

2021 Benefits

We are committed to be servants of Christ to you so that you can focus on the mission of serving our Lord Jesus Christ in the communities to which God has called you.



Plan Year January 1, 2021 through December 31, 2021

This guide is an overview

The benefits in this summary are effective

January 1, 2021

through

December 31, 2021

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents available at www.epc.org/benefits.



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EPC Benefit Resources, Inc. is pleased to provide you with benefit offerings to help you take care of your wellbeing now and into the future. We want each and every participant to receive the highest quality health coverage at the most affordable price possible.

Working together as a community of believers, we can support each other in small ways that carry a big impact. Your health care choices not only influence your own health and pocketbook, but also the health and future of our plan. When we are good stewards of our health and use our benefits wisely, we help to ensure that we can continue to offer high quality benefits in future years.

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2021 Plan Highlights

Vision Plan now with National Vision Administrator (NVA)

Effective January 1, our vision coverage will now utilize the NVA network. Today, eye examinations are about more than just getting eyeglasses – they consider a person's overall health. Eye examinations can detect eye diseases like glaucoma or cataracts. They can also identify signs of other diseases, such as high blood pressure, diabetes, and high cholesterol. The EPC vision plan includes a comprehensive eye examination, glasses, and contact coverage utilizing a large network. The move to NVA includes lower premium costs and additional resources for helping lower your out-of-pocket costs.

Preventive Care Screening Benefits

You take your car in for maintenance. Why not do the same for yourself? Annual preventive checkups can help you and your doctor identify your baseline level of health and detect issues before they become serious. Thinking of skipping your checkup due to COVID-19? Staying safe from the coronavirus doesn't necessarily mean skipping preventive healthcare. Depending on your medical needs, you may be treated with a combination of telehealth and in-person care. Consider scheduling a flu shot to avoid a potential combined infection of COVID-19 and the flu.

Online Benefit Rate Calculator

Our easy to use online benefit rate calculator will continue to be available for 2021. The calculator makes it easy to determine various benefit rates. Simply enter in your church zip code, and year of birth, and the calculator will provide you with your monthly cost. You can also view the costs of the different plan options side-by-side. When calculating disability and life salary insurance, Teaching Elders should enter their full effective salary, which includes cash salary plus housing allowance. Go to www.epc.org/benefits/2021premiumrates to access the calculator.

Text Based Primary Care Available 24/7 through 98point6

Ever get hit with that unexpected illness or injury at the worst time when everything is closed? With 98point6, you can skip the ER line or the imposing late-night call to your family doctor and be connected with a licensed physician in minutes, from wherever you are: home, office, or traveling. 98point6 is a new kind of primary care delivered on-demand through a private and secure in-app messaging experience on your mobile phone. With 98point6, U.S board-certified physicians diagnose and treat acute and chronic illnesses, answer health-related questions, outline care options and order any necessary prescriptions or lab tests.



Benefit Program Overview

YOUR MAIN CONTACTS:

EPC Administration Office
60 Boulevard of the Allies, Fifth Floor
Pittsburgh, PA 15222-1219
Phone: 877.578.8707/Fax:412-224-4465
Email: EPC@cdsadmin.com

EPC Benefit Resources, Inc. Office
5850 T.G. Lee Blvd., Suite 510
Orlando, FL 32822
Phone: 407-930-4492 (voice and fax)
Email: Benefits@epc.org

BENEFIT OFFERINGS

MEDICAL/RX PLAN

Five plan options through Highmark Blue Cross Blue Shield:

- Platinum Plan
- Gold HDHP Plan
- Gold Plan
- Silver Plan
- Bronze HDHP plan

Medical plans include:

- 98point6 virtual primary care: Allows members to receive medical consultation via text, or video conferencing.

Prescription Drug Plans include:

- Specialty Medication administered by Accredo Health, preferred Specialty Pharmacy with more than 25 years of experience.

DENTAL

Two plan options through Delta Dental:

- Low Plan
- High Plan

VISION

The NVA network for vision care.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT AND LONG-TERM DISABILITY

- \$50,000 of coverage for both life and accidental death & dismemberment (AD&D).
- 60% of monthly pre-disability earnings up to plan maximum.
- Includes the Ability Assist Employee Assistance Program, which provides three face-to-face counseling sessions and online resources for members

OTHER VOLUNTARY INSURANCE OPTIONS through Colonial Life

Employees may choose to purchase voluntary benefits through convenient payroll deduction

Three plan options:

- Employee & Dependent Life Insurance
- Short Term Disability
- Accident Coverage

403(b) RETIREMENT PLAN

Save for retirement with pretax or Roth contributions



Benefit Eligibility

Benefit Eligibility

EPC participating church employees must meet the minimum service hour requirements outlined in the table below and be a regular employee of an EPC participating church in order to be eligible for our benefits. Please refer to our medical plan document at www.epc.org/benefits for more information about eligibility requirements. In addition, employees should consult their Church Administrator for eligibility requirements specific to their church offerings.

BENEFIT	SERVICE HOUR REQUIREMENT
Medical, Dental, Vision, Life, AD&D, Long-Term Disability	30+ hours per week
Health Savings Account	30+ hours per week Must be enrolled in HDHP plan
Voluntary Benefits through Colonial Life	20+ hours per week
403(b) Plan	Eligibility varies by church. Check with your church to see if you are eligible.

Eligible dependents

Eligible dependents are defined as a legally married spouse or eligible dependent children age 25 or younger. Dependent coverage may continue until the last day of the month in which the Dependent has his/her 26th birthday, unless your dependent has been certified as Totally Disabled. For more information, please refer to our Medical Plan Document found on www.epc.org/benefits.

When to enroll

You can enroll in benefits as a new hire, during our annual enrollment period, or if you experience a qualifying life event. New hires or employees who have a change in employment status that makes them eligible for benefits must enroll within 30 days of their hire date or eligibility date. Coverage is effective on the first of the month following their date of hire or eligibility. If an employee begins employment on the first of the month, that is also their benefits effective date.

Changing your benefits

Outside of open enrollment, you may be able to add or remove dependents or change benefit options if you experience a qualifying life event. A qualifying life event is a change in your family status or employment that affects your benefits eligibility. You have 30 days after a qualifying life event to submit your change with supporting documentation. Contact your Church Benefits Administrator to process these changes.



Choosing a Medical Plan

Choosing a Medical Plan

EPC Benefit Resources Inc. offers five medical plans through the Highmark Blue Cross Blue Shield network. Every plan includes free preventive care from in-network providers to check that you're staying healthy. Each plan provides a large network of doctors, hospitals, and labs. The various medical plans are available to meet different needs and budgets.

Choosing health coverage is one of the most important decisions you make each year. Your health coverage is about more than covering your health care — it's about peace of mind and convenience.

Coverage You Need Wherever You Live, Work, or Travel

- A network of providers across the country and around the world
- A health plan trusted for more than 85 years by generations of satisfied members
- Blue Distinction® designations that let you know which doctors and hospitals deliver top-quality care

Our Plan offers

- Online tools and health resources to make managing your care and coverage easier
- 24/7 access to a Blues On CallSM health coach for confidential, expert answers to your health questions
- Help to find network doctors, schedule appointments, transfer medical records, and more
- Exclusive discounts on health and wellness-related products and services
- Health and wellness support programs to help you get well, stay well, or manage a health condition

With these benefits, you can be confident you're getting the best value for your health care and coverage dollars. Compare the various plans available through EPC Benefit Resources that works best for you, your health, and your budget.

How to Enroll

Your church benefits administrator can make your enrollment and benefit election changes through our EPC Benefits Portal or, if you prefer a paper form you will find a copy of our Enrollment Form on the Benefits page of our website.



2021 Platinum Medical Plan

The EPC Medical Plan is
administered through



2021 Platinum Medical/Rx* Plan Coverage

	In-Network	Out-Of-Network
Annual Deductible		
Individual	\$450	\$1,350
Two Person	\$900	\$2,700
Family	\$1,350	\$4,050
Annual Out-of-Pocket Max		
Individual	\$2,800	\$4,200
Two Person	\$5,600	\$8,400
Family	\$5,600	\$8,400
Preventive Services	Plan pays 100%	Plan pays 60%
Office Visit		
98point6	\$0 copay	N/A
Primary Provider	\$20 copay	Plan pays 60%
Specialist	\$50 copay	Plan pays 60%
Urgent Care	\$40 copay	Plan pays 60%
Emergency Room	\$175 copay	\$175 copay
Lab and X-ray	Plan pays 90%	Plan pays 60%
Inpatient Hospitalization	Plan pays 90% after \$250 copay per admission	Plan pays 60% after \$250 copay per admission
Outpatient Surgery	Plan pays 90%	Plan pays 60%

This chart is intended to provide summary information only regarding the plan. For a more detailed plan description see www.epc.org/benefits.

*Please refer to page 15 for prescription drug coverage information.

What's my cost for coverage?
Go to the online calculator at
<http://epc.org/benefits/2021premiumrates>



2021 Gold Medical Plan

The EPC Medical Plan is
administered through



2021 Gold Medical/Rx* Plan Coverage

	In-Network	Out-Of-Network
Annual Deductible		
Individual	\$1,050	\$2,000
Two Person	\$2,100	\$4,000
Family	\$2,950	\$6,000
Annual Out-of-Pocket Max		
Individual	\$5,100	\$6,300
Two Person	\$10,200	\$12,600
Family	\$10,200	\$12,600
Preventive Services	Plan pays 100%	Plan pays 60%
Office Visit		
98point6	\$0 copay	N/A
Primary Provider	\$20 copay	Plan pays 60%
Specialist	\$60 copay	Plan pays 60%
Urgent Care	\$45 copay	Plan pays 60%
Emergency Room	\$250 copay	\$250 copay
Lab and X-ray	Plan pays 80%	Plan pays 60%
Inpatient Hospitalization	Plan pays 80% after \$250 copay per admission	Plan pays 60% after \$250 copay per admission
Outpatient Surgery	Plan pays 80%	Plan pays 60%

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*Please refer to page 15 for prescription drug coverage information.

What's my cost for coverage?
Go to the online calculator at
<http://epc.org/benefits/2021premiumrates>



2021 Gold High Deductible Medical Plan with HSA

The EPC Medical Plan is administered through



2021 Gold High Deductible Medical/Rx* Plan Coverage with a Health Savings Account**

	In-Network	Out-Of-Network
Medical/Rx Combined Deductible***		
Individual	\$3,050	\$3,050
Family	\$6,100	\$6,100
Annual Out-of-Pocket Max		
Individual	\$6,750	\$6,750
Family	\$13,500	\$13,500
Preventive Services	Plan pays 100%	Plan pays 60%
Office Visits		
98point6	\$5 copay	N/A
Primary Provider	Plan pays 80% after deductible	Plan pays 60% after deductible
Specialist	Plan pays 80% after deductible	Plan pays 60% after deductible
Urgent Care	Plan pays 80% after deductible	Plan pays 60% after deductible
Emergency Room	Plan pays 80% after deductible	Plan pays 60% after deductible
Lab and X-ray	Plan pays 80% after deductible	Plan pays 60% after deductible
Inpatient Hospitalization	Plan pays 80% after \$250 copay and deductible	Plan pays 60% after \$250 copay and deductible
Outpatient Surgery	Plan pays 80% after deductible	Plan pays 60% after deductible

This chart is intended to provide summary information only regarding the plan. For a more detailed plan description see www.epc.org/benefits.

*Please refer to page 16 for prescription drug coverage information.

**Please refer to Page 21-22 for more information on HSA Accounts.

***HDHP Plans have a combined Medical/Rx Deductible.

What's my cost for coverage?
Go to the online calculator at
<http://epc.org/benefits/2021premiumrates>



2021 Silver Medical Plan

EPC Medical Plans are
administered through



2021 Silver Medical/Rx* Plan Coverage

	In-Network	Out-Of-Network
Annual Deductible		
Individual	\$1,850	\$3,800
Two Person	\$3,700	\$7,600
Family	\$5,350	\$11,400
Annual Out-of-Pocket Max		
Individual	\$6,750	\$7,900
Two Person	\$13,500	\$15,800
Family	\$13,500	\$15,800
Preventive Services	Plan pays 100%	Plan pays 60%
Office Visit		
98point6	\$0 copay	N/A
Primary Provider	\$25 copay	Plan pays 60%
Specialist	\$60 copay	Plan pays 60%
Urgent Care	\$50 copay	Plan pays 60%
Emergency Room	\$250 copay	\$250 copay
Lab and X-ray	Plan pays 70%	Plan pays 60%
Inpatient Hospitalization	Plan pays 70% after \$250 copay per admission	Plan pays 60% after \$250 copay per admission
Outpatient Surgery	Plan pays 70%	Plan pays 60%

This chart is intended to provide summary information only regarding the plan. For a more detailed plan description see www.epc.org/benefits.

*Please refer to page 15 for prescription drug coverage information.

What's my cost for coverage?
Go to the online calculator at
<http://epc.org/benefits/2021premiumrates>



2021 Bronze High Deductible Medical Plan with HSA

EPC Medical Plans are administered through 

2021 Bronze High Deductible Medical/Rx* Plan with a Health Savings Account**

	In-Network ONLY
Medical/Rx Combined Deductible***	
Individual	\$6,200
Family	\$12,400
Annual Out-of-Pocket Max	
Individual	\$6,750
Family	\$13,500
Preventive Services	Plan pays 100%
Office Visit	
98point6	\$5 copay
Primary Provider	Plan pays 60% after deductible
Specialist	Plan pays 60% after deductible
Urgent Care	Plan pays 60% after deductible
Emergency Room	Plan pays 60% after deductible
Lab and X-ray	Plan pays 60% after deductible
Inpatient Hospitalization	Plan pays 60% after \$250 copay and deductible
Outpatient Surgery	Plan pays 60% after deductible

This chart is intended to provide summary information only regarding the plan. For a more detailed plan description see www.epc.org/benefits.

*Please refer to page 16 for prescription drug coverage information.

**Please refer to Page 21-22 for more information on HSA Accounts.

***HDHP Plans have a combined Medical/Rx Deductible.

What's my cost for coverage?
Go to the online calculator at
<http://epc.org/benefits/2021premiumrates>



Comparing Medical Plans

Important things to consider when comparing medical plans...

Here are some important considerations when deciding on which is the right medical plan for you:

- **YOUR DOCTORS**— Do you prefer to see specific doctors? Visit www.highmarkbcbs.com to check that the doctors you see regularly are in-network before enrolling in a plan. If your doctor is not in the plan's network, a visit will cost you more. A few minutes of research can avoid an expensive surprise.
- **YOUR HEALTHCARE NEEDS**— Do you visit a chiropractor? Do your family members need to see a doctor often or visit urgent care? Do you have regular lab work or X-rays? Do you take medications on an ongoing basis? Do you have surgery planned? Review the benefit tables in this guide to compare your costs.
- **YOUR TOTAL COST**— How much will be deducted from your pay for coverage? Does the plan have a deductible? What is the plan's annual out-of-pocket maximum? Can you offset your costs with a tax-free health account such as an HDHP? Each of these factors can affect your bottom line cost for healthcare.
- **IMPORTANT WORDS**— Take a few minutes to learn these insurance terms and compare them for each plan available to you. Once you understand the basics, you'll be speaking benefits like a pro!



ELIGIBLE EXPENSE

A service or product that is covered by your plan. Your plan will not cover any of the cost if the expense is not eligible.



DEDUCTIBLE

The amount of healthcare costs you have to pay for with your own money before your plan will start to pay.



COINSURANCE

After the deductible (if applicable), you and the plan share the cost. For example, if the plan pays 70%, your coinsurance share of the cost is 30%. You are billed for your coinsurance after your visit.



COPAY

A set fee you pay instead of coinsurance for some healthcare services, for example, a doctor's office visit. You pay the copay at the time you receive care.



OUT-OF-POCKET MAXIMUM

Protects you from big medical bills. Once costs "out of your own pocket" reach this amount, the plan pays 100% of most remaining eligible expenses for the rest of the plan year.



BALANCE BILLING

In-network providers are not allowed to bill you for more than the plan's allowable charge, but out-of-network providers are. This is called balance billing. For example, if the provider's fee is \$100 but the plan's allowable charge is only \$70, an out-of-network provider may bill YOU for the \$30 difference.



Prescription Drug Savings

Prescription Drug Savings

A little research before you go to the pharmacy could result in huge savings.

Insider tip



Your medical plan includes prescription drug coverage. You pay a different amount depending on the “tier” or class of drug.



A FORMULARY (Preferred) is a list of drugs that are preferred by the plan. Plans use formularies to encourage the most cost-effective drugs.



A PARTICIPATING PHARMACY (one that contracts with your medical plan) will usually offer the best price. You can find a participating (in-network) pharmacy on your plan’s website or by calling member services.



You can conveniently fill your maintenance prescriptions under the Smart90 program either by home delivery through the Express Scripts Mail Order Pharmacy or at any Walgreens or Walgreens owned retail pharmacy in the Smart90 network. You can submit refills through the Express Scripts website or app, or by phone.

Rx rock star!

GENERIC drugs are always the least expensive. Get in the habit of asking your doctor or pharmacist if there’s a generic alternative.

If a generic drug is not available, ask your doctor whether there is an effective brand name medication that is on the plan's preferred drug list.

SHOP AROUND! Even within the same drugstore chain, you may find a better price at a different location. Your medical plan may have an online tool or app to compare prices. Or try websites like [goodrx.com](https://www.goodrx.com) or [lowestmed.com](https://www.lowestmed.com)

Compare your plan's mail-order copay and shipping against your local pharmacy price and/or other discount programs. If it's less expensive locally, ask if your doctor can write a 90-day prescription rather than a 30-day one.

2021 EPC Prescription Drug Plan

Administered through



EXPRESS SCRIPTS®

**PLATINUM Plan
In-Network**

**GOLD Plan
In-Network**

**SILVER Plan
In-Network**

Prescription Drug Deductible			
Individual	\$100	\$200	\$250
Two Person	\$200	\$400	\$500
Family	\$300	\$500	\$700
Short Term Medicine Co-Pays			
Generic	\$10	\$10	\$10
Formulary (Preferred) Brand	\$40	\$45	\$50
Non-Formulary (Non-Preferred) Brand	\$80	\$90	\$100
Supply Limit	30 Days	30 Days	30 Days
Long Term Medicine			
Generic	\$20	\$25	\$25
Formulary (Preferred) Brand	\$80	\$95	\$100
Non-Formulary (Non-Preferred) Brand	\$160	\$190	\$200
Supply Limit	90 Days	90 Days	90 Days
Specialty Medicine through Accredo			
Generic	Participant pays 20% up to a Max of \$500 per 30-Day Supply	Participant pays 20% up to a Max of \$500 per 30-Day Supply	Participant pays 20% up to a Max of \$500 per 30-Day Supply
Formulary (Preferred) Brand			
Non-Formulary (Non-Preferred) Brand			

2021 EPC Prescription Drug Plan

Administered through



EXPRESS SCRIPTS®

	GOLD HDHP In-Network	BRONZE HDHP In-Network
Medical/Rx Combined Deductible		
Individual	\$3,050	\$6,200
Family	\$6,100	\$12,400
Short Term Medicine Participant Co-Insurance (After Deductible)		
Generic	20%	40%
Formulary (Preferred) Brand	20%	40%
Non-Formulary (Non-Preferred) Brand	20%	40%
Supply Limit	30 Days	30 Days
Long Term Medicine		
Generic	20%	40%
Formulary (Preferred) Brand	20%	40%
Non-Formulary (Non-Preferred) Brand	20%	40%
Supply Limit	90 Days	90 Days
Specialty Medicine through Accredo		
Generic	Participant pays 20% up to a Max of \$500 per 30-Day Supply	Participant pays 40% up to a Max of \$500 per 30-Day Supply
Formulary (Preferred) Brand		
Non-Formulary (Non-Preferred) Brand		



Preventive Care

Preventive care

Maintaining or improving your health is the best way to prevent disease from happening in the first place. Preventive care, like regular doctor visits and screenings, can find many health conditions before they become serious. Chronic diseases like diabetes, cancer, and heart disease can often be treated if they are found early during an annual exam. An important part of self-care is getting preventive medical exams to check that you're staying healthy or to identify and treat diseases before they become serious.

WHAT IS PREVENTIVE CARE?

TESTS

Blood pressure
Diabetes
Cholesterol



CHECKUPS

Well baby
Well child
Well woman



Mammograms
Colonoscopies

CANCER SCREENINGS



Prenatal care for
healthy pregnancy &
healthy baby

PREGNANCY

VACCINATIONS

Flu, pneumonia, measles,
polio, meningitis, and
other diseases



Screenings for
sexually transmitted
infections

STD

TALK WITH YOUR DOCTOR ABOUT



Tobacco use, healthy weight,
exercise, eating habits, alcohol
use, depression

FOR MORE RESOURCES, VISIT [CDC.GOV/PREVENTION](https://www.cdc.gov/prevention)



Recommended preventive care and healthy
lifestyle choices are key steps to good
health and well-being.

The Medical plans cover preventive care at 100% when you see in-network providers. Copayments, coinsurance, or deductibles do not apply. When you schedule your appointment, make sure the doctor knows your visit is a preventive exam, such as an annual checkup. This will ensure that you're billed correctly — usually at no cost to you.

If you receive care other than preventive care during the same visit, it will be considered diagnostic care. Diagnostic care services treat, diagnose, or check on an illness, injury, or health problem. They are not covered at 100% and will be subject to copayments, deductibles, and coinsurance.

What preventive care do you need?

Visit www.healthfinder.gov and enter your age and sex in the app to get a list of recommended preventive screenings for your stage in life. Talk to your doctor about which are appropriate for you.



myhealthfinder

See which preventive services you or a loved one may need this year.

Age:

Sex: ☐ Female ☐ Male



Know Where to Go

Know where to go

When you get sick or injured, where do you turn?

Because of high cost and long wait times, it's usually best to save ER trips for true emergencies. When you need non-emergency care, try to visit your doctor who can treat you based on a better understanding of your medical history. If your doctor isn't available, you may be able to get the care you need at another facility with shorter wait times and for a lower cost than an ER trip. Here's an at-a-glance overview of different types of providers and when it's most appropriate to visit each one.

Facility Type	How to Recognize It	Visit for ...	Typical Hours and Wait Time	Cost Level
98point6	Medical consultation via text or video app	Access board-certified Doctors for many non-emergency illnesses such as flu, sore throat, allergies, and more!	Available 24/7/365	Free! (\$5 charge for HDHP plans)
Your Doctor	Physician with traditional office hours	Ongoing and more personalized care based on an understanding of your medical history; annual check-ups; routine care, like for a sinus infection, minor allergic reaction, fever, rash, cut or flu shot	Traditional office hours; call ahead for appointments	\$
Urgent Care Center	A stand-alone facility that usually has "urgent care" in the name (and NOT "ER" or "emergency")	Problems that need immediate attention but aren't life-threatening, like stitches, sprains, animal bites and x-rays	Hours include evenings, weekends and holidays; shorter wait time than ER	\$\$
Traditional ER	ER attached to a hospital	All life-threatening or disabling conditions, trauma care and major injuries	Open 24 hours; long wait for non-emergency	\$\$\$\$
Freestanding ER	Usually found in shopping centers and has "ER" or "emergency" in the name	Life-threatening or disabling conditions and major injuries (but not trauma care)	Open 24 hours; wait time can be shorter than traditional ER	\$\$\$\$



Cost Saving Resources

Cost Saving Resources

As part of our commitment to help you better your wellness, we are also providing enhanced resources to help you save along the way.

Blue Distinction Centers

Blue Distinction Centers have been evaluated by the Blue Cross and Blue Shield Association to meet strict criteria set by expert doctors and medical certifying organizations. The facilities are recognized for their expertise and cost efficiency in delivering specialty care and are available to you under our BCBS network of providers. Available nationwide, there are Blue Distinction centers for the following areas:

Bariatric surgery	Complex and rare cancers	Knee and hip replacement
Spinal surgery	Transplants	Cardiac care

When you're searching for specialty care, look for the Blue Distinction recognition.

- By Phone: Call the Member Service number on your member ID card.
- Online: Go to <https://highmarkbcbs.com> and start with the Find a Doctor or Rx tab. Or simply use the Blue Distinction Finder by selecting Search All in Step 1, the Specialty in question in Step 2, the State you need to search in Step 3 and click View Results.

Cost Care Estimator

Help control your health care expenses by estimating the costs for the care you need at different providers. The online Care Cost Estimator through Highmark lets you understand your options and shop for the best value, the same way you would compare costs for other significant purchases.

Common health care services, like X-rays and lab tests, can cost from 30% to 50% more depending upon where you go. Highmark's Cost Care Estimator makes it easy to compare cost estimates for more than 1,600 procedures performed by different doctors and hospitals to find the best value.

Shop for Costs on:

- Inpatient procedures, such as C-section delivery and total knee replacement
- Diagnostic procedures, such as MRIs and CAT scans
- Lab tests, such as blood glucose and lipid panel
- Outpatient procedures, such as physical therapy and chiropractic treatments



Cost Saving Resources

Cost Saving Resources

Blue365

Your health care coverage includes access to a wide range of discounts on health-and-wellness-related products and services from national, well-known brands. Take a more active role in your health by using these discounts and save up to 30%! Log in to your online account through Highmark, select Member Discounts and click on Blue365 discounts.

Stay In-Network and Save!

You will receive the best care at the lowest cost, using an in-network provider under all our plans. Our medical plan gives our members access to the largest health care network in the nation. Your in-network PCP coordinates any care you need from both specialists and facilities in our network, so you're sure to receive the care that's right for you. Keep in mind, your network provider may use an out-of-network provider for some additional services, such as lab work. Please make sure to verify these services are covered under our plan. Use your member ID and register on <https://highmarkbcbs.com> to find in-network doctors, hospitals, and other places for care!

Health Coaches

The member service team is your one-call resource for all matters relating to your health care coverage. Available 24/7, an advocate's job is to support your interests. Your dedicated health coach is specially trained to help you lower your risk for illnesses, better manage a health condition, provide extensive support for a complex health problems and work with you one-on-one to change lifestyle behaviors. Take a few minutes to call a coach – what you learn could make a real difference in improving your health. Call your Health Coach today! 1-888-258-3428.

98point6

Get the care you need from wherever you are – day or night. Whatever slows you down this season, 98point6 is here to help get you back up faster. 98point6 offers US board certified physicians to help you get a diagnosis, treatment, and a prescription when needed. If you are enrolled in our medical plan, 98point6 is already part of your benefits, so make sure your 98point6 account is set up and ready to go! All you need is to create an account by downloading the 98point6 app from the Apple Store or Google Play and sign in to 98point6 with your mobile phone number. Your mobile number serves as your account number each time you sign in.



Health Savings Account

Health Savings Account



Would you like to save up to 30% on medical, dental and vision costs? Using a health savings account saves you money because you can pay your healthcare bills with tax-free dollars!

HSA

Health Savings
Account - for HDHP
members only

Your health savings account (HSA) is a tax-advantaged medical savings plan that is an integral part of the EPC's federally qualified, High Deductible Health Plan (HDHP). By selecting an HDHP-qualified plan, you are eligible to contribute tax-free money into a health savings account (HSA). Your HSA funds can then be used tax-free to pay for qualified medical expenses. In addition, your HSA contributions earn tax-free interest and carry over from year-to-year, even if you change jobs or retire.

You can use a tax-free health account for a wide variety of expenses

- Deductibles, copays, coinsurance
- Medically necessary expenses not covered by your health plan
- Prescription drugs
- Over-the-counter (OTC) drugs prescribed by your doctor
- Some drugstore items such as diabetic supplies and first aid
- Dental and vision care services
- Certain types of medical equipment
- [Other eligible expenses](#)

2021 HSA Contribution Limits

The amount you can contribute each year depends on whether your health plan covers you (single) or yourself and others (family), as well as your age. Amounts are adjusted annually by the IRS.

- Single coverage: \$3,600
- Family coverage: \$7,200
- Catch-up contributions: The IRS allows a \$1,000 catch-up contribution for individuals age 55+ each year.



Considering the HDHP Plans

Why should you consider the HDHP plans?

If you enroll in the Gold or Bronze HDHP Plan and meet certain criteria, you are eligible for a Health Savings Account (HSA). An HSA is a special tax-advantaged savings account that allows you to pay for your qualified health expenses.

- Under our Gold HDHP plan— your church contributes \$1,000 for individuals and \$2,000 for families annually to the HSA.
- Under our Bronze HDHP plan— your church contribution amount is up to the Employers discretion.
- Both plans must comply with the IRS annual limits.
- Use your HDHP funds to pay for your deductible and other out-of-pocket costs under the medical plan.
- Many tax advantages.
 - Tax deductible off your gross income.
 - HDHP funds grow tax-deferred.
 - Tax-free when you use funds for qualified medical expenses.
- Your money rolls over year after year, so you build savings.
- It's portable — the money stays with you even if you change jobs or retire.
- At age 65, you can use your funds for any expense. You aren't penalized for non-qualified medical expenses, though normal income tax still applies. You may also continue to withdraw money for qualified health expenses tax-free.

Is an HDHP plan right for you?

If you want a tax advantaged account to save for current and future health expenses and want to take a more active role in your health care decisions, the Gold or Bronze HDHP plan might be right for you.

Because of the tax advantages, the IRS has rules you must follow to be eligible for a HSA. If you are considering the Gold or Bronze HDHP plan, be sure to familiarize yourself with the regulations.

Please note that the IRS does not permit you to contribute to a HSA if:

- You have other first-dollar health coverage, such as coverage through your spouse (including a regular Health Flexible Spending Account plan).
- You are enrolled in Medicare.
- You were claimed as a dependent on someone else's tax return.


Learn more...

Find more information about HSAs please visit our website www.epc.org/benefits.

Dental

EPC Benefit Resources offers two dental plans through Delta Dental. With Delta Dental PPO plus Premier plan, you and your family may visit any licensed dentist, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider. You are responsible only for your deductible and coinsurance as determined by your plan, as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see an out-of-network provider, you will incur additional out-of-pocket expenses, and you will be billed the total amount the provider charges (called balance-billing). To find a provider call 1-800-610-0201 or go to www.deltadental.com.

SmileWay provides enhanced coverage for participants who have been diagnosed with diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, or stroke. Opting into this program provides added benefits of 100% coverage for periodontal scaling, prophylaxis, or periodontal maintenance procedures. To learn more, see www.deltadentalins.com/individuals/guidance/smileway-wellness-benefits.html

	LOW PLAN PPO		HIGH PLAN PPO	
	In-Network Delta PPO and Premier Dentists	Out-Of- Network**	In-Network Delta PPO and Premier Dentists	Out-Of- Network**
Calendar Year Deductible* Individual/Family	\$25/\$75	\$25/\$75	\$25/\$75	\$25/\$75
Annual Plan Maximum	\$500	\$500	\$1,500	\$1,500
Diagnostic & Preventive*	Plan pays 100%	Plan pays 100%**	Plan pays 100%	Plan pays 100%**
Basic Services				
Fillings	Plan pays 80%	Plan pays 80%**	Plan pays 80%	Plan pays 80%**
Periodontics	Not covered	Not covered	Plan pays 50%	Plan pays 50%**
Major Services	Not covered	Not covered	Plan pays 50%	Plan pays 50%
Orthodontic Services				
Orthodontia	Not covered	Not covered	Plan pays 50%	Plan pays 50%**
Lifetime Maximum	N/A	N/A	\$1,000	\$1,000
Dependent Children (For Orthodontic Services)	N/A	N/A	Covered up to age 19	Covered up to age 19

* Deductible is NOT applied to Preventative and Diagnostic Services

** For Out-of-Network, providers are reimbursed at the maximum amount paid to In-Network Providers, which may result in additional balance billing to participant by provider. Use In-Network providers whenever possible to minimize your out-of-pocket expenses.

Monthly Cost of Care	Low Plan	High Plan
Employee Only	\$14.09	\$27.64
Employee + Spouse	\$29.04	\$57.57
Employee + Children	\$42.24	\$72.38
Employee + Family	\$57.20	\$102.31

Vision

Vision coverage helps with the cost of eyeglasses or contacts. But even if you don't need vision correction, an annual eye exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease.

Our vision plan uses the NVA network of providers. It covers an exam and lenses every 12 months, and covers eyeglass frames every 24 months. For the greatest benefits, visit a doctor in the NVA network. You can search for a doctor online at www.e-nva.com. For more information, see www.e-nva.com.



2021 NVA VISION CARE VISION

Benefits	Frequency	In-Network	Out-of-Network
Eye Examination	Once every 12 months	Covered 100%	Up to \$40
Lenses			
Single Vision	Once every 12 months	Covered 100%	Up to \$30
Bifocal	Once every 12 months	Covered 100%	Up to \$50
Trifocal	Once every 12 months	Covered 100%	Up to \$70
Lenticular	Once every 12 months	Covered 100%	Up to \$70
Frames			
Retail Frame Allowance	Once every 24 months	Covered up to \$130 and 20% discount on Frame Balance	Up to \$91
Contact Lenses		In addition to Eyeglasses	
Elective	Once every 12 months	Covered up to \$130	Up to \$130
Medically Necessary	Once every 12 months	Covered 100%	Up to \$201

Monthly Cost of Care	Vision Plan
Employee Only	\$5.56
Employee + Spouse	\$10.57
Employee + Children	\$11.13
Employee + Family	\$16.36



Life, AD&D, and Long Term Disability (Bundled)

Life, AD&D, and Long-Term Disability Insurance (Bundled) Benefit



Life insurance can fill a number of financial gaps for a family recovering from the death of a loved one. Without enough life insurance, many families may have to reduce their standard of living after the loss of an income. Consider your current and future financial needs when evaluating how much coverage you need. The most common short and long-term financial needs include:

- Medical bills and funeral expenses
- Living expenses for the surviving family (housing, food, clothing, utilities, etc.)
- Taxes and debts that need to be settled.
- Large expenses, e.g., college education, or home mortgage



Make sure that you have named a beneficiary for your life insurance benefit and update it if your family or marital status changes.

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D (Accidental Death & Dismemberment) provides another layer of benefits to either you or your beneficiary if you suffer certain injuries or death from an accident.

2021 HARTFORD INSURANCE GROUP LIFE AND AD&D

Basic Life amount	up to \$50,000
Basic AD&D amounts	up to \$50,000

Long-term disability

If you can't work due to an illness or injury, your financial security may be at risk. Most people underestimate their likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

Long-term disability (LTD) insurance provides partial income replacement should you become disabled and unable to work. If you experience a disability that lasts 90 days or more, the LTD plan will replace 60 percent of your monthly pre-disability salary up to the plan maximum. For EPC staff and pastors, you will be enrolled in \$2,000, \$4,000, or \$6,000 of monthly benefit dependent on your monthly income. This benefit may be reduced by other income sources you may have, so please consult with your plan booklet for more detailed information. Please note that, because the church pays for the LTD premium on your behalf, the IRS requires that you be taxed on the benefit amount upon receipt. For more information visit www.epc.org/benefits/lifeanddisability/.



The EPC 403(b)(9) Retirement Plan through

The EPC 403(b)(9) Plan is administered through Fidelity Investments. A 403(b)(9) is a defined contribution plan specifically designed for the unique needs of church organizations and is not subject to ERISA requirements. A unique feature of a 403(b)(9) is that ordained ministers may allocate a portion of their retirement withdrawals to tax-exempt housing allowance, subject to IRS limits. To access your investment information, check transactions, and request status information, call 1-800-343-0860, or log on or register an account at www.netbenefits.com/epc.

Who can participate? All employees are eligible to participate unless the plan specifically excludes them. Employees should consult their Church Administrator for eligibility requirements specific to their church offerings.

Types of plan contributions

- Your church may contribute to your 403(b)(9) account to help your savings grow. Employer contributions are deposited on a traditional pretax 403(b)(9) basis. Any amount that the church contributes to your account is fully vested and is yours to keep. Check with your church administrator for more information.
- The EPC terms of call for an ordained minister states that the church must contribute an additional 10% of salary plus housing allowance to the pastor's retirement plan.
- Employees can elect to have their employer withhold funds from their paycheck that can be contributed to the 403(b)(9) Plan, on a pre-tax or Roth contribution. You are encouraged to make contributions to your traditional or Roth 403(b) plan up to the IRS annual limit. Individuals age 50 and older may also make additional "catch up" contributions.

Investment Options

- In addition to the standard plan lineup of 22 investment choices, our 403(b) Retirement Plan provides participants with access to a "brokerage window" offering an almost unlimited selection of additional investments choices from amongst thousands of publicly traded mutual funds, stocks, ETF's and other investment options. To learn more about the BrokerageLink features, please call our Fidelity BrokerageLink representative at 800-890-4015.

Consultants

Fidelity Investments, our retirement plan recordkeeper, offers free and unlimited consultation services to participants in our Plan as part of our agreement with them. These one-on-one personal consultations are with trained financial professionals backed by industry-leading research and analysis. Better yet, if you have investments or savings held elsewhere, that information can also be included in the consultation and your personalized plan. You can call 800-343-0860 to connect with a trained professional consultant.

A pair of hands holding a red heart-shaped object against a teal background with a hexagonal pattern.

Other Voluntary Benefits

Other Voluntary Benefits

Voluntary benefits are offered to employees working 20 hours a week or more. Voluntary benefits allow you to supplement your employer-provided benefits with additional coverages at competitive group rates. Should you choose to purchase one of the voluntary benefits, your premium is paid through convenient payroll deductions. EPC Benefit Resources, Inc. offers the following individual policies through **Colonial Life** Insurance Company.

Term Life Insurance

If you have loved ones who depend on your income, you might need additional life insurance to make sure your family is taken care of should anything unforeseen happen to you. Colonial offers life insurance options for both you and your spouse and allows you to tailor your coverage for your individual needs.

Accident Insurance

This benefit can help you fill the gaps in your medical plan should you have an accidental injury. Accident insurance can help you pay for your deductible, copays, and other out-of-pocket costs related to an injury.

Short-Term Disability Insurance

Short-Term Disability (STD) will cover a portion of your paycheck should you become ill or injured and unable to work. You can use the money to pay for your home, groceries, medical bills, or other living expenses. STD is similar to the long-term disability benefit, however, it will cover you for a shorter time period.



Did you know hearing loss is quite common? 1 in 9 Americans experience it and it's why we want to make sure you're covered. Amplifon is committed to help you find the right solution for your hearing health by providing personalized service, high-quality care and exceptional products. If you are enrolled in either our EPC benefit plans or our Retirement Plan, you have access to the Amplifon hearing aid program including a nationwide network of over 5,500 hearing healthcare providers. Their program offers low price guarantee on hearing aids as well as...

- Ten hearing aid brands available, including Miracle-Ear, Starkey, Signia, Phonak, GN Resound, Oticon, Unitron, Rexton, Widex, and Sonic Innovations
- 60-day trial period with money-back guarantee to ensure your satisfaction
- Continuous care - one-year free follow-up, two years free batteries, and a three-year warranty
- Convenient locations near you

It's EASY to access your benefit, Call Amplifon today at 1- 888-819-3416 for more information.

Assistance

Assistance



Get help with your benefits. You have many different ways to get answers to your questions and assistance with coverage and claims issues. Use the resources on the following pages freely!

Check out our website at www.EPC.org/benefits for 24/7 access to general benefits information and benefit-related documents and forms. Questions? Contact our admin office at 877-578-8707.

Plan Contacts

<u>Plan type</u>	<u>Carrier</u>	<u>Member Portal</u>	<u>Phone</u>	<u>Website</u>
Medical	Highmark	www.highmarkbcbs.com	1-866-472-0928	www.highmarkbcbs.com Check out their mobile app!
On-demand text-based Primary Care	98point6	Download 98point6 app.	1-866-657-7991	www.98point6.com/epc
Prescription Drug	Express Scripts	www.express-scripts.com	1-800-987-5246	www.express-scripts.com Check out their mobile app!
Health Savings Account	Health Equity	my.healthequity.com/HE.aspx	1-866-346-5800	https://healthequity.com Check out their mobile app!
Dental PPO	Delta Dental	www.deltadentalins.com	1-800-610-0201	www.deltadentalins.com Check out their mobile app!
Vision	NVA	www.e-nva.com Go to Member login	1-800-672-7723	www.e-nva.com Check out their mobile app!
Life/AD&D/LTD	Hartford Insurance Group	www.thehartford.com	1-800-523-2233	www.thehartford.com
403(b) Retirement Plan	Fidelity Investments	www.netbenefits.com/EPC	1-800-343-0860	www.netbenefits.com/epc
Colonial Life	Melissa Koll	Melissa.Koll@coloniallifesales.com	970-262-0282	www.coloniallife.com
Hearing Aid Discount Program	Amplifon	www.amplifonusa.com/epc	1-877-846-7074	www.amplifonusa.com/epc



2021 BENEFIT PROGRAM RATES



These charts and calculators will provide the 2021 monthly premium rates for the various benefit plans we offer. When entering data into the calculators, please note:

- ¥ *The ZIP code is the location of the church.* For self-paying individuals only, input your home ZIP code.
- ¥ Year of birth is required for certain benefits as the rate is calculated by the age of the participant on January 1, 2021.
- ¥ For Disability and Life insurance you will be asked to enter your annual earnings which determines the level of your benefit. Teaching Elders should enter their full effective salary, which includes cash salary plus housing allowance.
- ¥ For rates for overseas World Outreach global workers, contact World Outreach.

For more BRI information, see the following pages (which also are available from the Resources > Benefits menu above):

About Benefits
2020 Medical/Prescription Drug Plans
2020 Dental Plans
2020 Vision Plans
Other 2020 Benefit Plans
2021 Benefit Plans/Open Enrollment
Wellness Program
Health Savings Account
Retirement Plan
Housing Allowance for Retired Ministers
Medicare Enrollment Planning
Church Administrator Resources

2021 MEDICAL/PRESCRIPTION RATES

Provider: Highmark

Church Zip Code*

Year of Birth*

Please select

Tier

Select (optional)

Plan

Select (optional)

Cloud Database by Caspio



2021 DENTAL PLANS PREMIUMS

Provider: Delta Dental

	Low Plan	High Plan
Employee	\$14.09	\$27.64
Employee + Spouse	\$29.04	\$57.57

Employee + Child(ren)	\$42.24	\$72.38
Employee + Family	\$57.20	\$102.31



2021 VISION PLAN PREMIUMS

Provider: National Vision Administrators

	Plan
Employee	\$5.56
Employee + Spouse	\$10.57
Employee + Child(ren)	\$11.13
Employee + Family	\$16.36



2021 LIFE, AD&D, AND DISABILITY PREMIUMS

Provider: The Hartford

Our basic Life, Accidental Death and Dismemberment (AD&D), and Long-Term Disability (LTD) Insurance are purchased as a bundled benefit.

Short-Term Disability insurance also is available to full-time employees enrolled in the basic Life/LTD benefit.

Use the calculator below to enter your personal information and see the monthly premiums for each benefit you select. For salary, add your housing allowance to your cash salary, if applicable.



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Information provided in this web site does not constitute legally binding advice. EPC benefits are subject to the provisions of the Medical Plan and Retirement Plan documents available on this web site or in print from EPC Benefit Resources, Inc. (BRI), 5850 T.G. Lee Blvd., Suite 510, Orlando FL 32822. For more information, contact BRI at benefits@epc.org or 407-930-4492 (voice and fax).



Follow Us



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OGA Staff Contacts