



EPC Health Benefits & Retirement

Presented By:
Bart Francescone, Executive Director

EPC Benefit Resources - Organization

Owned by the EPC, Self Sustaining

Overseen by Stated Clerk & 9 Member Board

Extensive Professional Benefits Consultants Team

Trained In-House Staff Serve EPC Plan Participants

User Friendly Websites & Member Resources

EPC Benefit Resources – What we provide

The EPC provides EPC pastors, churches & affiliated organizations:

- Health and Wellness Benefits
 - Medical/Rx, Dental, Vision, Life & Disability Benefits
 - Health Condition Care and Wellness Management Services
 - All built to be consistent with our Christian values
- Retirement Plan - A unique 403(b)(9) church plan
 - With special benefit provisions for ordained ministers.

EPC Health & Wellness Benefits for You



5 Medical Plans with Drug Coverage

Personalized Health Condition Care

Life & Disability Insurance

Dental Insurance

Vision Care Insurance

Health Savings Accounts

Informative Website, Newsletters,
Member Resources

The state of health in our nation... Were you aware that...

30%+ of adults in the USA are likely to have this condition _____.

This condition is one of the most prominent amongst our participants _____.

This common chronic condition is known as the “*Silent Killer*” _____.

There is a _____ crisis in our nation.

You should be concerned about cyber security & the _____.

Were you aware that... Now you are, and the list is much longer

30%+ of adults in the USA are likely to have this condition diabetes / prediabetes.

This condition is one of the most prominent amongst our participants chronic pain.

This common chronic condition is known as the “*Silent Killer*” high blood pressure.

There is a mental health crisis in our nation.

You should be concerned about cyber security & the dark web.

Are YOU Taking Care of Yourself?

Are you being intentional about a plan?

Are you exercising?

Are you watching what you eat?

Getting annual physicals & screenings?

The EPC Plans have resources to help you!

Personalized Health Condition Care



Livongo - Diabetes & Hypertension Management/Care

Also Integrates Weight Management, Health Coaching & Lifestyle Behavioral Tools



Nurse Health Coaching for Chronic Condition Management

Persistent Pain • Asthma • Arthritis • Heart, Lung, Kidney Disease • High Cholesterol



Healthcare Bluebook - Price Transparency Tool

Quality of Care & Cost Ratings for Doctors, Medical Procedures and Hospitals, Cash Rewards



Maternity Management

For a healthy mother and healthy baby!



Case Management and Medical Precertification

Help when an unexpected diagnosis or injury occurs



b-Well Ahead

Comprehensive personalized pharmacy care assistance



Copay Reduction Programs for Diagnostic Testing and High-Cost Drugs



\$0 Copay 24/7 Virtual Primary Care

Mental Health Concerns & Initiatives

- The flock needs a healthy shepherd and ministry staff, and the hurting world needs to see the shining light of the gospel and the Church.
 - 1 in 4 participants in the EPC plan are impacted... including children!
 - This statistic is similar throughout the United States... So, the church is no different in this challenge?
- EPC Medical Plans provide support through mental health benefits, but the medical only solutions have their limitations.
- For the care of EPC ministers, staff and their families, and for members of your congregation; discussion and deliberate action at the church leadership & pastoral levels is needed.

Your Health - Where do you go from here?

Healthy Lifestyle Plan

- ✓ Make a plan, set goals and dates, be intentional!
- ✓ Close the Gaps in your Medical Care!
 - ★ Go to the **doctor**
 - ★ Get your **annual physical**
 - ★ Get your age-appropriate **annual screenings* Over 40? Over 55? You need to focus on this!**
 - ★ Sign on and access your Meritain Health and BeneCard accounts... **use our care programs**
- ✓ Eat Better
- ✓ **Exercise** Regularly
- ✓ Partner with someone for accountability
- ✓ **Support one another's** mental health - Love and Care for one another!
- ✓ **Fully Engage** with your EPC benefits to help meet your goals.

EPC Retirement Plan



403(b)(9) Defined Contribution Retirement Plan (*Church Plan*)

Retirement Planning & Advising

Budgeting & Financial Planning
Emergency Funding Options

Support for Utilizing Tax Exemption on Housing Expense Withdrawals



EPC 403 (b)(9) Retirement Plan

- ☑ EPC Retirement Plan operated by EPC Benefit Resources
 - Unlike a pension plan you own the account
 - You control where your money is invested
 - You draw out funds as you need them
- ☑ Because our plan is a “(b)(9) church plan” even self-employed EPC ministers and EPC ministers working out-of-bounds can participate. Plus, other unique benefits.
- ☑ **You can “roll in” funds** from another retirement plan (IRA, 403b, 401k, etc.)
- ☑ **Your Employer (church) and You can contribute** funds to your account.
- ☑ You can withdraw funds to use for housing expenses on a tax-exempt basis

Help with Choosing & Managing Your Investments

1. Place your retirement money in a “Target Date” Fund
2. Or:
 - Choose from 10 Core Asset Class funds
 - Blend Target Date and Asset Class funds
 - Choose your own investments via a Self-Directed Brokerage Link
3. And:

Consult anytime by appointment with a licensed Fidelity Investment Adviser at no cost.
4. Use “Fidelity Personalized Planning & Advice”
 - A fee-based service that manages your investments for you

Cyber Security

Protecting Yourself from Cyber Theft

- ⚠️ Recognizing ploys to steal your online passwords
- ⚠️ Identifying fake emails or texts
- ⚠️ Fake tech support and virus alert scams
- ⚠️ Spoof callers
- ⚠️ Pay yourself scams
- ⚠️ Clicking on a virus laden link

See Appendix for help with protecting yourself!

Helpful Appendices & Information Resources

Health Benefit Member Resources



EPC Benefit Resources Website

www.epc.org/benefits/

Medical Plan Member Portal & “Help Desk”. Healthcare Bluebook Pricing & Quality of Care Resources – **Meritain Health**

www.meritain.com

Prescription Drug Member Portal & “Help Line”. BeneCard App for Finding the Lowest Prices for your Medications – **BeneCard**

www.benecardpbf.com

Watch for Informational Mailings & Outreaches

Health & Wellness Newsletters

Sign up here: www.epc.org/benefits/

Healthcare Bluebook Out-of-Pocket Cost Savings Tools with Cash Incentives

Login to your [Meritian](#) account and access Healthcare Bluebook under “Member Resources”

EPC Benefits Contact Directory

Benefits & Retirement

Benefits Information or Questions

EPC Benefit Resources, Inc
Main Office: 407-930-4492
benefits@epc.org

EPC Medical Plan Customer Service

Meritain Health
800-925-2272
www.meritain.com

EPC Prescription Drug Plan Customer Service

BeneCard
888-907-0070
www.benecardpbf.com

Dental Insurance

Delta Dental
800-521-2651
www.deltadentalins.com

Eligibility, Enrollment, and Billing

EPC Administration Office
877-578-8707
epc@cdsadmin.com

EPC Retirement Plan

Fidelity Investments
800-343-0860
EPC Retirement Plan # 89560
<https://epc.org/benefits/2024retirement/>

Vision Insurance

NVA (National Vision Administrators)
800-672-7723
www.e-nva.com

Life/Disability Insurance

The Hartford
800-523-2233
<https://epc.org/benefits/2022lifedisabilityplans/>

Member Care Programs & Resources

24/7 Primary Care Virtual Visits

98point6
www.98point6.com/epc

Diabetes & Hypertension Solutions

Livongo be.livongo.com/MERITAINWP/new
Use registration code: MERITAINWP

Price and Quality Rankings for Hospitals & Doctors

Healthcare Bluebook
800-341-0504
epc/benefits/healthcarebluebook

Medical Precertification & Case Management

Meritain Health
800-925-2272

Nurse Health Coaching & Chronic Condition Management

888-610-0089
epc/benefits/nursehealthcoach

Maternity Management

800-925-2272
epc/benefits/maternitymanagement

b-Well Ahead

BeneCard PBF Member Services
888-907-0070 (TDD: 1-888-907-0020)

EPC Retirement Plan

Fidelity
Retirement Planning/Investing Support
800-642-7131
Plan #89560
<https://nb.fidelity.com/public/nb/EPC/home#>

Mental Health Concerns & Initiatives

- 25% of participants in the EPC medical plan have a behavioral health related diagnosis or treatment. This statistic is similar throughout the United States. So, we in the church are no different in this challenge?
- The statistic includes juvenile dependents as well as adults!
- Treatments considered in developing the 25% statistic run the gamut from inpatient care to periodic use of medications that treat anxiety, depression, and sleep disorders.
- Medical plans provide coverage for mental health inpatient treatments, medications & counselling; however, many counsellors do not accept insurance which limits choice and leads to higher out-of-pocket costs.
- EPC Office of General Assembly responses have included retreats for pastors and spouses, multiple webinar series, and opportunities for coaching and counselling sessions. Look for sign-up emails from the OGA office.

Behavioral health is one of the greatest challenges of our day, both inside the church and for those outside who are looking for a light somewhere. It requires discussion and deliberate action at the church leadership and pastoral levels. The flock needs a healthy shepherd and ministry staff, and the hurting world needs to see the shining light of the gospel and the Church.

EPC 403 (b)(9) Retirement Plan

- ☑ EPC Retirement Plan operated by EPC Benefit Resources
 - Record Keeper – Fidelity Investments
 - Professional Plan Consulting – Aon Investments USA, Inc.
- ☑ First Time Enrolling? Here's what you need to know.
 - Complete new user registration on Fidelity's NetBenefits website.
 - Notify EPC Benefits and your EPC Employer (Church) that you are ready to go.
 - Because our plan is a "church plan" Self Employed EPC Ministers can participate, too.
- ☑ **You can "roll in" funds** from another retirement plan (IRA, 403b, 401k, etc.)
- ☑ **Your Employer (church) and You can contribute** funds to your account.
- ☑ You can contribute on a pre-tax or post tax (Roth) basis
- ☑ **Schedule a call** with a knowledgeable advisor to discuss your personal financial goals.
- ☑ Choose the Investment Funds that are right for you:
 - Target Date Funds
 - Core Asset Class Funds
 - Or you choose your own investments - Self-Directed Brokerage Link

Retirement Planning Support Through Fidelity



Features

- ✓ Investment Choices
 - 12 Retirement Age Based Funds
 - 10 Core Investment Choices
 - Brokerage Link with 1,000's of Choices
- ✓ One on One Consultation with Licensed Financial Advisors
- ✓ Personal Account Analytics
- ✓ Portability
- ✓ Extra Security Account Protection
 - *2-Factor Authentication*
 - *MyVoice*



Resources & Services

- ✓ Fidelity Website – Easy to Use Resource for Comprehensive Investing Information
- ✓ Systematic Withdrawal & Annuitization Options (Coming soon.)
- ✓ Access to Library of Financial & Retirement Planning Resources
- ✓ Educational Workshops & On-Demand Webinars
- ✓ “Help Desk” Call In's & Virtual Assistant

Managing/Updating Your Retirement Account

Your EPC Retirement account is held at Fidelity Investments

Log onto your account at: www.netbenefits.com/EPC

- ✓ Check balances and transaction records
- ✓ Check or change your investments
- ✓ Check or change your beneficiaries
- ✓ Check or update your personal information
- ✓ Reset your password
- ✓ **Secure your account and protect your savings:**
 - Provide Fidelity with your contact information
 - Set up two-factor authentication
 - Set up MyVoice phone authentication
 - Enroll in eDelivery enabling real-time alerts
 - **DO NOT** share your log in credentials with anyone

How can I make sure my EPC Retirement Account is performing at its best?

Financial markets and returns on investments change over time based on economic conditions and market activities. Periodically you should check in on your retirement account and take advantage of the numerous planning and educational resources made available to you by the EPC and our Plan partner Fidelity.

Simply stated there are **3 ways** you can manage your EPC Retirement Account investments:

Passively – Choose a single, diversified fund called a “Target Date” fund that automatically adjusts the asset mix of your investments to align with your targeted retirement year. For example, if you are 39 then you would likely choose the 2050 “target date” fund when you will be 65. Fidelity will manage the fund so that it invests more conservatively as you approach your targeted retirement date. You just select the fund, sit back and let the professionals handle it going forward.

How can I make sure my EPC Retirement Account is performing at its best? (continued)

Actively - Create your own personalized mix of investments choosing from a total of 22 pre-selected funds. These include 6 stock funds, 2 bond funds, 1 money market fund, 1 blended asset fund and the 12 target date funds which are also blended asset funds. For example, you can put 50% of your funds in the 2045 target date fund, 30% in the J P Morgan Equity Fund, and 20% the Baird Core Plus Bond Fund. You can add, delete and change your investment allocations and mix at any time. For the more knowledgeable investor the Fidelity “Brokerage Link” opens access to thousands of investment options including security types such as Stocks, Mutual Funds and Exchange Traded Funds (ETF’s) that you can hold within your retirement account.

Fidelity Personalized Planning and Advice – Uncomfortable with using a Target Date Fund or Actively Managing your investments? Fidelity offers a fee-based account management service where you work with Fidelity to develop a financial plan and establish a risk tolerance profile. Fidelity then develops a custom investment plan for you and takes over management of your investments for you. An annual Advisory Fee based on your account value applies.

Withdrawing Funds for Housing Expenses after Reaching 59½

❖ **Available to Ordained Clergy Only based on IRS regulations**

Frequent Questions:

- Who determines the amount I'm allowed to designate & withdraw as Housing Allowance – **You do!**
- Who determines whether or not federal income taxes will be withheld by Fidelity – **You do!**
- When I make a withdrawal how do I designate whether-or-not it is for Housing Allowance so it is not taxed upon withdrawal? (Use the Distribution Form on the EPC website and check the box in Step 2 that says "EPC Minister Housing Allowance")
- Do I need to use a special Form? (Yes, see note above)
- What if I'm still receiving Housing Allowance through my church? (You can't do both and exceed the actual housing expenses)

Withdrawing Funds for Housing Expenses (continued)

- How do I figure out how much is allowed and how much to withdraw during each year?

The amount you may designate and withdraw annually that is not subject to tax is the **least** of:

- ✓ Amount designated by the denomination. (The EPC designates that **up to** 100% may be used)
- ✓ Amount actually spent to provide the home
- ✓ Fair rental value of home including furnishings and utilities

Withdrawing Funds for Housing Expenses after Retirement

More Questions:

- What if I withdraw too much or too little? (It will be resolved when you file your tax return.)
- Does it matter if the original contributions came from my church employer or from my personal withholdings? (No, it does not)
- What if funds were transferred into my EPC plan from a prior retirement plan that was not qualified for the housing expense exemption? (If not originally from a 403(b)(9) plan or other qualified plan the funds will not qualify as tax exempt if used for housing expenses.)
- Can I roll my 403(b)(9) EPC retirement funds into an IRA or non-church retirement plan and still designate withdrawals as housing allowance? (**NO**, once rolled out they no longer qualify for the housing expense tax exemption!)

Items Considered as “Housing Expenses”

- ✓ Mortgage Payments
- ✓ Down payment, closing costs (**NOT** purchase price)
- ✓ Rent
- ✓ Real estate taxes
- ✓ Home/renter’s insurance
- ✓ Homeowner’s association dues/condo fees
- ✓ Home improvements
- ✓ Structural maintenance and repairs (roof, paint, deck)
- ✓ Upkeep of home and contents
- ✓ Utilities: heat, electric, water, sewer, garbage, gas, internet, cable
- ✓ Furniture, appliances
- ✓ Pictures, rugs, bedding, towels, household supplies
- ✓ Yard care equipment, supplies, services, pest control

Cyber Security

Email Safety – Protecting Yourself



Be cautious of emails or texts that are unexpected – particularly those that are asking for you to do something right away such as:

- Retrieve a voicemail or fax
- Cancel an order you didn't place or get a refund you didn't expect
- Renew a software license claiming its about to expire
- Check new findings discovered from recent bloodwork

****They are often ploys to steal one of your online passwords (Microsoft, Email, Banking, Retirement Plan, etc.)***



Be careful of emails that don't look or read right:

- Return email address looks wrong (i. e. support@microsoft.com is probably okay, but Microsoft_support123@gmail.com is fake)
- Improper grammar or mistakes, particularly from corporate emails
- A friend or co-worker asking you to do something unusual like buy them a gift card via email instead of asking in person or via the phone
- Any email asking for things like account numbers, passwords or other sensitive confidential information like SSN, drivers license, etc.



Don't click on links embedded in emails or texts unless you know they are good. Instead do a search to find the actual website of the vendor identified and go directly to or type that address into your browser. Or use a bookmark or favorite that you've previously saved.



Reset your password immediately if you feel you may have fallen for one of these tricks to steal your password. It usually takes hours or days before a stolen password is used, so you can minimize the risk by changing your password.



If something feels wrong, but you're unsure if it's a scam, reach out to the sender directly. Call on the phone to confirm; or send them a new (not reply) email to a known email address. Ask them to verify the legitimacy of the email or text you are uncertain about before acting.



Use Multi-Factor Authentication (MFA) for sensitive and important accounts such as banking, retirement, healthcare. This further protects those accounts in the event a password is compromised. It is not always convenient, but it adds an extra lock on the door to your information.

Cyber Security



Watch out for the latest tech support and computer virus scams

Scammers pretend to be tech support from a well-known company. They either call, text or try to trick you into clicking on a link in an email, text, or pop-up window, claiming there's a problem with your computer like a virus or a billing issue. To fix it, you inadvertently give them remote access to your computer.

Help protect yourself

Scammers know "virus alerts" immediately put computer users into a panic. **Never click on virus alerts, even if they look like they come from your computer company or an anti-virus protection company.** If you think your computer was impacted, talk to a reputable service provider.



Be cautious of "pay yourself" scams.

Your bank will never ask you to send money to yourself through wire transfer or finance apps such as Venmo® or Zelle®. Once you send money to a scammer, it can be hard to get it back.



Spoofing: Look out for scammers in disguise.

Scammers can "spoof" phone numbers. The caller ID can say the call or text is from a trusted contact such as your bank even though it's not. They do this to trick people into providing their personal or financial information or to get you to send money.

Remember:

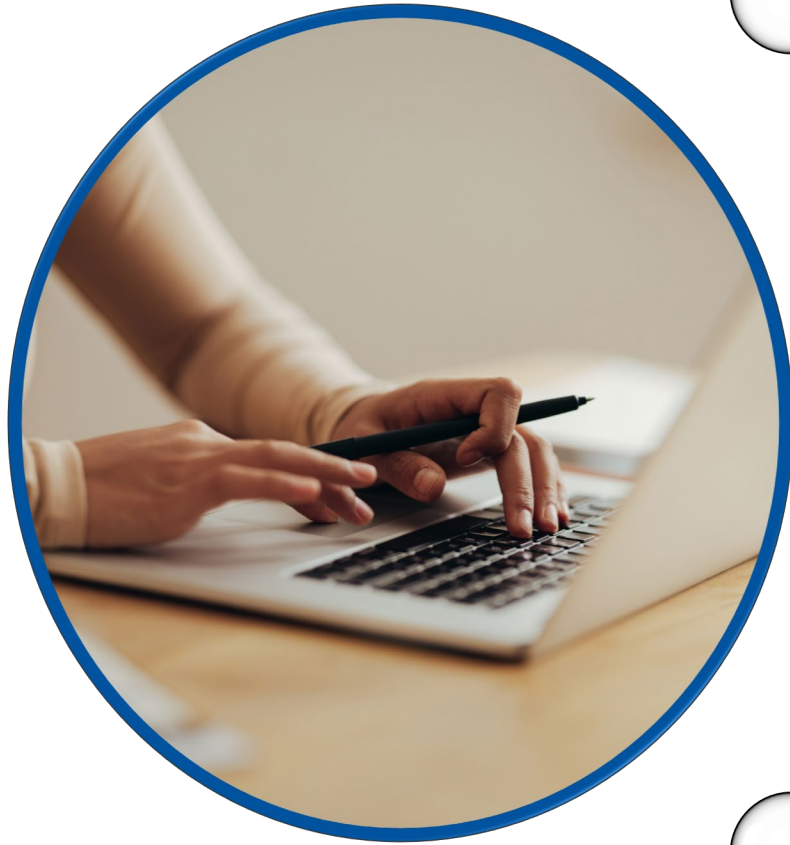
Even if your caller ID says a call or text is from your bank, or credit card company, or Apple, or Microsoft, it could be a scam. When in doubt hang up and call your vendor directly.



Too good to be true?

Were you offered a free product, 'get rich quick' opportunity, or 'prize' money from something you don't recognize and weren't expecting? If something sounds too good to be true, it probably is. Never cash a check from someone you don't know.

Support for Church Administrators



- Church Benefit Administrator Handbook & Guides
- Online Resources & Helpful Links
- Training & Assistance for Non-Professionals
- Liaison between Your Employees & EPC Benefit Providers
- User-Friendly Website with a Benefit Administrator Section
- Frequent Newsletters with Up-to-Date Benefit News
- Support with Retirement Plan Contributions



Acts of Assembly - Establishment of EPC Medical and Retirement Benefit Programs

EPC Health Benefits and Retirement programs were established by some of the earliest Acts of Assembly in 1981. The EPC Benefit Resources office operates exclusively to provide these benefits to pastors, staff and families of EPC churches and ministries.

Requirement for Participation in EPC Benefits

Acts of Assembly 81-04, 81-05 and 81-06 established the denominational medical plan, long-term disability benefits, life insurance coverage and the retirement plan. They stated that these “coverages shall be mandatory for all ministers within member churches” and established that terms of call for any minister shall provide for group medical, disability and retirement coverages. They specified that the factor for retirement plan contributions shall be not less than 10% of salary plus housing costs.

There have been numerous other Acts referencing Health and Retirement benefits that can be found in the Book of Order Acts of Assembly section. Most notably 84-08 where the “General Assembly requires pastors and employees of all member congregations, all presbyteries, and the Assembly who meet minimum requirements to enroll in the program.” Expected participation of non-ordained employees was reiterated in 88-09.

Further in Act 06-08 (3) “The Assembly instructs all presbyteries to: Work toward full compliance with Acts of Assembly 81-04, 81-06, and 88-08 regarding mandatory participation of EPC ministers in the denominational Medical Plan.”

There are some exceptions to the mandate of utilizing medical coverage through the EPC contained in the Acts of Assembly. In brief they include ministers laboring in institutional agencies that provide medical benefits, those without call, those working out of bounds, and those laboring less than 30 hours per week. Also, employees afforded coverage as part of retirement benefits from a previous employer, or when spousal coverage covers the EPC employee. Plan participants who are Medicare eligible and employed by a small employer that is not obligated to provide medical coverage to Medicare eligible participants will require those participants to move to Medicare coverage and reimburse them for their premiums. Details can be found in the Acts of Assembly and EPC Plan Documents.

EPC Benefit Resources - Robust Infrastructure

**SELF
SUSTAINING**

*Does Not use
PMA \$*

Medical Reserves & Insurance Guarantor

Annual Financial Audits

Legal Counsel, Church Alliance

Church Benefits Association Member

Engaged Board of Professionals

Actuarial Analysis & Professional Consultants



Thank You!
We look forward to serving you.

EPC Benefits Website www.epc.org/benefits

EPC Benefits Office
Email: benefits@epc.org
407-930-4492