

EPC RETIREMENT PLAN RESOURCES

Great News for Younger EPC Retirement Plan Participants!

Planning to expand your family? Recently enacted Federal Regulations allow a distribution of up to \$5,000 to be taken for the Birth or Adoption of a child if authorized by the Plan.

To enable EPC Retirement Plan participants to take full advantage of this new provision we made the required amendment to the EPC Retirement Plan Document effective January 1, 2022. You can now take this withdrawal without a 10% early withdrawal penalty.

The rules states: "A distribution of up to \$5,000 for each child can be made with respect to multiple births and adoptions if the distribution is made within the 1-year period following the date on which the children are born, or the adoptions are finalized. An eligible adoptee is defined as any individual who has not attained age 18 or is physically or mentally incapable of self-support." There is also a provision that allows for recontribution of the distribution at a future date.

So, if you've had a birth or adoption within the past 12 months, even if it was before January 1st 2022 and would like to help offset those costs feel free to contact the EPC Benefits Office at benefits@epc.org for more information on the withdrawal process. Do keep in mind that you will still be responsible to pay any applicable income taxes. More information to come on this as the IRS issues further regulations.



About 1 in every 6 EPC Retirement Plan Participants have not yet designated a beneficiary!

Have you designated your Retirement Plan Beneficiary?

Take care of the people who matter most! The beneficiaries you designate will receive the benefits of the savings you've accumulated under your retirement plan in the event of your death. Looking now to check or name your desired beneficiaries will avoid probate court and ensure that your plan assets will be distributed according to your wishes. When you click the link below you will go immediately to your Fidelity Account beneficiary page after log in. Yes, it's that easy, so do it now!

[Declare or update your beneficiaries today!](#)

*Have your beneficiaries social, address, and DOB handy.

Healthcare Bluebook News!

EPC Benefits online healthcare shopping tool, **Healthcare Bluebook**, is saving medical plan participants lots of money on healthcare procedures.

Already 70 of our medical plan participants have shared in over \$3,000 in reward dollars!

With Healthcare Bluebook, you'll save hundreds to thousands of dollars on medical procedures by choosing high performing Fair Price™ (green) facilities for your care. Plus, you may get paid an additional cash bonus. Every time you shop for eligible procedures in Healthcare Bluebook (*there are 400+ rewardable procedures!*) and use a Fair Price (green) facility for your care, you'll earn a reward. It's easy! Just...

- Log on to your Meritain Health portal - www.meritain.com
- Once logged in, click on Healthcare Bluebook on the right side, under Member Resources
- Enter Aetna Choice POS II
- Enter either your procedure, doctor or facility
- Enter your zip code
- Then start searching for high performing doctors and facilities in your area who have agreed to a Fair Price for your procedure.

Watch the [video](#) to learn how to perform a search! (*skip ads in the beginning of video*)

Check Your Email In-Box!



Play the Healthcare Bluebook "Price is Right"

On July 20, Meritain Health sent an email with a chance for our participants enrolled in our EPC medical plan to play Healthcare Bluebooks "Price is Right" game! It is your chance to win a \$50 Amazon gift card!

The email will come from: **Meritain Health**, and the subject: **Enter to win a \$50 Amazon gift card! Play the Healthcare Bluebook Price is Right!** If you missed the email, no worries, another email will be sent out again! The game ends Aug. 17.

If you think you are seeing the same show all over again seven times a week, you're crazy. Every morning you wake up to something that in all eternity never was before and never will be again. And the you that wakes up was never the same before and will never be the same again.

– Frederick Buechner