

EPC RETIREMENT PLAN RESOURCES

Important

“Due to changes made by the SECURE Act, if your 70th birthday was July 1, 2019, or later, you do not have to take RMD withdrawals until you reach age 72.”
– IRS (Retirement Topics-Required Minimum Distributions (RMD))

RMD (required minimum distribution) is the minimum amount you must withdraw from your account each year.

Retirement Plan Participants...remember to plan ahead and determine if any RMD's need to be made before the end of 2022.

RETIREMENT PLAN WORKSHOP



Navigating Market Volatility

With the market's recent downturns, you may be concerned about the retirement savings you've worked so hard to build.

Watch Fidelity's **Navigating Market Volatility** on-demand workshop and get answers to questions like these:

- **Should I change how I'm invested to something less risky?**
- **Should I move to cash right now?**
- **Why should I put more into my retirement savings plan?**
- **Am I on track to meet my goals?**

[View Navigating Market Volatility Workshop](#) by logging on to NetBenefits and clicking the "On Demand Workshops" tab.

Have Diabetes, Pre-Diabetes, or Hypertension?

EPC Benefits offers our health management program, through Livongo, for any member enrolled in one of our medical plans who has **Diabetes, Pre-Diabetes, or Hypertension**. It's covered 100%!

Livongo provides **Advanced Technology – Unlimited Coaching – Personalized Insights** and more!
Click [here](#) to learn more or call 800.945.4355.
(use code: MERITAINWP)

“Anxiety in a man's heart weighs it down, but a good word makes it glad”

Proverbs 12:25



Have you had your Annual Checkup yet this year?

If not, be sure to schedule this important visit soon!

Reminders:

- If you are enrolled in one of EPC medical plans, annual checkups and preventive care services are covered at **no cost** to you if you visit an In-Network provider.
- See the list of **Covered Preventive Care and Screenings** for EPC medical plan members.
- See the list of **Preventative Care Services** for adults put out by HealthCare.gov. These services are paid at 100% by your EPC Plan when billed as preventative or routine by your healthcare provider.
- Make sure to let the doctor's office know if your visit will be for preventive care or an annual checkup, and before you leave check with the office to ensure your service was listed correctly.
- If you schedule a routine or preventive visit, and a lot of time is spent addressing a new or existing problem, you may be billed for an office visit.

Don't have a Primary Care Physician?

If you are enrolled in one of EPC medical plans, you can easily find an **In-Network Primary Care Physician (PCP)** near you by using our **Find a Network Doctor** search tool [here](#), or go to our EPC Benefits website at www.epc.org/benefits/2022medicalplans/. You can also call the Meritain Health customer service team at 800.343.3140 to assist you.

If you are looking to see quality rankings of In-Network PCP's in your area use our **Healthcare Bluebook** tool by logging on to your Meritain Health portal at www.meritain.com, click **Tools and Resources > Health Tools > Healthcare Bluebook** or call 800.341.0504.

Administrator Corner

- Mark your calendars now to ensure you get your 2022 retirement plan contributions in before the end of the year. If you are mailing a check, best to mail in before Dec. 26. If you are making a SCP submission submit before Dec. 30, 2022.
- If you have any employees enrolled in our EPC Medical Plan or Retirement Plan and there has been a change to their contact information (phone number, email address, physical address, or name change) then please follow these steps:
 - Fill out the **Contact Information Change Form** (also located on our EPC Benefits website under **Church Administrator Resources > Documents and Forms**)
 - **Benefits Plan Contact Changes:** Submit filled out form to epc@cadsadmin.com or fax to 412.224.4465.
 - **Retirement Plan ONLY Contact Changes:** Submit filled out form to benefits@epc.org or fax to 407.930.4492.