

Improving Health

The recent Coronavirus outbreak and dire warnings of increased risk to those in “poor health” has caused many of us to reflect on our own personal health condition and family’s wellness priorities. We all seem to put-off what we know we need to do when it comes to diet, exercise, and setting aside times for refreshment. Have you slipped into that “at risk” category? Well, it’s time for action! To support EPC staff, EPC Benefit Resources has begun publication of twice monthly Health and Wellness newsletters containing simple tips, guidance, and reminders to help you improve your physical, mental, and financial wellbeing, and to encourage you in caring for yourself and your loved ones. We hope you will find these publications helpful.

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

CARES Act Highlights

Over the Counter Drugs/Medicines:

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was recently signed into law. The Act brings an exciting change as it allows over-the-counter (OTC) drugs and medicines without a prescription (Rx) along with menstrual care products purchased on or after January 1, 2020 to be eligible for health savings account (HSA), flexible spending account (FSA), and health reimbursement arrangement (HRA) reimbursement. Merchants like HSA Store and FSA Store have loaded the list and have a number of eligible products already available for sale on their website.

Do you have an account with Health Equity through the EPC? Check out [this link](#) for more information on how to submit a claim reimbursement for eligible expenses.

HSA Updates

The deadline to file your 2019 taxes and contribute to your 2019 HSA has been extended to July 15, 2020 by the CARES Act. Please note the maximum annual contributions for 2019 are \$3,500 for individuals and \$7,000 for families. Starting at age 55, an additional \$1,000 is allowed annually.

Questions about your HSA tax form? Contact Health Equity at 1-866-346-5800

Retirement Plan

During these extraordinary times, we have learned participants are having difficulty obtaining traditional notarization of spousal consent. Remote notarization allows notarizations to be conducted over the internet using online audio-visual technology in lieu of a physical presence. Fidelity will accept digital notarizations, including those obtained through remote technology.

Payroll Protections Program (PPP) Loans

For those congregations considering government guaranteed loans under the PPP, we have confirmed that ministerial housing allowance payments can be included in payroll costs reported along with the church’s cost of employee health benefit premiums and retirement plan contributions. Check out the link [here](#) for more information.