

For Your Benefit...

November 3, 2020

EPC Medical Benefits - Did you Know?

All Five EPC Medical Plans offer the following to our participants:

24/7 \$0 copay Primary Care Telemedicine Visits

At any time from any place, through the 98Point6 App on your phone or smart device, you have immediate access to U.S Board Certified Physicians who can diagnose and treat acute and chronic illnesses, answer health-related questions, outline care options, and order any necessary prescriptions or lab tests. You can conduct your visit through text messaging or move to facetime. The visits are free and part of your EPC benefit. Register today so you are "visit ready" when the time comes! Learn more about 98point6 here.

Preventative Care

Under the EPC Medical Benefit, you are rewarded through \$0 co-pays or lowered co-pays when you take proactive steps to maintain and improve your health through preventative care. Routine physical exams, immunizations, gynecological exams, mammograms, cancer screenings, and certain diagnostic services and procedures are all examples of services where <u>your EPC Plan covers 100% of the cost</u>. Copayments, coinsurance, or deductibles do <u>not</u> apply! For many other preventative services you pay only the co-pay, not subject to the deductible. When you schedule your appointment, make sure the doctor knows your visit is a preventive exam, such as an annual physical. This will ensure that you're billed correctly. A detailed listing of our covered Preventative Services can be found <u>here</u>.

Prescription Drug Benefit

The most important thing you can do to make sure you pay the lowest possible co-pay for your prescription medications at any pharmacy, occurs at your doctor's office. Remember to ask your doctor or prescriber to first consider prescribing a generic medication. When a generic is not available, then ask that a formulary brand drug on ESI's National Preferred Formulary (NPF) be considered, as may be medically appropriate. The formulary list is available when you register at www.expressscripts.com. If you are on a long-term maintenance medication that you take regularly, always ask for a 90-day supply with refills and use a Smart90 pharmacy. You can find more details on the EPC Prescription Plan here.

ANNUAL OPEN ENROLLMENT NOVEMBER 1—NOVEMBER 30

Open Enrollment Webpage

www.epc.org/2021openenrollment

Visit our Open Enrollment webpage for more detailed information on our five Medical/Rx, two Dental, Vision and Life/Disability Plans for 2021, instructions for making any changes, or enrolling for the first time! No action is required if you are keeping your current coverages.



Your church administrator, Clerk of Session, and/or those overseeing the implementation of your terms of call relating to your health benefits, can provide you with information on the benefits available through your church. Make sure you have completed all that your church requires of you for your coverage to continue as of January 1, 2021.