

Meet One-on-One with a Professional Retirement Planner!

January 27, 2021, Wednesday

Meet by Phone or Virtual Appointment

Schedule between 9:00 am to 4:00 pm EST

EPC Benefit Resources has booked a day exclusively for EPC Retirement Plan participants to meet with, Karen Pillets, Fidelity Retirement Planner. You can ask any questions you may have about your financial future!

Questions like:

- How do I develop a financial plan for my future?
- How much savings do I need to retire?
- How does my financial plan affect my spouse & family?
- How do I apply for social security benefits?



RESERVE YOUR SPOT EARLY!
Go To: fidelity.com/reserve
Enter: EPC Benefits Resources Inc.
Select: January 27th as the date

Medical Benefit ID Cards

- You should have received a new card by now.
- If you participated in 2020 that ID card will still work!
- Teledoc virtual physician visits previously listed on your ID card at a \$10 co-pay has been replaced by 98point6 at \$0 co-pay. See the medical benefit section on our website [here](#) for info on 98point6 and how to register.

2021 EPC Medical Benefit Highlights

- \$0 co-pay for Virtual Primary Care Physician visits through 98Point6. Click [here](#) to register and become visit ready.
- \$0 co-pay for preventative care such as annual physicals, vaccines (including COVID-19), and screenings (e.g., diabetes, colon cancer). See the Preventative Care list [here](#).
- Behavioral Health visits will no longer be subject to the deductible in our PPO Plans, you will pay a co-pay only for each visit. No change with our 2 high deductible health plans.

2021 EPC Rx Benefit Highlights

- Remember, present your Express Scripts ID card (not medical) whenever you are purchasing a prescription medication or receiving a vaccine (including COVID-19) at a pharmacy.
- For a substantially lower co-pay always ask your doctor to prescribe a generic medication when available and appropriate for you.
- Once you have satisfied the initial deductible any co-pay will always be the lesser of the actual medication cost or the stated co-pay.
- EPC Benefit Resources has expanded its co-pay subsidy program for plan participants using expensive specialty medications adding 120 additional medications to the list. Our plan administrator will automatically notify you if your medication's manufacturer is offering the subsidies and your co-pay may be reduced to \$0!

ADMINISTRATOR CORNER

Let us know if you still need to submit a 2020 retirement plan contribution. Now that it is 2021, if you send it without notification it will be applied as a 2021 payment.