

Hurricane Ian Hardship Withdrawals

Retirement Plan News for our brothers and sisters impacted by **Hurricane Ian**. The EPC Retirement Plan contains safe harbor hardship withdrawal provisions that automatically allow for withdrawals to cover expenses related to the repair of damages to a participant's principal residence if located in a FEMA-declared major disaster area.

The amount that can be withdrawn is (1) the greater of \$10,000 or 15% of employer contributions, and (2) up to 100% of the participant's elective contributions, Roth or rollover contributions. There is no early withdrawal penalty for such a hardship withdrawal, but federal taxes will still need to be paid unless funds were already taxed such as Roth contributions.

This opportunity for a hardship withdraw applies any time an EPC plan participant suffers such damages to their primary residence in a FEMA-declared major disaster area. If you have questions email benefits@epc.org or call our plan recordkeeper Fidelity Investments at 1-800-343-0860.

Mark Your Calendars...

Once each year during the month of November the EPC offers an **"Open Enrollment"** period when ministers and staff at EPC churches are given an opportunity to change their medical or dental coverages, or enroll newly in any of our medical, dental, vision or life/disability programs. Any changes made will be effective January 1, 2023. If you are interested check with whoever handles benefits at your church or with the EPC office at 407-930-4492.

Keep an eye out for more information in future newsletters and on our website at: www.epc.org/benefits/. NO ACTION is needed if you plan to remain under your current coverages. Your eligibility and coverages will automatically continue for 2023.

Don't get tricked into overpaying for your medical procedures. Treat yourself to fair prices with a simple search and get rewarded!

If you are planning to undergo a medical procedure use **Healthcare Bluebook** to search for the doctors and medical facility for your treatment. *Did you know that the place you choose for an outpatient procedure can save you hundreds of dollars in coinsurance and give the same quality of care?*

The best example is the higher cost billed when you use a hospital facility for an outpatient procedure that could be performed equally as well at a non-hospital facility. Simply ask your doctor when scheduling what your options are for the facility where the procedure is to be performed. If you log in to Healthcare Bluebook and that facility is identified as a **Fair Price (Green)** facility for your procedure you will earn a **cash reward*** in addition to the lower co-pay for selecting that facility. There are over 400 procedure codes that qualify. Over 100 rewards ranging from \$25 to \$1,500 have already been mailed out!

**Only for members enrolled in one of the EPC medical plans*

Learn how you can get paid to save on care!

Access Healthcare Bluebook on your Meritain Health portal at www.meritain.com

In the U.S., 60% of adults struggle with a chronic condition and 40% of adults battle two or more chronic conditions such as Chronic pain, heart (CAD, CHF), lung (COPD), and Kidney (CKD) disease, high cholesterol and blood pressure, asthma, and diabetes.

Many of these adults encounter challenges in managing their constant range of symptoms due to...a lack of understanding of their condition, difficulty following the advice of their provider, and confusion about their treatment options.

Regardless of their unique set of challenges, adults battling a chronic disease can greatly benefit from working with a **Nurse Health Coach** for support and guidance in making sustainable changes to improve their health and well-being.

If you are enrolled in an EPC medical plan, then one of the many benefits you have is access to your very own **Nurse Health Coach** - at no cost to you! [Learn more](#) or call 1-888-610-0089 and start using a **Nurse Health Coach** today!



Early Detection Saves Lives!



Don't forget to schedule your annual Mammogram!

[Questions to ask your doctor about a mammogram](#)

[Learn more about Mammogram Screenings at www.healthcare.gov/preventive-care-women/](http://www.healthcare.gov/preventive-care-women/)

Administrator Corner

- **Important!** To make sure you are receiving the latest EPC Benefit and Retirement news and other important information please ensure our EPC benefits office - benefits@epc.org has your most updated:
 - Name
 - Email address
 - Church name
 - Phone number

*Email your info to benefits@epc.org.