

## EPC Benefit's Open Enrollment is going on NOW!

**Nov. 1 through Nov. 30**

Open enrollment is for EPC employees that want to make changes to their benefit elections for 2023. Talk with your church benefit administrator if you would like to make any changes. **No action** is needed if you plan to remain under your current benefits. Your eligibility and EPC benefits will automatically continue for 2023.

### Health Savings Account

If you are already enrolled in a Health Savings Account (HSA) or you are considering a HSA for 2023 the EPC makes an account available to you at no charge. Do keep in mind that government regulations only allow contributions to an HSA if you are enrolled in a High Deductible Health Plan (HDHP).

#### Benefits of an HSA:

- You can put money into the account on a pre-tax basis to pay for future medical expenses.
- Contributions to HSA's aren't subject to federal income tax, and the earnings in the account grow tax-free.
- Unspent money in an HSA rolls over from year to year, so it is available to use for future health expenses.
- You own your HSA; the money remains yours to use even if you change jobs or you retire.

#### Learn more:

[Visit EPC Benefits Health Savings Account Website](#)

[Watch YouTube Video - Saving the Day with an HSA](#)

[Check Out the List of Qualified Medical Expenses](#)

### Healthcare Bluebook

Healthcare Bluebook is your resource to find the best doctors and hospitals in your area for medical care and to get insight into costs with the fair pricing tool. You can also receive cash rewards for selecting **"Green providers."** To help acquaint our EPC medical plan participants with Bluebook resources we are offering another game opportunity!



The **Treasure Hunt** game is fun and interactive, it acquaints the user with how to use Healthcare Bluebook's fair pricing tool to search for high-quality providers for your medical procedures.

Check your emails because on Nov. 1, Meritain Health sent an email titled *"Play the Bluebook Treasure Hunt for a chance to win a \$50 Amazon gift card."* Be one of our 6 winners selected and win a \$50 Amazon gift card - **Just for playing the game!**

**Missed the email?** No worries, just click on the Treasure Hunt box and play now!



\*Having difficulty opening up the game? Try disabling your pop-up blocker

### Medical Precertification

Precertification is an important process that helps ensure you obtain the very best health outcomes, while also helping you save on the cost of your care.

If you will be undergoing a procedure your provider will often handle your precertification, but as an active participant in your healthcare, you'll need to call the phone number on your ID Card and provide information about yourself/patient, the provider and the procedure. A medical management team will then review your treatment plan. Your team will help make sure you're getting the right care, in the right setting for the right length of time.



[View some services you may need to precertify.](#)

[About Precertification Video](#)

\*Precertification can be completed weeks in advance of the scheduled procedure. It just has to be done within 48 hours of the scheduled procedure.

### Your Retirement Plan

**Are you engaged with your own retirement planning?**

Whether your retiring next year or in 40 years your retirement account should have periodic checkups to make sure you are staying on track! **Is it time to change your investment selections? Is your named beneficiary up to date?** It may be time for another look into your future.

**Explore these five simple steps to give your retirement savings a tune-up.**

[Learn more >>](#)

### Administrator Corner

► Remember the deadlines for submitting Retirement Contributions for your staff if they want them credited in 2022 tax year:

- If you are submitting directly to Fidelity through the on-line portal (Simplified Contribution Platform): Submit before Friday, Dec. 23, 2022.
- If you are one of the few churches still submitting through regular mail: Submit before Friday Dec. 9, 2022 (submit earlier if possible, because of the holidays).

This is especially important for those looking to make additional catch-up contributions that need to be credited for the 2022 tax year.

\*Please include on the Form the year you want the contribution to be applied.

**Above all else, guard your heart, for everything you do flows from it.**

**Proverbs 4:23 NIV**