

EPC Health Benefit Offerings

Each year during the month of November, we provide our churches and their staffs an opportunity to make changes to their benefit elections for the following year. This is the one-time each year you can sign up for a new benefit, or make coverage changes without having experienced a qualifying “life event”. Health Plan choices include 5 Medical/Rx Plans, Dental, Vision and Life Insurance benefits. Check out our [open enrollment webpage](#) to review all of our 2021 benefit offerings, plan descriptions, comparison charts, rates, and instructions on how to process new elections or changes to be effective January 1, 2020. If you are currently enrolled in any of our benefit plans and do not plan on making any coverage changes, then there is absolutely nothing that you need to do; you will automatically retain your 2020 benefit elections for 2021. If your church does not currently participate in one of our health benefits, now is the time to consider coming on board! Check out our website www.epc.org/benefits to learn more about our Health Benefits and Retirement Plan offerings.

2020 Elections and Your Personal Finances

Every 4 years, Fidelity, our Retirement Plan recordkeeper, takes a look at how the presidential and congressional elections may impact your personal finances: taxes, investments, health care, retirement, and more. Their analysis is intended to be non-partisan and focused on helping you plan for potential scenarios and outcomes. Check out this informative article [here](#) and see what difference the election could make for your personal finances.

Administrator Corner:

Our Open Enrollment webpage is up and available! Check it out [here](#) to review all of our 2021 plan information and instruction on how to process new elections or changes to be effective January 1, 2021. Through the [2021 Open Enrollment webpage](#), you'll find the link to our 2021 rate calculator. As a reminder, all rates are stated on a monthly basis.

We continue to make available to our churches 5 Medical/Rx Plans, Dental, Vision and Life/Disability Insurance benefits and other voluntary program options. Our Vision Benefit has been enhanced for 2021 with lowered co-pays on many lens options, added providers and lower premiums! Employees enrollment will automatically transfer to our new vision provider, National Vision Administrators (NVA). Dental and Life/Disability insurance benefit levels and rates will remain unchanged for 2021. Detailed descriptions of each of our 2021 plans, coverages, co-pays, etc. can be found on the open enrollment webpage.

If your church decides to make any changes to the Benefit Plans you are currently offering to your employees or make any changes to the premium share, please complete and return a new [Church Benefit Election form](#) so that our records reflect the most up to date information.

If your employees are not making any changes for the 2021 plan year, then no action is required, they will automatically keep their current elections. Only employees who are making changes to their 2020 elections will need to complete and return an [enrollment form](#).

If you are a church not yet participating in our benefit plans, please take this time to review our [Open Enrollment webpage](#) to see the plans we offer. Keep in mind, you do not need to be enrolled in our Medical/Rx plan to enroll in the other coverages we offer.