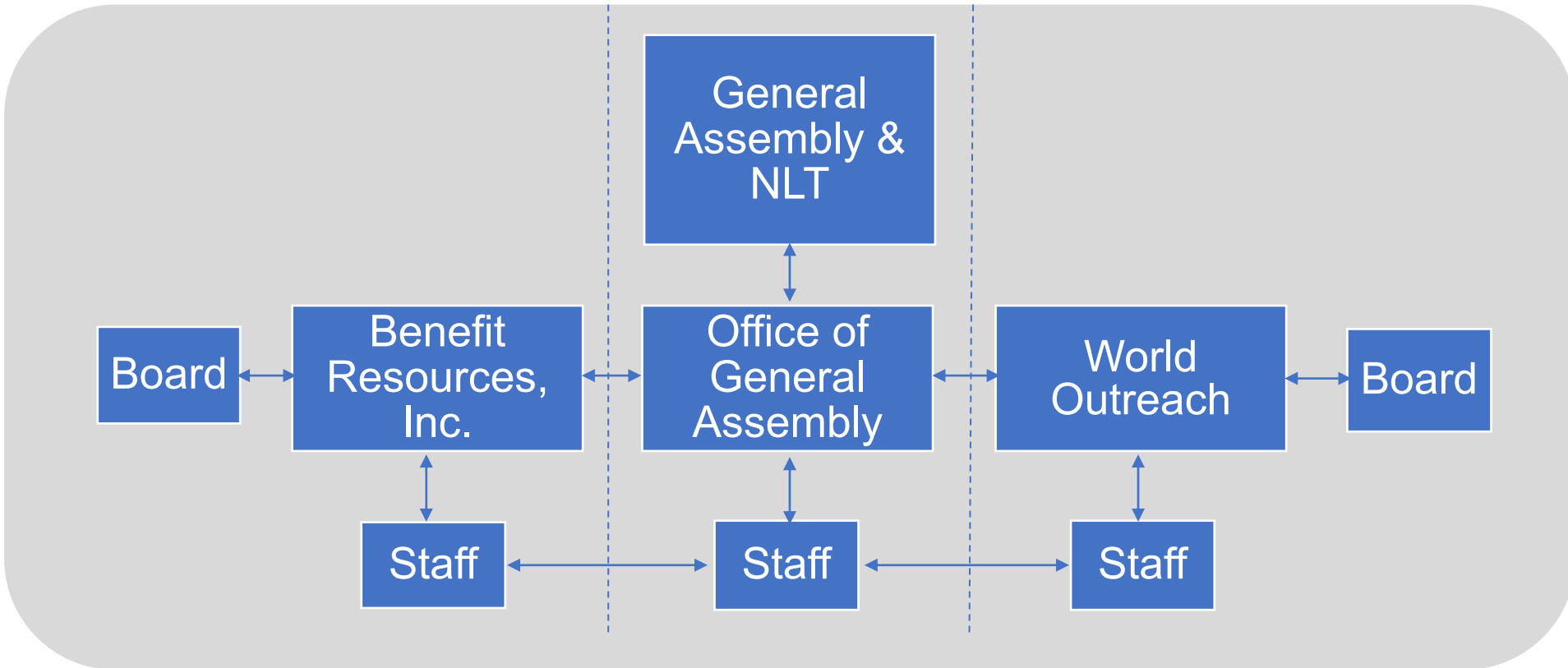




Managing Your Physical, Emotional & Financial Wellbeing

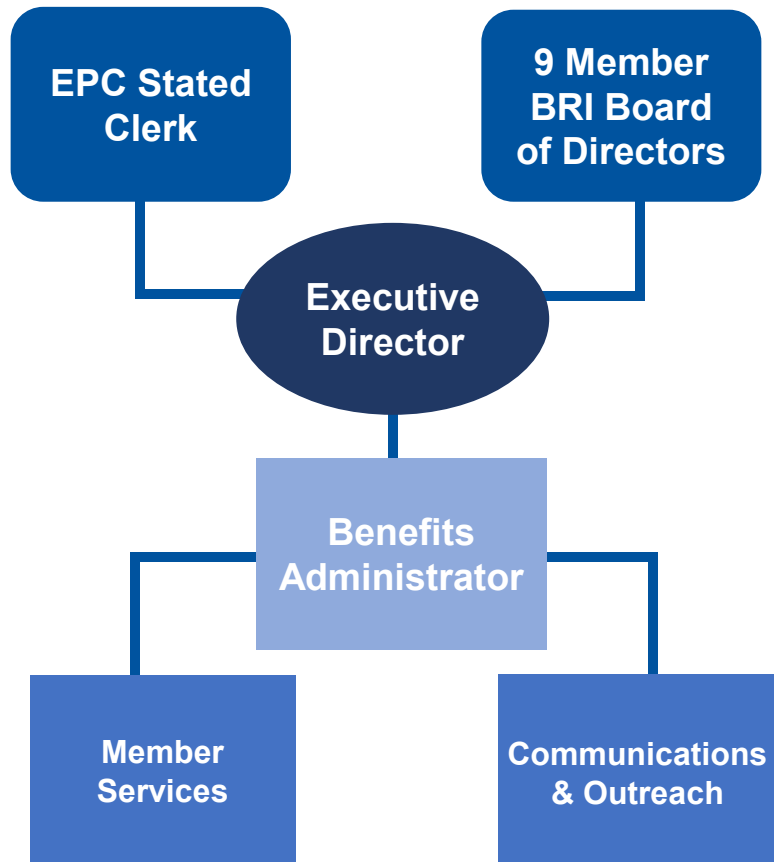
Presented By:
Bart Francescone, Executive Director

Where Does EPC Benefit Resources Fit In?



EPC Benefit Resources Organization

BRI Organizational Chart



Professions Represented on BRI Board

Legal Counsel Labor & Employment Law	CPA Bank CEO	Health Systems Operations Executive
Clinical & Pastoral Counsellor	Healthcare Business Operations Executive	Benefits Law Corporate Counsel
1 Teaching Elder 4 Ruling Elders	Presbytery Ministerial Committee Chair	Financial Advisor

BRI Executive Director

28 Years of Benefits Administration Experience

Robust Infrastructure

**SELF
SUSTAINING**

*Does Not use
PMA \$*

Medical Reserves

Annual Audits

Legal Counsel, Church Alliance

Church Benefits Association

Highly Engaged Board

Actuarial Analysis & Professional Consultants

EPC Health & Wellness Benefits for You



Choose from 5 Medical/Rx Plans

National Unrestricted Provider Networks

Health Condition Management Resources

Life & Disability Insurance

Dental Plans

Vision Care Plan

Health Savings Accounts

30%+ of adults in the USA are likely to have this condition diabetes / prediabetes

This condition is one of the most prominent amongst our participants chronic pain

This common chronic condition is known as the “*Silent Killer*” high blood pressure

There is a mental health crisis in our nation.

You should be concerned about cyber security & the dark web

Are YOU Taking Care of Yourself ?

Are you being deliberate about your own care?

Are you exercising? Watching what you eat?

Getting annual physicals & cancer screenings?

Managing that chronic condition?

We have resources to help you!

Your Member Care Programs

- +** **Diabetes, Pre-Diabetes & Hypertension Solutions by Livongo**
Integrates Weight Management, Health Coaching, & Lifestyle Behavioral Tools
- +** **Chronic Conditions Management**
Pain Management • Asthma • Arthritis • Heart, Lung, Kidney Disease • High Cholesterol
- +** **Healthcare Bluebook - Price Transparency Tool**
Find Quality Care & Cost Ratings for Doctors, Hospitals and Medical Procedures
- +** **Maternity Management**
- +** **Personal Health & Wellness Resources**
- +** **Rewards and Incentives for Using Low-Cost High Performing Facilities**
- +** **\$0 Cost 24/7 Virtual Primary Care**

Other Member Care Programs

Medical Precertification

Case Management Services

High-Cost Drug Co-Pay Subsidies

Precertification

Transplant Program

Diabetes, Pre-Diabetes, High Blood Pressure

- Livongo, a nationally recognized health management organization provides this highly personalized care program for EPC plan participants with **Diabetes, Pre-Diabetes and High Blood Pressure**

One-on-One expert support

- ✓ Lifestyle behavior change tools
- ✓ Medication optimization
- ✓ Expert health coaching
- ✓ Provider coordination
- ✓ Personalized plan for reaching health goals

- Includes - Supplies, Connected Meters, Monitors, and Scales providing support across multiple platforms
- Services include whole person support for those challenged with related conditions such as weight management and behavioral health making this a unified one-stop experience.

Nurse Health and Wellness Coaching

9 Chronic Health Conditions

Asthma

Chronic Obstructive Pulmonary Disease (COPD)

Chronic Kidney Disease (CKD)

Chronic Pain

Coronary Artery Disease (CAD)

Congestive Heart Failure (CHF)

Diabetes

High Blood Pressure (Hypertension)

High Cholesterol (Hyperlipidemia)

Nurse Health Coaches:

- Help you develop tailored goals that are incremental and achievable
- Help you foster self-confidence in managing your conditions
- Equip you with educational resources, and information on warning signs, symptoms and what to do if they occur
- Assist with overall health including Diet, Nutrition, Medication Adherence, Exercise, Stress Management, Smoking Cessation, and Mental Wellness

Health Care Blue Book

- See **Quality and Cost Ratings** for over 200,000 Physicians and 4,000 Hospitals Nationwide
- The **Doctor Quality** feature allows you to see how individual doctors perform by national percentile on a variety of medical procedures and complex surgeries
- **Hospital Inpatient Quality Care** provides quality rankings on hundreds of procedures across thousands of hospitals nationwide
- **Engagement Rewards** are \$\$ incentive rewards (\$25 to \$1,500) paid to members who shop through Bluebook guidance and select high-value providers for any of 400+ rewardable medical procedures
- The **Fair Pricing** tool shows you what you should reasonably expect to pay for your medical service and choosing a **Green** provider = a cash reward!
- **CareConnect** support helps member to select and schedule high-quality, cost-effective care

98point6 – Virtual Primary Care 24/7

- Set up the 98Point6 App on your mobile phone or smart device
- You can **access a primary care Board Certified Physician 24/7/365** on-demand via the secure App and receive diagnosis and treatment information
- If a prescription is needed it will be issued directly to your pharmacy at the conclusion of your call
- From your home or while travelling, no appointment, little or no waiting, no driving to search for a facility.
- **Save Money** – Currently **\$0** co-pay for participants in any EPC Medical Plan

Physicians treat over 400 **common conditions** and can order lab work or send prescriptions to your local pharmacy

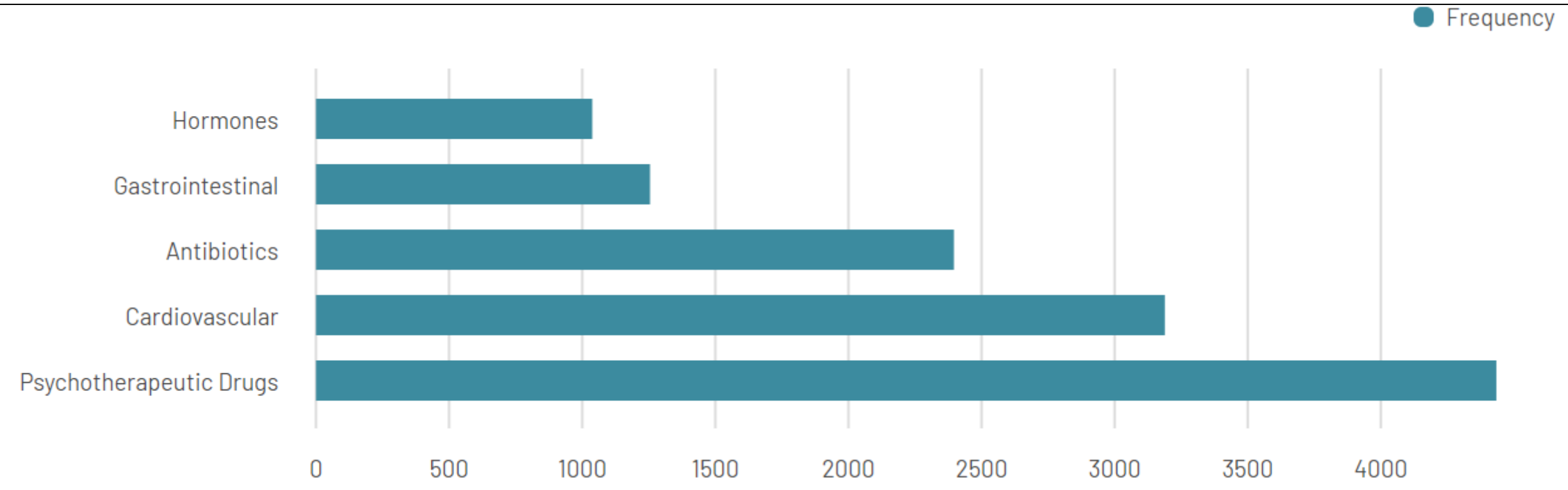
Common Condition Examples:

- **Allergies/Bronchitis**
- **Cold/Flu or COVID concerns**
- **Migraines**
- **Stomach/Bowel Issues**
- **Sinus Infections**
- **Rashes/Skin Infections**
- **Eye/Ear infections**

Mental Health Concerns & Initiatives

- 1 in 4 participants in the EPC plan are impacted... including children!
- This statistic is similar throughout the United States... so, the church is no different in this challenge?
- Medical plans cover mental health services, but there is a shortage of providers and many counsellors do not accept insurance.
- Check the EPC website for denominational initiatives in support of mental health
- Are there solutions lying outside of a medical response?
 - Discussion and deliberate action at the church leadership & pastoral levels is needed.
 - The flock needs a healthy shepherd and ministry staff, and the hurting world needs to see “the peace of God which surpasses all understanding.”

Top 5 Therapeutic Drug Classes | *Frequency*



Your Health - Where do you go from here?

Healthy Lifestyle Plan

- ✓ Make a plan, set goals and dates, be intentional !
- ✓ Close the Gaps in your Medical Care!
 - ★ Be Engaged with a Primary Care **Doctor**
 - ★ Get your **annual physical**
 - ★ Get your age-appropriate **annual screenings*** **Over 55? You need to focus on this!**
 - ★ Sign on and access your Meritain Health Account. **Use our care programs**
- ✓ Eat Better
- ✓ **Exercise** Regularly
- ✓ Partner with someone for accountability
- ✓ **Support one another's** mental health - Love and Care for one another!

EPC Retirement Plan



403(b)(9) Defined Contribution Retirement Plan (*Church Plan*)

Financial Planning & Advising Services and Resources

Support for Utilizing Tax Exemption on Housing Expense Withdrawals

EPC 403 (b)(9) Retirement Plan

- ☑ EPC Retirement Plan operated by EPC Benefit Resources
 - Unlike a pension plan you own the account
 - You control where your money is invested
 - You draw out funds as you need them
- ☑ Because our plan is a “(b)(9) church plan” self-employed EPC ministers and EPC ministers working out-of-bounds can participate. Plus other unique benefits.
- ☑ **You can “roll in” funds** from another retirement plan (IRA, 403b, 401k, etc.)
- ☑ **Your Employer (church) and You can contribute** funds to your account.
- ☑ You can withdraw funds to use for housing expenses on a tax-exempt basis

Help with Choosing & Managing Your Investments

1. Place your retirement money in a “Target Date” Fund
2. Or:
 - Choose from 10 Core Asset Class funds
 - Blend Target Date and Asset Class funds
 - Choose your own investments via a Self-Directed Brokerage Link
3. Meet anytime with a licensed Fidelity Investment Adviser
4. Use “Fidelity Personalized Planning & Advice”
 - A Fee Based ongoing investment advisory service

Managing/Updating Your Retirement Account

Your EPC Retirement account is held at Fidelity Investments

Log onto your account at: www.netbenefits.com/EPC

- ✓ Check balances and transaction records
- ✓ Check or change your investments
- ✓ Check or change your beneficiaries
- ✓ Check or update your personal information
- ✓ Reset your password
- ✓ **Secure your account and protect your savings:**
 - Provide Fidelity with your contact information
 - Set up two-factor authentication
 - Set up MyVoice phone authentication
 - Enroll in eDelivery enabling real-time alerts



Retirement Planning Support Through Fidelity



Features

- ✓ Investment Choices
 - 12 Retirement Age Based Funds
 - 10 Core Investment Choices
 - Brokerage Link with 1,000's of Choices
- ✓ One on One Consultation with Licensed Financial Advisors
- ✓ Personal Account Analytics
- ✓ Portability
- ✓ Extra Security Account Protection
 - *2-Factor Authentication*
 - *MyVoice*



Resources & Services

- ✓ Fidelity Website – Easy to Use Resource for Comprehensive Investing Information
- ✓ Systematic Withdrawal & Annuitization Options
- ✓ Access to Library of Financial & Retirement Planning Resources
- ✓ Educational Workshops & On-Demand Webinars
- ✓ “Help Desk” Call In's & Virtual Assistant

Withdrawing Funds for Housing Expenses after Reaching 59½

❖ **Available to Ordained Clergy Only** based on IRS regulations

Frequent Questions:

- Who determines the amount I'm allowed to designate & withdraw as Housing Allowance – **You do!**
- Who determines whether or not federal income taxes will be withheld by Fidelity – **You do!**
- When I make a withdrawal how do I designate whether-or-not it is for Housing Allowance so it is not taxed upon withdrawal? (Use the Distribution Form on the EPC website and check the box in Step 2 that says "EPC Minister Housing Allowance")
- Do I need to use a special Form? (Yes, see note above)
- What if I'm still receiving Housing Allowance through my church? (You can't do both and exceed the actual housing expenses allowed.)

Withdrawing Funds for Housing Expenses

- How do I figure out how much is allowed and how much to withdraw during each year?

The amount you may designate and withdraw annually that is not subject to tax is the **least** of:

- ✓ Amount designated by the denomination. (The EPC designates that **up to** 100% may be used)
- ✓ Amount actually spent to provide the home
- ✓ Fair rental value of home including furnishings and utilities

Withdrawing Funds for Housing Expenses after Retirement

More Questions:

- What if I withdraw too much or too little? (It will be resolved when you file your tax return.)
- Does it matter if the original contributions came from my church employer or from my personal withholdings? (No, it does not)
- What if funds were transferred into my EPC plan from a prior retirement plan that was not qualified for the housing expense exemption? (If not originally from a 403(b)(9) plan or other qualified plan the funds will not qualify as tax exempt if used for housing expenses.)
- Can I roll my 403(b)(9) EPC retirement funds into an IRA or non-church retirement plan and still designate withdrawals as housing allowance? (**NO**, once rolled out they no longer qualify for the housing expense tax exemption!)

Items Considered as “Housing Expenses”

- ✓ Mortgage Payments
- ✓ Down payment, closing costs (**NOT** purchase price)
- ✓ Rent
- ✓ Real estate taxes
- ✓ Home/renter’s insurance
- ✓ Homeowner’s association dues/condo fees
- ✓ Home improvements
- ✓ Structural maintenance and repairs (roof, paint, deck)
- ✓ Upkeep of home and contents
- ✓ Utilities: heat, electric, water, sewer, garbage, gas, internet, cable
- ✓ Furniture, appliances
- ✓ Pictures, rugs, bedding, towels, household supplies
- ✓ Yard care equipment, supplies, services, pest control

Cyber Security

Email Safety – Protecting Yourself



Be cautious of emails or texts that are unexpected – particularly those that are asking for you to do something right away such as:

- Retrieve a voicemail or fax
- Cancel an order you didn't place or get a refund you didn't expect
- Renew a software license claiming its about to expire
- Check new findings discovered from recent bloodwork

****They are often ploys to steal one of your online passwords (Microsoft, Email, Banking, Retirement Plan, etc.)***



Be careful of emails that don't look or read right:

- Return email address looks wrong (i. e. support@microsoft.com is probably okay, but Microsoft_support123@gmail.com is fake)
- Improper grammar or mistakes, particularly from corporate emails
- A friend or co-worker asking you to do something unusual like buy them a gift card via email instead of asking in person or via the phone
- Any email asking for things like account numbers, passwords or other sensitive confidential information like SSN, drivers license, etc.



Don't click on links embedded in emails or texts unless you know they are good. Instead do a search to find the actual website of the vendor identified and go directly to or type that address into your browser. Or use a bookmark or favorite that you've previously saved.



Reset your password immediately if you feel you may have fallen for one of these tricks to steal your password. It usually takes hours or days before a stolen password is used, so you can minimize the risk by changing your password.



If something feels wrong, but you're unsure if it's a scam, reach out to the sender directly. Call on the phone to confirm; or send them a new (not reply) email to a known email address. Ask them to verify the legitimacy of the email or text you are uncertain about before acting.



Use Multi-Factor Authentication (MFA) for sensitive and important accounts such as banking, retirement, healthcare. This further protects those accounts in the event a password is compromised. It is not always convenient, but it adds an extra lock on the door to your information.

Cyber Security



Watch out for the latest tech support and computer virus scams

Scammers pretend to be tech support from a well-known company. They either call, text or try to trick you into clicking on a link in an email, text, or pop-up window, claiming there's a problem with your computer like a virus or a billing issue. To fix it, you inadvertently give them remote access to your computer.

Help protect yourself

Scammers know "virus alerts" immediately put computer users into a panic. **Never click on virus alerts, even if they look like they come from your computer company or an anti-virus protection company.** If you think your computer was impacted, talk to a reputable service provider.



Be cautious of "pay yourself" scams.

Your bank will never ask you to send money to yourself through wire transfer or finance apps such as Venmo® or Zelle®. Once you send money to a scammer, you will likely never get it back!



Spoofing: Look out for scammers in disguise.

Scammers can "spoof" phone numbers. The caller ID can say the call or text is from a trusted contact such as your bank even though it's not. They do this to trick people into providing their personal or financial information or to get you to send money.

Remember:

Even if your caller ID says a call or text is from your bank, or credit card company, or Apple, or Microsoft, it is likely a scam. When in doubt hang up and call the institution directly.



QR Codes

Look at a QR Code before you scan. Is it the original? Is there a fake sticker on top of the original? Is the source reputable? Scammers can hide harmful links in QR codes that contain malware that take you to fake sites that steal your information



Too good to be true?

Were you offered a free product, 'get rich quick' opportunity, or 'prize' money from something you don't recognize and weren't expecting? If something sounds too good to be true, it probably is. Never cash a check from someone you don't know.

Helpful Appendices & Information Resources



Acts of Assembly - Establishment of EPC Benefits Programs

EPC Health Benefits and Retirement programs were established by some of the earliest Acts of Assembly in 1981. The EPC Benefit Resources office operates exclusively to provide these benefits to pastors, staff and families of EPC churches and ministries.

Requirement for Participation in EPC Benefits

Acts of Assembly 81-04, 81-05 and 81-06 established the denominational medical plan, long-term disability benefits, life insurance coverage and the retirement plan. They stated that these “coverages shall be mandatory for all ministers within member churches” and established that terms of call for any minister shall provide for group medical, disability and retirement coverages. They specified that the factor for retirement plan contributions shall be not less than 10% of salary plus housing costs.

There have been numerous other Acts referencing Health and Retirement benefits that can be found in the Book of Order Acts of Assembly section. Most notably 84-08 where the “General Assembly requires pastors and employees of all member congregations, all presbyteries, and the Assembly who meet minimum requirements to enroll in the program.” Expected participation of non-ordained employees was reiterated in 88-09.

Further in Act 06-08 (3) “The Assembly instructs all presbyteries to: Work toward full compliance with Acts of Assembly 81-04, 81-06, and 88-08 regarding mandatory participation of EPC ministers in the denominational Medical Plan.”

There are some exceptions to the mandate of utilizing medical coverage through the EPC contained in the Acts of Assembly. In brief they include ministers laboring in institutional agencies that provide medical benefits, those without call, those working out of bounds, and those laboring less than 30 hours per week. Also, employees afforded coverage as part of retirement benefits from a previous employer, or when spousal coverage covers the EPC employee. Plan participants who are Medicare eligible and employed by a small employer that is not obligated to provide medical coverage to Medicare eligible participants will require those participants to move to Medicare coverage and reimburse them for their premiums. Details can be found in the Acts of Assembly and EPC Plan Documents.

EPC Medical Plan Provider Network & Resources

▶ **Meritain Health is our Medical Plan Administrator**

▶ **Aetna Choice POS Choice II**

One of the nations largest network providers, connects you to over 600,000 doctors and ancillary providers.



Aetna Choice® POS II (Open Access)



▶ **Finding an In-Network Doctor is EASY!**

- EPC Benefits Website
- Meritain Health Account Portal
- Call Meritain Health Customer Service Team
- Mobile Device App

Health Care Blue Book – Hospital Specialty's

**Hospitals may do everything,
but they are not **great** at everything...**



Academic Medical Center



- ✓+ Neurosurgery
99th percentile
- ✓- Gastrectomy Surgery
56th percentile
- ✓- Bariatric Surgery
10th percentile

Health Care Blue Book – Selecting the Right Doctor









A great hospital \neq a great doctor



Academic Medical Center

 Neurosurgery
99th percentile

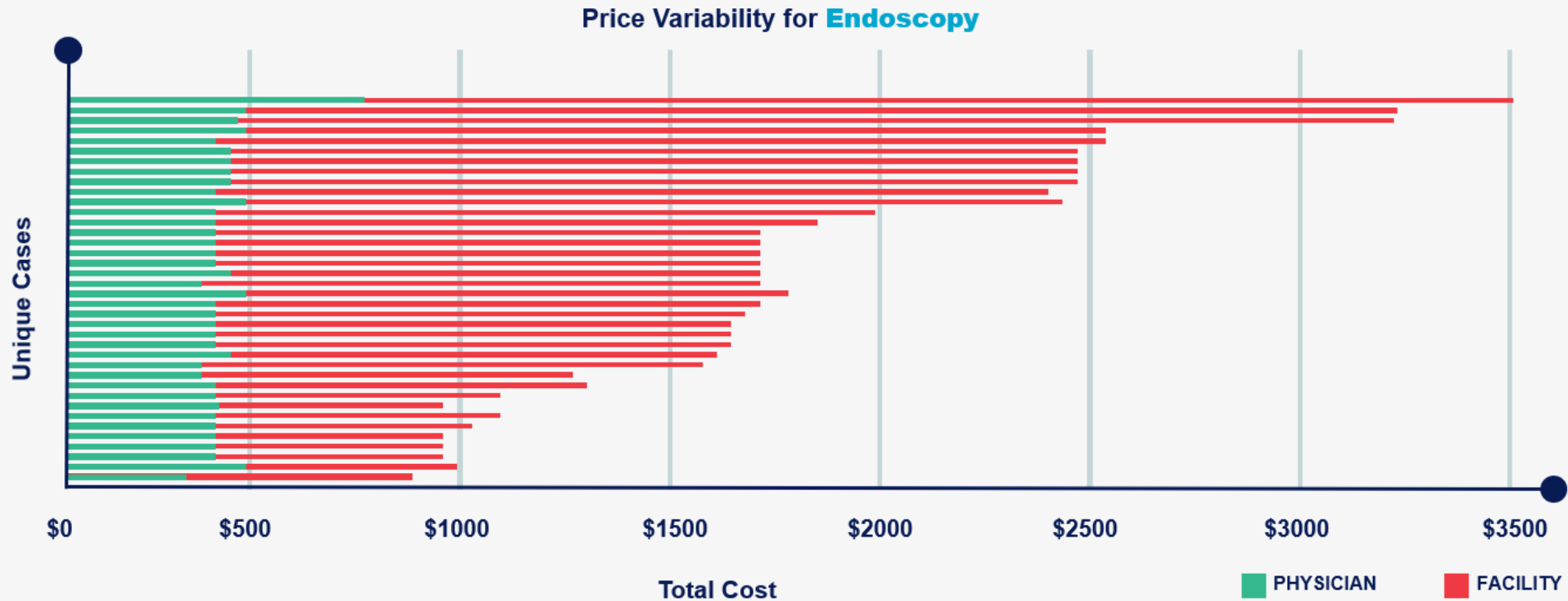
Neurological Surgery Specialists: Bluebook Quality Rating

Physician 1	
Physician 2	
Physician 3	
Physician 4	
Physician 5	
Physician 6	
Physician 7	
Physician 8	

Health Care Blue Book – Wide Price Variability



The facility (not the physician) drives that variability



Health Care Blue Book – Wide Price Variability



Where a physician practices & refers to has a huge impact on cost



David R Moore, MD



X-Ray
\$36

MRI
\$440

Knee Arthroscopy
\$2,203

Total Cost of Care
\$2,679

Total Possible Savings
\$11,619



X-Ray
\$603

MRI
\$2,466

Knee Arthroscopy
\$11,229

Total Cost of Care
\$14,298



Usually Uses Low Cost Facilities



Sometimes Uses Low Cost Facilities



Usually Uses High Cost Facilities

User-Friendly Member Resources



EPC Benefit Resources Website

www.epc.org/benefits/

Medical Plan Member Portal & “Help Desk”. Healthcare Bluebook Pricing & Quality of Care Resources – **Meritain Health**

www.meritain.com

Prescription Drug Member Portal & “Help Line”. BeneCard App for Finding the Lowest Prices for your Medications – **BeneCard**

www.benecardpbf.com

Watch for Informational Mailings & Outreaches

Health & Wellness Newsletters

Sign up here: www.epc.org/benefits/

Healthcare Bluebook Out-of-Pocket Cost Savings Tools with Cash Incentives

Login to your [Meritain](http://www.meritain.com) account and access Healthcare Bluebook under “Member Resources”

Support for Church Administrators



- Church Benefit Administrator Handbook & Guides
- Online Resources & Helpful Links
- Training & Assistance for Non-Professionals
- Liaison between Your Employees & EPC Benefit Providers
- User-Friendly Website with a Benefit Administrator Section
- Frequent Newsletters with Up-to-Date Benefit News
- Support with Retirement Plan Contributions

EPC Benefits Contact Directory

Benefits & Retirement

Benefits Information or Questions

EPC Benefit Resources, Inc
Main Office: 407-930-4492
benefits@epc.org

EPC Medical Plan Customer Service

Meritain Health
800-925-2272
www.meritain.com

EPC Prescription Drug Plan Customer Service

BeneCard
888-907-0070
www.benecardpbf.com

Dental

Delta Dental
800-521-2651
www.deltadentalins.com

Eligibility, Enrollment, and Billing

EPC Administration Office
877-578-8707
epc@cdsadmin.com

EPC Retirement Plan

Fidelity Investments
800-343-0860
EPC Retirement Plan # 89560
www.epc.org/benefits/2023retirementplan/

Vision

NVA (National Vision Administrators)
800-672-7723
www.e-nva.com

Life/Disability

The Hartford
800-523-2233
<https://epc.org/benefits/2022lifedisabilityplans/>

Member Care Programs & Resources

24/7 Primary Care Virtual Visits

98point6
www.98point6.com/epc

Diabetes & Hypertension Solutions

Livongo
be.livongo.com/MERITAINWP/new
Use registration code: MERITAINWP

Price and Quality Rankings for Hospitals & Doctors

Healthcare Bluebook
800-341-0504
epc/benefits/healthcarebluebook

Nurse Health Coaching & Chronic Condition Management Support

888-610-0089
epc/benefits/nursehealthcoach

Maternity Management

800-925-2272
epc/benefits/maternitymanagement

EPC Retirement Plan

Fidelity
Retirement Planning/Investing Support
800-642-7131
Plan #89560
<https://nb.fidelity.com/public/nb/EPC/home>



Thank You!
We look forward to serving you.

EPC Benefits Website www.epc.org/benefits

EPC Benefits Office
Email: benefits@epc.org
407-930-4492