

What You Need to Know...

Recently, you may have seen references to **Telemedicine** (EPC’s virtual primary care visits through 98Point6) and **Telehealth** (virtual office visits with a family physicians or specialists) and the co-pay/coinsurance savings available through these services. So, here is what you need to know about the two – “**Telemedicine**” primary care visits through 98Point6 are available to all EPC Benefit Plan participants at a \$0 co-pay for at least the remainder of 2020. 98Point6 coverage is provided to all medical plan participants and to those enrolled in vision, dental, or life insurance (even if not enrolled in the medical benefit)! Whereas, “**Telehealth**” virtual office visits are handled the same as regular, in-person physician office visits with regard to application of deductibles and co-pay or coinsurance. As a “rule of thumb”, below is the order of out-of-pocket copay costs from least to most expensive. See our [plan comparison chart](#) for details on co-pay amounts at various providers.

Facility Type	How to Recognize It	Visit for ...	Availability	Cost Level
98point6	Medical consultation via text or video app	Access board-certified Doctors for many non-emergency illnesses such as flu, sore throat, allergies, and more!	Available 24/7/365	\$
Your Doctor	Physician with traditional office hours	Ongoing and more personalized care based on an understanding of your medical history; annual check-ups; routine care, like for a sinus infection, minor allergic reaction, fever, rash, cut or flu shot	Traditional office hours; call ahead for appointments	\$
Urgent Care Center	A stand-alone facility that usually has “urgent care” in the name (and NOT “ER” or “emergency”)	Problems that need immediate attention but aren’t life-threatening, like stitches, sprains, animal bites and x-rays	Hours include evenings, weekends, and holidays; shorter wait time than ER	\$\$
Traditional ER	ER attached to a hospital	All life-threatening or disabling conditions, trauma care and major injuries	Open 24 hours; long wait for non-emergency	\$\$\$\$
Freestanding ER	Usually found in shopping centers and has “ER” or “emergency” in the name	Life-threatening or disabling conditions and major injuries (but not trauma care)	Open 24 hours; wait time can be shorter than traditional ER	\$\$\$\$

98point6's 24/7, on-demand primary care service is available nationwide to assist with any non-life-threatening health questions or concerns you may have. Whether you need an urgent prescription refill or have a medical question and cannot leave home or your evacuation center, 98point6's doctors are here to help. As a reminder, 98point6 is not for emergencies; if you're having an emergency, contact 911. If you haven't already registered for 98point6, [you can do so here](#) from your mobile device.

EPC 403(b)(9) RETIREMENT PLAN

The EPC offers a 403(b)(9) Defined Contribution Retirement Plan to eligible employees and ministers. A unique feature of a 403(b)(9) is that ordained ministers may allocate a portion of their retirement plan withdrawals to cover housing expenses on a tax-exempt basis.

Check out our new webpage [here](#) with more information! This simple Q&A format is designed to help with any questions regarding the Housing Allowance provision offered in by the EPC’s 403(b)(9) plan. For additional questions, please contact BRI at benefits@epc.org or 407-930-4492.