

For Your Benefit...

January 29, 2020



Delta Dental

Delta is our new dental benefit provider as of January 1, 2020. Your enrolled staff should have received new ID cards in December. Remember to show your new card and let your dentist know about the change on your first visit in 2020. Delta offers a larger provider network, so in many cases you may see savings compared to past costs. For plan information or to register an online account, please visit <u>deltadentalins.com</u>. Please make sure to file any outstanding 2019 claims with Principal as soon as possible.

Medical Benefit

New medical ID cards were distributed by Highmark with updated plan information. Your previous member ID and group number have not changed so your old ID cards will still work. However, you should use your new card going forward so that your provider is using the most current plan information. To register an online account and download your member ID, you may visit the Highmark website at www.highmarkbcbs.com. You may also download the Highmark app to your phone or tablet.

When you register, you will be asked for:

- ✓ Your member ID number
- ✓ Your first and last name
- ✓ Your date of birth
- ✓ Your relationship to the policyholder
- ✓ Your address
- ✓ Your email address
- ✓ You will need to choose a member ID and password

Once you are registered, you are able to:

- → Check the status of a claim or view your explanation of benefits (EOB)
- → Request ID cards
- → Locate providers
- → Access health reference tools
- → Search for Blue Distinction centers



2019 Form 1095-B "Health Coverage Confirmation"

Everyone enrolled in the EPC Medical/Rx benefit recently received this Form in the mail. In case you are wondering why, you will use the information on the form to confirm that you and your covered dependents have health coverage when filing your 2019 federal tax return. Be sure to hang on to it with your tax documents!

Administrator Corner

Review your monthly invoices and 2020 employee payroll withholdings

Be sure to double check your monthly premium invoice to confirm it reflects all your coverage changes or additions made for 2020.

- If your employees are sharing in any benefit costs or are paying full premium for optional benefits, have you adjusted payroll withholdings accordingly?
- If an employee added dental coverage or supplemental life for themselves or a family member, have the withholdings been adjusted?
- For participants in the 403(b)(9) Retirement Plan, do any contribution amounts need to be adjusted?

Benefits for full-time staff who are receiving Medicare Supplement coverage

Keep in mind that although EPC Benefit Resources is no longer providing a Medicare supplement benefits to actively working staff who are Medicare eligible, all these individuals and their families are still entitled to benefits as provided by your church in the staff member's terms of call. For example, the family of a full-time staff member who moved over to a Medicare Supplement coverage can still continue in the EPC Medical/Rx benefit, and your church should reimburse the cost of the staff's Medicare Supplement premiums if it was paying medical benefit costs prior to that person moving to the Medicare Supplement. Also, all other EPC benefit offerings such as dental, vision, life and disability insurance coverages should still be made available to staff enrolled in a Medicare Supplement, if offered under the employee's terms of call.