

CARES Act Offers Many Opportunities for Financial Relief

Our Retirement Plan Administrator, Fidelity, provides access to the most current information regarding CARES Act provisions that can help you find immediate financial relief if your income is reduced right now. Provisions of the Act that can help individuals are numerous, relating to waiver of penalties for early withdrawals from your retirement account, using your HSA funds, student debt, Required Minimum Distributions (RMD), etc. You can quickly find summary information on the Act and detailed information on specific relief features by logging into your Fidelity Account. Sign in [here](#) to view the resource center!

98POINT6: 24/7 PRIMARY CARE TELEMEDICINE BENEFIT

Did you register for our text-based primary care visit benefit yet? If not, use the link [here](#) to download the App from your phone or smart device. We have added this coverage at no charge for everyone enrolled in any EPC Benefit Plan!

We have arranged to waive co-pay's for all 98Point6 visits, including HDHP participants, until stay-at-home restrictions are removed!

Administrator Corner

CARES Act Provisions for Nonprofits

The EPC OGA audit firm Batts, Morrison, Wales, and Lee (BMWV) is regularly providing us with updated information regarding CARES Act provisions relevant to non-profits, including churches. It covers Payroll Protection Program Loans and Grants, Expanded Unemployment Benefits, Deferral of Payment of Employer's Share of Social Security Taxes, Employee Retention Credit for Employers Subject to Closure or Substantial Revenue Loss, and other miscellaneous items. We hope this is helpful to you. To access, please follow the link [here](#).

PPA SBA Loan Applications Information

We have received requests for Health Insurance Premiums and Retirement Plan contributions as part of your SBA loan application. We understand that information requested may be different depending on the lender, but here are some suggestions for tracking down what you need.

For Health Insurance Premiums - Your best sources for seeing the amount paid during the requested time period are the monthly invoices from the EPC that you receive from CDS Administrators or your check ledger showing your monthly payments. If you are unable to locate the information you need, you may reach out to our admin team for assistance at EPC@cdsadmin.com.

For Retirement Plan contributions - We recommend you look at your contribution forms and check amounts for the employer contributions made during the requested time period. Because each employee's contributions are placed directly into their individual accounts, we do not maintain records by individual church. Let us know if you cannot locate this information and we will see if there are other ways we can help you. Please contact us at Benefits@epc.org.

Please note, for purposes of the Payroll Protection Act (PPA) SBA loans, you should be reporting the employer contribution portion of your Health Insurance Premiums and Retirement Plan contributions. To the extent that any part of your payments included amounts you had withheld from employee pay, you should subtract those amounts when computing your employer payroll costs.