

## Are you considering purchasing additional supplemental life coverage?

If your church is providing you with basic life insurance through the EPC program, the coverage amount you have is \$50,000 (which includes accidental death and dismemberment coverage as well). Currently, there is an opportunity through the Hartford to enroll in supplemental life for yourself, your spouse, and dependents.

Now through July 31st, The Hartford is offering EPC basic group life participants a special enrollment period to purchase additional life insurance, up to \$150,000. **This one time enrollment period is for life insurance only through the Hartford; our annual Open Enrollment period for all other plans will be held in November.**

The best thing about this special enrollment opportunity is that no Evidence of Insurability (EOI) will be required when adding the supplemental Life coverage, if you meet the eligibility requirements\*. Coverage elected during this enrollment period will be effective September 1, 2020.

**Questions about enrolling?** If you need assistance, contact The Hartford customer service team at 855-396-7655. You can also visit the [Hartford's online enrollment platform](#) and enroll online. Your User ID is your initials (first and last name) followed by the last four #'s of your SSN. Your Password is your initials (first and last name) followed by your date of birth (MMDDYYYY). Please refer to your "Welcome Enrollment" email for specific login instructions.

*\*if you enroll during this special July Open Enrollment period and are already enrolled in the basic group life/disability coverages with Hartford.*

### Administrators:

If your church wishes to add Supplemental Life to its benefit offerings, you will need to complete the [Church Benefit Election Addendum Form](#). If any eligible employees enroll in supplemental life coverage during this time, we will contact you directly with the necessary information to update payroll deductions.

### Administrator Corner

As a reminder, [HSA contributions](#) for 2020, both employee and employer, **are submitted online through Health Equity by your authorized church representative**. Churches that enroll an employee in the Gold High Deductible Health Plan are required to make two payments for that person each month:

- 1) The health insurance premium, which is invoiced to the church by our office.
- 2) A payment to the individual's Health Saving Account by the Church directly into their employee(s) account(s) as follows. (Churches may contribute beyond the minimum required amount and up to the IRS annual limit.)
  - Individual coverage – \$1,000 annually, payable monthly at \$83.33
  - All other coverage categories – \$2,000 annually, payable monthly at \$166.67