New Concierge service for Brethren Medical Plan members

How may we help you? How often do you wish someone would ask you this question, especially when you’re trying to navigate the healthcare system?

Well, for those of you who are receiving medical insurance through Brethren Medical Plan, you can now hear that question whenever you want just by picking up the phone.

Beginning Sept. 1, all members of the Brethren Medical Plan were automatically enrolled in the Highmark Blue Cross Blue Shield Concierge service at no additional cost to them. So now, a phone call to customer service is answered by the Concierge staff, who will spend the time needed — to answer questions, help with fact finding, and track down information if necessary. No longer will calls be answered by someone who is trying to meet a quota of customers per hour. Concierge service is geared to be proactive and useful to each member. And the early results are impressive.

Here is my own personal story — one such example of the many results we’ve heard about. I recently had a blood draw at a lab that I thought was in-network, but I was billed for an out-of-network expense. I called the Member Service number listed on the back of my insurance card, and the person who answered ended up taking care of my issue by making several calls over two days, to both the lab and the parent company of the lab, before determining that the service was indeed in-network. The Concierge staff person even called me back to give me an update so that I wouldn’t have to take time from my work day to follow up.

So my own result is that this service was definitely helpful. And it’s available to Brethren Medical Plan members. Whether trying to determine options for medical care, looking for low-cost MRI services, or wanting to understand a bill on your Explanation of Benefits, the Highmark Concierge service is a wonderful companion to the customer service BBT provides.

We are here to help, and for Brethren Medical Plan members, Concierge service is here to help too. Call the number on the back of your card; we think you’ll be pleased with the results. — ND

Open Enrollment is happening now

Open Enrollment is the time each year when you can take inventory of your insurance coverage to see if it is enough, and make changes, or add coverage. Every group plan offers this window: for Brethren Insurance Services it takes place Nov. 1 - 30.

Open Enrollment is governed by IRS rules, which allow for changes only during the open enrollment period.

So now is the time that insurance consumers should be asking themselves if a “life” event — marriage, divorce, birth of a child, purchase of a house — has affected how much life insurance they need. Or maybe it is time to consider joining the Brethren Medical Plan, if they work for an employer who offers it but are not yet enrolled. Additionally, products such as short- and long-term disability, dental, vision, accident, and even pet insurance are available for all Brethren pastors and denominational employees.

All through November, clients of Brethren Insurance Services are being reminded to think about these insurance products and consider adding policies they don’t have, or maybe make increases in the coverages they do have.

The staff at BBT are happy to help you decide. Call Jeremiah Thompson, Director of Insurance Operations, at 800-746-1505 ext. 3368, or Connie Sandman, Insurance Plans Specialist, at 800-746-1505 ext. 3366.
In the months following his death, I realized that Don had played a significant role in my life. He held the same position in his organization that I do for mine, and was a fellow member of the Church Benefits Association Board of Directors. We would see each other about four times each year, often having a meal together and when possible, taking a few short hours to go bicycling. On our bike rides, we would talk about our work, our struggles, our hopes, faith, families, politics, etc. Over time he became a good friend, a confidant, and a mentor.

Often, if I was wrestling with an issue, I would call Don and he would say, “We’ve done that. Here’s what you need to consider.” Earlier this year, prior to his death, I consulted Don on the pros and cons of a grant that would help us develop financial literacy materials for Church of the Brethren pastors. In February, when I returned from Puerto Rico, where I found there is interest in having BBT provide pension benefits to pastors in that district, Don told me of the steps the Nazarenes took to provide that retirement benefit for their pastors. He even connected me with a San Juan-based attorney who could help walk me through the necessary legal hurdles.

And then just like that, in March, Don was gone.

It took me awhile to articulate what I was feeling, but I came to appreciate and dare I say depend on the role of my mentor. According to Mentor.org, mentors are important because, “Mentoring, at its core, guarantees young people that there is someone who cares about them, assures them they are not alone in dealing with day-to-day challenges, and makes them feel like they matter. Research confirms that quality mentoring relationships have powerful positive effects on young people in a variety of personal, academic, and professional situations. Ultimately mentoring connects a young person to personal growth and development, and social and economic opportunity. Yet one in three young people will grow up without this critical asset.”

I believe the role of mentors is summed up very logically and critically by John Rampton in Entrepreneur and Investor. Here is what he says they do —

• Provide information and knowledge.
• See where we need to improve where we often cannot.
• Find ways to stimulate our personal and professional growth.
• Offer encouragement and help keep us going.
• Be disciplinarians that create necessary boundaries that we cannot set for ourselves.
• Be sounding boards so we can bounce ideas off them for an unfiltered opinion.
• Be trusted advisers.
• Be connectors.
• Have experiences you can learn from to prevent making the same mistakes other beginners make.
• Are free, which makes them priceless in more ways than one.

While I resonate with most of these points, I also believe mentors need to be of the right context. They need to know enough about you and your daily living to have a useful understanding of your situation, and yet be far enough removed so as to be objective in their observations and advice. If this doesn’t apply, the advice you receive versus what you need is like apples to oranges — it is out of context and is largely non-useful. Which means it is a blessing and a gift to find a person who knows your context and willingly serves in the role of a mentor. I also think it happens naturally, not by hiring a person or setting up a business arrangement, but rather by the relationship growing organically. When this happens the experience is rewarding both to the mentee and the mentor.

Don was a gifted leader among the Church Benefits Association, which is how I knew him, so I evolved and grew as a result of our friendship, but I have also evolved and grown in who I am as a result of his death. Once his understudy as a leader of 30 small- and mid-sized CBA CEOs, I was elected in April to succeed him and carry on his legacy, and to perhaps begin serving as a mentor to some in that group.

Speaking of legacies, Don also prepared his family in the event of his premature death (see “Your Money” on p. 4), and also served as an organ donor to the benefit of up to 150 people (see “Heart, Soul, and Mind” on p. 3). In his life, Don served willingly and graciously. In his death, his mission of service carries on with others he mentored, including me. May each of us have this kind of impact on others during our lives and in our deaths. This issue of Benefit News is dedicated to Don. – ND
Did you know 150 people can be impacted by one organ donor?

One donor can literally save nine lives, by making these vital organs available to someone on the national organ transplant patient waiting list —

• Heart
• Lungs
• Liver
• Pancreas
• Kidneys
• Intestines

That same donor can improve the lives of as many as 150 people, through tissue, cornea, and bone donation. What a wonderful gift to leave behind!

Why not sign up to be an organ/tissue donor today?
Go to www.organdonor.gov to register.
And tell your family!

Plain and simple, organ donation is a marvel of modern science that elicits a wide variety of emotions. For example, when a young woman dies in such a way that her organs become available for transplant, her family is understandably devastated and grieving. And when that family is able to make the decision to allow her organs to be harvested for transplantation, then somewhere there is another family that will receive a call that causes them to jump for joy and celebrate their good fortune. Sometimes, for people who are faced with the decision to allow organ donation for a family member, there is suspicion — because they don’t really understand the process, and are worried that their loved one is being sacrificed, or being given less than optimal medical care in order to make the organ donation possible. And then there are the others, who are on the list and waiting for the miracle that will restore their health and chance at life; they might be bitter or angry to hear about a celebrity who is recovering with a new kidney or heart, convinced that person was given priority because of his or her celebrity status.

Many of these emotions are understandable, given the circumstances. And because we never know if the world of organ donation will touch our lives, it’s a good idea to have the facts. Here is what you need to know —

1. If you want to be a potential organ donor, most importantly, tell your family. Even if you have indicated your intention by having the donor insignia on your driver’s license, you should still share this decision with your family members so that your wishes are clear.

2. People of all physical conditions, medical conditions, of all ethnicities, and of any age should consider themselves potential donors. Don’t count yourself out! It is up to the doctors at the time of death to determine whether organs and tissues can be used.

3. When a person is sick or admitted to the hospital following an accident, the number-one priority is to save that person’s life. Organ donation can only be considered after brain death has been declared by a physician.

4. Organs and tissues that can be donated/transplanted include the heart, kidneys, lungs, pancreas, liver, intestines, corneas, skin, tendons, bone, nerves, and heart valves. One organ donor can help many people!

5. There can still be an open-casket funeral for organ and tissue donors. Great care is taken by the physicians during the organ harvesting procedure.

6. There is no cost to the donor’s family for organ and tissue donation.

7. Organs are matched using a pool of data on donor and transplant patients. When a donor becomes available, the donor pool data is what helps create the dynamic list for organ and tissue allocation, including information such as blood type, age, height, and weight. Income, celebrity status, race, or ethnic background of a transplant patient does not play a role in determining the basis for allocation of organs.

According to the American Transplant Foundation, more than 114,000 men, women, and children in the U.S. are awaiting transplants. The key to addressing this is getting more people to agree to be organ donors. Think about it - if every person who died every day was a potential donor, the number of people waiting for life-saving organs could decrease dramatically.

If you aren’t already an organ donor, please consider becoming one by telling your family, and having it noted on your driver’s license. One person can impact the lives of more than 150 others by agreeing to be a donor.

One way to think about it is very clear in this quote — “Don’t take your organs to heaven ... Heaven knows we need them here!” Good advice to live by. — JB
When the unthinkable happens are you prepared?
by Kathy Walter

When we were young and pastoring a small church, my husband Don and I needed every dollar we were paid. So when our church treasurer asked him to sign a document that would put a very meager amount of our small salary in a retirement fund, we didn’t think we could do it. But we did, and we are forever grateful that we started saving for retirement — early, and even with a small amount.

Don recently passed away very unexpectedly, and I was so thankful that he had been diligent in planning for our retirement and later years. In one of his last seminars that I attended, he admonished pastors to plan financially for long- and short-term goals. He told them,

“Your family will know how deeply you love them by how you prepare for their lives after you are gone.”

I want to pass along to others some of the ways I continued to feel Don’s love even after he was gone — because he had planned ahead. This is practical advice for anyone of any age.

Consider having an easy-to-access paper file in which you keep all those things needed at the passing of a spouse (ours was called the “red file”). This is something that prevents a great deal of stress. Electronic files are great, but you need the username and password to access.

The contents of your red file may vary, but should include the following —

1. Username and password for ALL devices and all important accounts as well. And don’t forget to update or check this information on a regular basis

2. Copies of car titles, insurance information, and payment method on vehicles. Make sure both of your names are on vehicles and insurance. (Make sure it is worded using “or” instead of “and” when both names are included — for example: Sam OR Nancy.)

3. Make sure BOTH of your names are on utility accounts.

4. Have copies of agreements for auto-draft payments or bank payments of bills. Make sure both names are included.

5. Keep a file for those items needed at tax-filing time.

6. Check state requirements for required documents needed to conduct business (official copy of marriage license, birth certificates, copies of Driver’s License and Social Security card). NOTE: You will also need several copies of the Death Certificate.

7. Make sure you both know the location of the key to the safety deposit box in which you would keep your Will, Power of Attorney, or Living Will.

8. Going paperless for all your bills is great but make sure your spouse is listed as someone with whom information can be shared, and who can make decisions about accounts, etc. Don created a spreadsheet that showed date and approximate amount for payment and how they were paid.

Whether it is a sudden death or even a stroke, if your spouse is unable to tell you how to access these things, your grieving is compounded by the burden of working through all of these issues.

Your family will be so GRATEFUL if you plan ahead by taking these precautionary steps.

Until his untimely death in March, Don Walter served as the director of Pension and Benefits for the Church of the Nazarene.
There have been a number of changes within the BBT Board and staff this year —

**BBT Staff**


*Michelle Kilbourne* was welcomed to the staff in October to begin onboarding for the position of director of Human Resources and Administrative Services. Michelle most recently worked at Judson University, both as Business Programs Chair, and as an Adjunct Professor. Prior to Judson, she was Associate Director for Cultivation Ministries, where she was responsible for various Human Resources activities such as recruitment, selection, training, evaluation, and compensation. Michelle holds a B.S. in Finance and MBA in Human Resources from Illinois State University in Normal, Illinois, and a Doctorate in Organizational Leadership from Regent University in Virginia Beach, Virginia. She also holds a certification as a Myers Briggs Type Indicator. Michelle lives in Carpentersville with her husband and family, and attends St. Catherine of Siena Church.

**BBT Board**

In July, BBT bid farewell to *Harry Rhodes*, who served 16 years on the Board, including eight as chair. Harry first came to the BBT Board in 2002, and brought his expertise as an attorney and part-time pastor, as well as his familiarity with investing, making him invaluable in his capacity as a board member and leader. He served on the President Search committee, as well as the Investment Committee and Education and Coach Committee for BBT president Nevin Dulabaum.

Board member *Jerry Patterson* also stepped down in July, having served seven years on the Board, and as secretary to the Investment Committee during his tenure. Jerry will return to the board in July 2020.

The BBT Board elected a new leader, *Donna McKee Rhodes*, as Board chair in July. Donna joined the Board in 2015 and has served on the Governance committee.

The Board elected *Kevin Kessler* as vice chair in July. Kevin was elected to the BBT Board in 2017, and will also continue to be a part of the Budget and Audit Review Committee.

In July, the Board also welcomed two new members.

*Audrey Myer* is a certified financial planner, financial adviser, and director of financial planning from Elizabethtown, Pennsylvania. She attended Messiah College in Grantham, Pennsylvania. Elected at Annual Conference to a 4-year term, she jumped right in by attending the BBT Board meeting held immediately at the end of Conference. Audrey will serve on the Investment Committee. She is a member of Lititz (Pa.) Church of the Brethren.

*Russ Matteson* was elected to the BBT Board by Pension Plan and Insurance Plan members in April. Russ has served as the Pacific Southwest District Executive since 2015. In the past, Russ has served as a pastor and as director of Marketing and Sales for Brethren Press. He studied economics at Grinnell College and also holds an M.Div. from Bethany Theological Seminary. He lives in Modesto, California, with his family, and attends Live Oak (Calif.) Church of the Brethren.
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To access article text electronically, go to: cobbt.org/newsletters

A helpful new Concierge service is available to Brethren Medical Plan members.

This issue is dedicated to —
• mentors and mentees everywhere,
• organ donors and recipients everywhere,
• those who plan for the future of their families even if they won’t be there.

Don Walter (left) and his mentee, Nevin Dulabaum