

**Important**

## Are you receiving health benefit related notices?

Many important benefit items such as ID cards, Explanation of Benefits, Creditable Coverage Notices, etc. are sent by U S Mail. If you are not receiving them it could be that we don't have your current address.

### Please notify your church administrator if...

- You have moved recently, and your address has changed
- Your phone number or email address has changed
- Your name has changed

Your administrator can then submit the proper forms to update you and your families information in our records.

## Annual Open Enrollment Nov. 1 to Nov. 30

This is the one time annually when EPC employees can make changes to their benefit elections to be effective January 1, 2022 in the absence of a "life event." Talk with your church administrator about the EPC benefits being offered by your church and decide if signing up for the first time, adding a coverage or changing a coverage is beneficial for you and your family. The EPC offers 5 different Medical/Rx plans, 2 Dental plans, Vision, and Life/Disability Insurances.

**IMPORTANT:** If you are already enrolled any EPC benefit and are not making any changes there is NO ACTION REQUIRED on your part. Your enrollment(s) will automatically continue for the 2022 plan year.

### Being Deluged with Medicare Notices?

If you are nearing Medicare Eligibility and are receiving all sorts of Medicare solicitations then check the EPC website at [www.epc.org/2021medicareenrollmentplanning](http://www.epc.org/2021medicareenrollmentplanning) for some basic guidance on where to start.



## Financial Wellness Tip!

### Debt:

Most people have some debt, whether it's student loans, credit cards, car loans, or a mortgage.

### To help manage it:

- Pay more than the minimum payment required each month if you can.
- Pay off high-interest-rate credit cards first.
- If you have equity in your home consider a home equity loan at a low interest rate to pay off your other higher interest debts such as credit cards
- Work to stop accumulating additional debt.

## ADMINISTRATOR CORNER

- Is your staff's Disability Coverage up-to-date? Should a staff member who is covered under the EPC **Long-Term Disability (LTD)** insurance through The Hartford become disabled through illness or injury their disability benefit will be paid as a percentage of their salary. Normally 60% of their monthly pre-disability salary up to the plan maximum. Therefore, it is very important to report any changes to an employee's salary so that they will be properly compensated during their time of disability. If you haven't made updates since the time of initial enrollment, now is the time to do it!

Complete the **2021 Salary/Class Update Form** [here](#) or go to the EPC Benefits website:

*Church Administrator Resources>Documents & Forms>Salary Class Update Form.*

Important tips: For ministers receiving housing allowance, add the housing allowance to the base salary when reporting total salary. The premiums charged and benefit levels paid are based on the salary you report so it is important to be accurate and up-to-date. Don't overstate a salary because it will increase the premium and proof of earnings will be required upon filing a claim for disability benefits.