

HAPPY THANKS GIVING

With the holidays upon us, here are a few tips for a healthy holiday season.

- Eat until you are satisfied, not stuffed. With so many yummy foods, it can be hard to stop when you've had enough, but your body will thank you later!
- Whenever possible, opt for homemade rather than pre-prepped food. You know exactly what goes into homemade food. You can choose fresh, quality ingredients and ditch the preservatives.
- ENJOY! Bake the cookies, watch the Christmas movies, sing the carols. The holidays can be tough for so many, so find the things that will bring you joy this season.

EPC Benefits Open Enrollment is Live Through November 27th!

Open enrollment is for EPC employees who want to make changes to their medical, dental, vision, and life insurance benefit elections for 2024. First, talk with the person who handles benefits at your church and find out which coverage changes can be made. Then work with your administrator in preparing the change form. **No action** is needed if you plan to remain under your current benefits. Your eligibility and benefits will automatically continue for 2024.



EPC Health Benefit Plans Participants:

Keep an eye out for mailings over the next several weeks with "**Important Benefits Information**" noted on the envelope. You will be receiving important information about your benefits and new resources available to you and your family.

What's in your Medicine Cabinet?

Did you know the average cost of a 90-day supply of generic medication is almost \$1,800, brand-name medication is \$2,900, and specialized medication is \$13,700? If you are taking multiple medications and automatically receiving refills, or if you stopped using a medication due to side effects, these are likely accumulating in your medicine cabinet. You could have \$5,000 to \$10,000 worth of medication sitting in your medicine cabinet right now!

As a matter of good stewardship and to ensure that your medications are always fresh, we highly recommend that you opt out of automatic refills. Instead, request refills only as needed by following the instructions on your medication bottle.

Of even greater concern is that many common medications are targets for misuse and extremely dangerous to family members and visitors who may find them with ill intent.



5 steps to jump start your financial wellness

Want to get a handle on your finances, but not sure how to start? Here's an easy path to improvement if you are a participant in the EPC Retirement Plan:

1. Log in to NetBenefits.com

Explore your personalized home page for ways to help manage your full financial picture. While you are at it, confirm that your beneficiary information is up-to-date. Almost 40% of participants have not designated a beneficiary!

2. Take the Financial Wellness Checkup

In just 10 minutes, see where you stand and how to improve.

3. Visit Planning Summary

Set goals, create scenarios, and track your progress—all in a single location.

4. Download the NetBenefits® app

Get instant, on-the-go access to all our helpful resources.

5. Call Fidelity at 800-603-4015

Talk to a registered Fidelity Phone Representative to get help staying on track.

Administration Corner:

Contributing to your staff retirement programs? Remember to submit all your 2023 contributions before the year end. If you utilize the electronic submission format, be sure to submit by December 15th. If you manually mail checks, please send to the EPC P.O. Box no later than December 8th for them to be credited in 2023. Send to:

EPC Retirement
Dept.2023
PO Box 30516
Lansing, MI 48909