clergy have an opportunity to earn CEUs upon course completion.

[Register today to attend Delivered to You!](#)

## Check Out the New EY Navigate Mobile App

The EY Navigate mobile app is here—offering all the great features of the [EY Navigate™](#) financial planning website on the go.

With the [EY Navigate website](#) and app, you can:

- Add your financial accounts so you can easily organize and track your spending and budget all in one place
- Get one-on-one, professional, objective guidance from experienced and credentialed EY financial planners
- Use a unique set of tools for help with evaluating purchases, learning new ways to reduce debt and save, and expanding financial know-how

The app is available in the App Store and on Google Play—just enter “**EY Navigate**” in the search bar. Download it and try it today!

## RMDs 101 for 2021

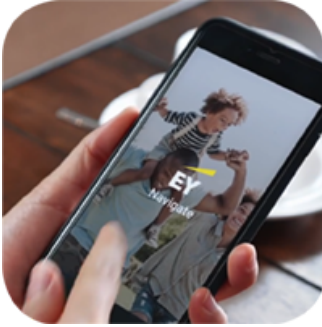
The federal Coronavirus Aid, Relief and Economic Security (CARES) Act of March 2020 [waived required minimum distributions \(RMDs\)](#) from defined contribution (DC) retirement plans and IRAs that would have been due in 2020 or by April 1, 2021. Therefore, Wespath did not issue 2020 RMDs automatically for eligible participants.

What to expect in 2021:

- RMDs will resume automatically in 2021. RMDs for 2021 will be due by December 31, 2021. RMDs for 2020 that would have been due April 1, 2021 were also waived and will not be issued.
- If you did not request an RMD or receive any other distributions from Wespath-administered retirement plans in 2020, you will not receive a 2020 IRS *Form 1099-R*. If you did receive a distribution from Wespath-administered plans in 2020, your IRS *Form 1099-R* will be mailed no later than February 1, 2021.

More details are available [here](#) and in the [January issue of Hark](#).

## For Your Education



### **EY Webinar: Your 2021 Financial Resolutions**

EY Financial Planning Services is offering a 30-minute webinar featuring tips to improve your 2021 finances, including an assessment of where you are now, insights on reducing debt, strategies to strengthen and save for retirement and more. Register\* on [wspath.eynavigate.com](https://wspath.eynavigate.com) or use the links below.

\*Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000

Click the link for the date and time you'd like to attend:

- **Wednesday, January 13** at [10:00 a.m., Central time](#)
- **Wednesday, January 13** at [3:00 p.m., Central time](#)
- **Thursday, January 21** at [10:00 a.m., Central time](#)
- **Thursday, January 21** at [3:00 p.m., Central time](#)



### **PSP's Past, Present and Future**

General Secretary and CEO Barbara Boige grain discuss the early efforts of board members and employees to launch the Positive Social Purpose (PSP) Lending Program in 1990 and see how the program has evolved over 30 years. [Watch here.](#)

a general agency of The United Methodist Church



[wspath.org](https://wspath.org)