

Brethren Medical Plan

Open enrollment in the Medical Plan is approaching

October is the time each year when eligible employees of congregations, districts, and church agencies can sign up for Brethren Medical Plan (BMP) coverage, which will begin on Jan. 1, 2007. Those who miss this window of opportunity must wait until the next open enrollment period to sign up for coverage. New employees have 31 days from their hire date to start coverage; otherwise, they may need to wait for the next open enrollment period.

Employees of a congregation or district office are eligible for coverage if they work 20 or more hours per week. Employees of church agencies, which have different eligibility rules, must contact their respective human resource directors to determine eligibility.

Rates for 2007 coverage in the Brethren Medical Plan are now available for current and potential members. For current members, 2007 rate illustrations and enrollment packets will be mailed to their respective church, district office, or agency during the last week in September for the Oct. 1-31 open enrollment. Members will need to complete the forms and return them to BBT by Oct. 31 to continue coverage beyond Dec. 31, 2006.

Eligible employees who are not currently members of the Plan can request a rate quote for any of the four medical plan designs offered. Contact the BBT Insurance Department at **800-746-1505** to request a quote, or download the form from www.brethrenbenefittrust.org.

The four plans offered for 2007 are the same as those currently offered. Following is a brief summary of the plans' features. Please contact the Insurance Department or consult the BBT website for further information.

- ♦ **Green Plan (Preferred Provider Organization)** — The deductible is \$500 for an individual, \$1,000 for a family. Then 20 percent of the next \$5,000 per person or \$10,000 per family is the responsibility of the Plan member. This amounts to a total annual out-of-pocket maximum of \$1,500 individual/\$3,000 family. There is also a separate three-tier prescription drug benefit — the plan member pays 20 percent for generics, 30 percent for preferred brand name, and 50 percent for all other brand name drugs.

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Annual Conference

AC delegates ask Brethren to invest faithfully

The role that Church of the Brethren agencies and individuals should play as investors in secular businesses that generate revenue from products or services that are contrary to Brethren position statements was discussed at length this summer at the 2006 Annual Conference.



Nevin Dulabaum

Annual Conference delegates approve thanking PSW District for its resolution on divestment and ask all Brethren to "refrain from investing in businesses that profit from war and violence."

This discussion was the result of a resolution that was brought to the conference by Pacific Southwest District, which was drafted as a result of BBT's former investment in the Caterpillar Corporation. The resolution was prompted by the widespread knowledge that a small percentage of Caterpillar's D9 bulldozers are used by Israel to destroy Palestinian-owned property.

The proposed resolution asked BBT to divest of its Caterpillar holdings and stock of any other company that sells products that are used routinely as weapons of destruction or death in Israel and Palestine. The resolution encouraged

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Your personal financial portfolio and how to invest faithfully

The 2006 Annual Conference asked Brethren agencies and individuals to “refrain from investing in businesses that profit from war and violence, and to give faithful witness to Jesus Christ as the Prince of Peace in financial matters as in all other matters.”

How can Brethren identify which firms make substantial revenues in “war and violence” or in other areas, such as the three that BBT also



Nevin Dulabaum

Dawn Wolfe (second from right), of Boston Common Asset Management, participates in an investor advocacy visit with Progress Energy staff in North Carolina in November 2005.

screens out – alcohol, gambling, and tobacco?

First, one must recognize that it is virtually impossible to screen out all firms that generate earnings in specific areas. While Boeing can easily be screened out as a major defense contractor, what about companies that generate a small percentage of their revenues from defense products or from selling non-defense items to the military, such as ketchup?

An achievable goal when trying to avoid an investment sector is to screen out companies that are *dependent* on that sector. BBT does this by screening out firms that generate more than 10 percent of their revenues from the four BBT screened categories.

BBT determines which firms to screen out with the help of Boston Common Asset Management, a BBT investment manager. Each year Boston Common uses a number of resources to identify the top 25 defense contractors, and companies that generate more

than 10 percent of their revenues from defense contracts. Boston Common also compiles similar lists for BBT’s other screened categories. For more information about these lists, write to ndulabaum_bbt@brethren.org.

Regardless of the sector, all investors have available tools for determining how companies generate revenues.

According to Dawn Wolfe, a Boston Common social researcher/shareholder advocate, investors can look for information from companies’ websites, annual reports, and mandatory annual filings with the Securities and Exchange Commission (called 10-Ks for U.S. firms, 20-Fs for international firms).

With many watch-dog groups compiling lists of how firms generate their revenues, an Internet search for a specific company and the desired area of screening, such as “Boeing” and “defense,” can yield useful information for making investment decisions. — ND

Credit Union News

Non-Brethren at Brethren institutions can join CoBCU

Credit Union’s charter is expanded

Non-Brethren students at the Church of the Brethren-affiliated colleges, university, and seminary, and non-Brethren residents at Brethren-affiliated retirement communities can now join the Church of the Brethren Credit Union.

The decision in June by the Illinois Department of Financial and Professional Regulation to expand the Credit Union’s charter was made in response to a request by the CoBCU Board that non-Brethren members of affiliated Brethren institutions be allowed to join.

The Board believes this increase in potential membership is important to the Credit Union’s future growth, and it is one part of CoBCU’s long-term growth plan. The second part is to expand its product line with checking accounts and home equity loans, and possibly other services, and to provide online banking capabilities so that all members can utilize the Credit Union like a local bank.

“We are excited that approval has been given to CoBCU’s proposed charter expansion,” said Dennis Kingery, director of Credit Union operations. “Once our new products and services are in place, which is expected in 2007, these newly qualified potential members will be an important component to the Credit Union’s future growth.”

Thinking pink with Heifer International

The Church of the Brethren Credit Union has purchased three pigs through Heifer International since announcing its “Think Pink” program during Annual Conference last year in Peoria, Ill. The purchases reflect the Credit Union’s commitment to donate \$5 for each new account opened between July 1, 2005, and July 1, 2006. The 70 new accounts opened produced enough to buy three pigs.



New Board members elected

At their annual meeting in July, CoBCU members elected four people to serve three-year terms on the Board. **Nevin Dulabaum** and **Ed Woolf** are returning members; **Will Thomas** and **Wendi Hutchinson** are new to the Board. (The entire Board is listed on the CoBCU website). Serving on the executive committee for the next year is **Ann Quay Davis**, chair; **Nevin Dulabaum**, vice chair; **Paul Brubaker**, secretary; and **Eric Kabler**, treasurer. The executive committee meets monthly; the full Board meets quarterly.

Preventing Alzheimer's and cognitive decline



According to the National Institutes of Health (NIH), about 4.5 million Americans have Alzheimer's Disease (AD) and another two million are affected by depression. These twin threats have sparked research aimed at identifying strategies and treatments that can prevent, delay, or mitigate the risks of cognitive and emotional decline in the rapidly aging U.S. population. An important focus of recent research has been the strong connection between cognitive and emotional health.

Although outright prevention of AD and cognitive decline may not be possible in many cases, it is now believed that at least six factors can help reduce the possibility of developing symptoms or for reducing their effects. These include —

- **Cardiovascular disease.** Several risk factors for cardiovascular disease may also be implicated in AD. These factors include high blood pressure, high body mass index, heart disease, diabetes, and smoking. If the connections are verified through further research, ongoing wellness efforts already aimed at reducing the risk of cardiovascular disease can be broadened to target individuals at risk for AD. High levels of cholesterol and homocysteine, an amino acid, have been associated with increased risk of devel-

oping AD. Since both conditions are treatable with drug therapies, proper identification and treatment would have the added benefit of addressing AD's effects at the same time.

- **Diabetes.** AD and Type 2 diabetes share several risk factors including age, genetic predisposition, and specific protein deposits. In one study sponsored by the National Institute on Aging, there was a 65 percent greater risk of AD among participants with diabetes.
- **Emotional and social factors.** Stress is a risk factor for cognitive decline, while social engagement, higher socioeconomic status, and social support are related to better cognitive and emotional health later in life. Maintaining social networks, therefore, may help individuals protect their memory, focus, and information-processing.
- **Physical activity.** The link has not been proven, but clinical trials are evaluating the possibility that physical activity offers protection against cognitive decline. In one study cited by NIH, volunteers who engaged in a six-month walking program showed a marked advantage over the inactive control group in the ability to focus and pay attention. Because of the relatively wide availability and low cost of physical activity, this connection holds tremendous promise.
- **Education.** Higher education levels are correlated with better emotional and cognitive health. This may mean that education helps create a "cognitive reserve," or a level of flexibility, that helps the brain adapt to the damage from AD and allows the individual to maintain cognitive ability even though damage is present.
- **Mental activity and games.** An active brain may have some protection against AD and other symptoms of cognitive decline. Activities such as reading newspapers, listening to the radio, going to

museums, and playing puzzle games have been associated with a reduction of up to 47 percent in the risk of developing AD among participants in a long-term study of members of Catholic religious orders. Other studies have found similar benefits from long-term participation in these and similar activities that stimulate brain activity. While "intelligence" is not directly under an individual's control, everyone has access to several regular activities that might offer some protection even though the reasons for the protection are not understood.

Clearly, not all the links suggested above have been demonstrated to have a cause-effect relationship with AD or cognitive decline. Since many of the beneficial effects are long-term, have few side-effects, and are relatively available for most of the U.S. population, it may be prudent for most people to make social, mental, and physical activity a regular part of daily life.

How to help people with AD

The Association of Brethren Caregivers provides resources for those impacted by AD. In its Health Promotion Sunday materials, Charlotte Loewen wrote about *Aging and Mental Illness*, which can be accessed at www.brethren.org/abc/hps_theme/hps_06/aging.html. Also, a list of links to other national organizations about Alzheimer's can be found at www.brethren.org/abc/care_links.html. — WT

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 dish to share? How about a reflection on faith and fitness? Send your ideas to *Benefit News*, Brethren Benefit Trust, 1505 Dundee Ave., Elgin, IL 60120. Or send e-mail to newsletters_bbt@brethren.org.

BBT/MAA Booth



Eric Thompson

The BBT booth at Annual Conference was full of opportunities for conference attendees (top left). Members and people interested in joining the Brethren Pension and Insurance plans and the Church of the Brethren Credit Union met with staff to see a projection of their retirement benefit, discuss insurance coverages, or car loan rates. Anyone who was looking to make a charitable donation to a related church agency could meet with Foundation staff. All conferencegoers were invited to take a useful BBT/MAA tote bag (middle left), and to check their e-mail (bottom left).



Eric Thompson



Eric Thompson

Passport to Wellness Campaign



Lauryn Klotzbach

A Conferencegoer stops by the BBT booth to take the financial and physical wellness quizzes offered by BBT as part of this year's "Passport to Wellness" campaign.



Eric Thompson

BBT staff Susan Brandebusch (left) checks the Youth Peace Travel Team's blood pressures as one of the "Passport to Wellness" activities.



Mary Dulabaum

Members of the McBride family, who attend Elkhart Valley (Ind.) Church of the Brethren, each completed at least 12 of the 20 activities required to get a free "Passport to Wellness" t-shirt.

Fitness Challenge



Nevin Dulabaum



Nevin Dulabaum

This year's 5K Fitness Challenge began near the Des Moines city center at the confluence of the Des Moines and Raccoon rivers; 122 people ran or walked in this year's event.



Nevin Dulabaum

This year's first place runners were Corrine Lipscomb of Springfield, Ill., and Gerry Crouse of Warrensburg, Mo.



Nevin Dulabaum

Three generations of the Crouse family participated in this year's Fitness Challenge.

Other BBT Events



Eric Thompson

Delegates watch the annual memorial tribute to Pension Plan members and denominational leaders who passed away from June 2005 to June 2006.



Nevin Dulabaum

Rich Brandhorst, a Church of the Brethren financial planner from Iowa, addresses members at the Church of the Brethren Credit Union's annual meeting.



Nevin Dulabaum

An insight session (left) and hearing (right) were two events where conferencegoers could discuss the Brethren Medical Plan.



Nevin Dulabaum

Administrative changes to billing and claims

Effective Aug. 1, 2006, Mennonite Mutual Aid (MMA) has begun billing and receipting functions for the following Brethren Benefit Trust ancillary insurance coverages – life, long-term disability, dental, and vision plans, as well as flexible spending accounts. Premiums may be paid via Electronic Fund Transfer (EFT). If the church or employer has not yet set up this method of payment and wishes to do so, please contact the BBT Insurance Department at **800-746-1505**.

Additionally, processing and payments of dental and vision claims will be handled by MMA, as well as reimbursements for withdrawal requests from Flexible Spending Accounts (FSAs), according to the following schedule:



- ♦ **FSAs** — For 2006 dates of service, begin submitting your withdrawal requests immediately to MMA, FlexChoice/HSA Administration, P.O. Box 483, Goshen, IN 46527. A revised form has been mailed to you. You may also download the form from www.brethrenbenefittrust.org. Click on “Forms” and then “Brethren Insurance Plans.”
- ♦ **Dental and/or Vision claims** — For dates of service prior to Aug. 1, 2006, submit claims to BBT, 1505 Dundee Avenue, Elgin, IL 60120. For dates of service beginning Aug. 1, 2006, or later, submit claims to MMA, PO Box 483, Goshen, IN 46527. No claim form is needed to accompany the bill. If you are enrolled in one or both of these plans and have not received your revised identification card from MMA, please contact the BBT insurance department at **800-746-1505**.

BBT staff will continue to be responsible for customer service and will provide oversight of eligibility and enrollments, arranging for insurance contracts, and conducting annual open enrollments. Questions? Call us, or write to us at dmarch_bbt@brethren.org. — Donna March

Brethren Medical Plan

“Open Enrollment...” Continued from Page 1

- ♦ **Blue Plan (PPO)** — The deductible is \$1,000 for an individual, \$2,000 for a family. Then 50 percent of the next \$2,500 per person or \$5,000 per family is the responsibility of the Plan member. This amounts to a total annual out-of-pocket maximum of \$2,250 individual/\$4,500 family. There is also a separate three-tier prescription drug benefit – the Plan member pays 20 percent for generics, 30 percent for preferred brand name, and 50 percent for all other brand name drugs.
- ♦ **Aqua Plan (PPO with Health Savings Account)** — \$3,000 deductible for individual coverage, \$6,000 deductible for family coverage. Eligible medical expenses and prescription drugs are applied to the deductible.
- ♦ **Lime (PPO with HSA)** — \$4,000 individual deductible, \$8,000 family deductible. Eligible medical expenses and prescription drugs are applied to the deductible.

Premium rates are calculated using many factors, including age and geography, so quotes must be prepared specifically for each employer based on their own characteristics. The Insurance Department encourages all eligible employees who are not currently participating in the BMP to request a rate quote as early as possible so that each individual has time to choose the best health plan for his or her own situation. — Donna March and WT

Annual Conference

“AC delegates ask Brethren...” Continued from Page 1

Church of the Brethren agencies and individuals to review their own investments “and take appropriate action.” It also questioned whether investments “could be reinvested in companies doing business that enhances the quality of life for both Israelis and Palestinians.”

Discussion on the resolution took an interesting twist when delegates learned that BBT’s Caterpillar stock was sold in early June by one of its investment managers because of investment criteria. Wil Nolen, BBT president, explained that BBT would repurchase the stock again if one of its stock managers believed it to be a good investment for Pension Plan members and Foundation clients.

Wil explained to Standing Committee and Annual Conference delegates that BBT adheres to stringent investment guidelines that eliminate investments in firms that earn more than 10 percent of their revenues in defense, tobacco, alcohol, or gambling. This means BBT does not invest in firms that are dependent on these four areas.

Discussion ranged from support of BBT’s investment practices to a call for total divestment of all companies that generate any revenue in one of these four areas.

Delegates eventually approved an amendment that thanked PSW District for its resolution and asked Brethren agencies and individuals to “refrain from investing in businesses that profit from war and violence, and to give faithful witness to Jesus Christ as the Prince of Peace in financial matters as in all other matters.” — ND

BBT says goodbye to Dick Pogue and Will Thomas

At Annual Conference in July, BBT Board and staff honored two men who played significant roles with BBT over the past decade.

Dick Pogue was cited for his years of service on the Board. Dick filled a vacated Board position during the 1997-1998 year, and then was elected to serve two four-year terms, which is the most allowed per BBT's bylaws. Dick, who brought considerable investment knowledge to the Board, had served as chair since 2003.

Also honored was **Will Thomas**, who served as a BBT staff member for seven years. During his tenure, Will provided customer service expertise to the Brethren Foundation, led many finance-related seminars at conferences and at



BBT Board chair Dick Pogue (center) is roasted by Wil Nolen at Dick's final BBT Board meeting. The meeting was held during Annual Conference.

other gatherings, and served on the Communications team helping to produce many print and electronic media pieces. For the past two-plus years, Will has served as contributing editor of *Benefit News*. — ND

Will Thomas (right) is presented a citation honoring his work at BBT by Nevin Dulabaum, director of Communications. Along with Dick Pogue (above), Will received a gift and a number of memorable photographs.



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