

FINANCIAL FOUNDATIONS



OPEN ENROLLMENT COMING IN NOVEMBER!

Open Enrollment (Annual Election) for health insurance options in 2022 will be November 3rd-18th! **Health insurance will be mandatory for all full time AND three-quarter time clergy in 2022.** ALEX Benefits Counselor is LIVE and updated for 2022. Participants can now use ALEX to estimate costs and receive a personalized recommendation for their 2022 HealthFlex Elections. ALEX will remain available throughout the Annual Election period (November 3rd-18th) and participants can visit as often as they would like: <https://www.myalex.com/healthflex/2022/dakotas> Remember, **ALEX does not make or save elections. Participants will still need to go to Benefits Access and make their elections.** Although ALEX recommends a specific plan, it doesn't mean you have to elect that plan, you can elect the plan that best fits your needs.

There are 6 medical/mental health/prescription plans, 2 dental plans (that are available in our area) and 3 vision plans. You can find documents, videos and premium calculator for 2022 on our conference website: <https://www.dakotasumc.org/finance-and-benefits/benefits/active-health-benefits/healthflex-exchange>

New changes to eligibility rules for HealthFlex in 2022 which will affect Open Enrollment. This applies to full time AND three-quarter time clergy. There will be eligibility to opt-out for both full-time and three-quarter-time clergy, **if** a participant can decline because of one of the following reasons:

1. Enrollment in coverage through former or current employer
2. Enrollment as a dependent in your spouse's employer-provided coverage
3. Enrollment in Champus/TRICARE
4. Enrollment in Medicaid or Medicare
- 5a. Coverage under HealthFlex through your local church (Salary-Paying Unit) through your Plan Sponsor (Annual Conference) is considered unaffordable under the ACA. *Participant is not offered or provided HealthFlex coverage by the local church (salary-paying unit) through the Plan Sponsor.*
- 5b. The participant has no offer of employer-provided coverage under HealthFlex.

Participants that opt-out will need to provide documentation to Benefits Officer each year during Open Enrollment in order to remain eligible for the op-out.

For more information contact Leana Stunes, Conference Benefits officer at leana.stunes@dakotasumc.org or 605-990-7785.

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MONEY, JESUS, AND THE CHURCH

Church leaders and pastors often have a difficult time talking about generosity and giving. This is for good reason. Most people don't understand why people give. Pastor Bob Ruedebusch would often lead a workshop where he would ask church leaders this question: **"Why do people give generously to the church?"** People would often say Tax Considerations or Guilt or a Ticket to Heaven. No wonder why they felt icky talking about giving.

If your church is planning a stewardship campaign (e.g., New Consecration Sunday) this fall or actually any time you teach on giving and generosity, here are two better reasons why people should give generously to the work of Jesus Christ:

- 1) **It will draw them closer to Jesus:** Matthew 6:21 states "For where your treasure is, there your heart will be also." That is a promise that our heart will follow where we put our money. Every time someone gives, and especially when they grow in generosity, their heart is drawn closer to Jesus. Isn't that what we want for all our people?
- 2) **We're inviting them to partner in God's Work:** This is best discussed in 2 Corinthians 9:10-15. Here's the gist: When someone gives to the work of Jesus Christ, such as the church, they are providing seed to the sower. When someone comes to faith in Jesus or when the hungry are fed or when a family is comforted after losing a loved one or when children and you grow in their faith, you are making this possible through your giving.

If you need someone to preach or teach on generosity, Sheri Meister and Jeff Pospisil are happy to do so. Feel free to reach out to us.

CREATING A NARRATIVE BUDGET COURSE

UMC Discipleship Ministries offers **Creating a Narrative Budget: The Story Behind the Numbers**, a self-paced experience with eight sessions where participants will learn more about the theory of generosity as well as the practical nuts and bolts of creating a narrative budget. There is no cost to participate! You can find more information here: <https://www.umcdiscipleship.org/articles/creating-a-narrative-budget-the-story-behind-the-numbers>

BUILDING RELATIONSHIPS, CULTIVATING RESOURCES, EMBRACING MINISTRY

Over the past few years, our tagline of building relationships, cultivating resources, embracing ministry has been our guiding light for the Foundation.

According to a 2016 study by the Indiana University Lilly School of philanthropy, believing in the organization's mission and believing their gift can make a difference are the two top reasons people give to an organization. These two reasons are essential in planning for donor cultivation, but the third reason individuals give to a cause is because they experience personal satisfaction, enjoyment, or fulfillment. In other words, your organization, or in this case, your church, is making a difference in the lives of your parishioners, and they have been impacted in their faith journey.

In our next Financial Foundations Webinar, we will help guide you in how to build these relationships to discover resources that will embrace the ministries of your church. Register for the webinar here: <https://www.dakotasumc.org/foundation/calendar/financial-foundations-webinar-11?recur=2069>