

Important Reminders

Year End EPC Retirement Plan Contributions for Employees

The maximum amount an employee can contribute to their 403(b)(9) retirement plan for 2022 is \$20,500, up \$1,000 from 2021. If you are 50 or older (*or will be by the end of the calendar year*), you can contribute an additional \$6,500 as a "catch-up" contribution, bringing your total to \$27,000. There are also other catch up provisions for larger amounts based on age and other factors.

Benefit Administrators sending employer and/or employee shares of retirement plan contributions by mail should mail them **by December 12, 2022** and add a note that they are intended to be credited to 2022.


Those making contributions electronically using the Fidelity simplified contribution platform should submit **before December 23, 2022** and be sure to designate the contribution as being intended for 2022.

Required Minimum Distributions (RMD)

Once you hit age 72, you must begin taking Required Minimum Distributions (RMDs) from your retirement account. But here's where it gets a little tricky. You can delay your first RMD until April 1st of the year after you turn 72, but after that, RMDs need to be taken by December 31st each year.

Keep your Fidelity NetBenefits Account Secure

You play an important role when it comes to staying safe online and protecting your personal information. That's why EPC Benefits is working with Fidelity – to make sure you have the tools and resources to help you stay cyber safe.



Here are 5 steps you can take to help protect your Fidelity NetBenefits workplace savings account:

1. Set up online access for your [NetBenefits.com](https://www.netbenefits.com) account with a unique username and password.

Go to [NetBenefits.com](https://www.netbenefits.com) and select Register as a new user. If you already have your account set up you can update your password with a unique password by going to your profile, click on Security Center, and update your password in the Login Information section.

2. Sign up for 2-factor authentication at login.

Log in with your username and password, go to Profile & Settings > Security Center, and select 2-Factor Authentication. Note: You must have a phone number on file in order to sign up.

3. Add or update your mobile phone number and email address. Log in with your username and password and go to Profile & Settings > Personal & Contact Information.

4. Sign up for eDelivery and monitor your account.

Log in with your username and password and go to Profile & Settings > Communication. Choose to receive your document via email.

5. Enable Fidelity MyVoice. The next time you call, a Fidelity representative will offer to get you set up, giving Fidelity consent to create your unique voiceprint. This feature will add a significant layer of security to your account. A hacker trying to break into your account would need both your personal information and your voice to get in!

Online Shopping Safety Tips



Think before you click

Beware of emails, texts or other promotions that seem suspicious or encourage you to urgently click on links. If you receive an enticing offer, check to see it is coming from an actual retailer and uses a web address that matches the company's online store.

If you can sense that someone is trying to imitate a legitimate retailer, report the scam to your email provider as a phishing attempt. Remember: if it seems too good to be true, it probably is.

Do your homework

Scammers are fond of setting up fake e-commerce sites. Prior to making a purchase, read customer reviews of the merchant. Check trusted sources, like the Better Business Bureau, as well as online platforms. In addition, see if the store has a physical location and any customer service information. If you still have doubts, call the merchant to confirm that they are legitimate.

[Continuing reading more safety tips](#)

EPC Medical Plan Member Care Services Spotlight!



"Livongo"

What is Livongo?

The Livongo's health program benefits are available to all EPC medical plan participants at NO cost. If you have high blood pressure, are living with diabetes, or may be at risk with pre-diabetes this program is designed just for you! It combines advanced technology, coaching, and support, including weight management and behavioral health support for individuals living with these conditions.

Benefits of Livongo:

- **Free connected devices!** Depending on your health conditions you could receive a blood glucose meter, blood pressure monitor and/or smart scale. They all send readings right to your private account on an easy to use app.
- **Support when you need it.** Ask expert coaches your questions on managing your condition, nutrition, medications or anything else related to your health.
- **Digital behavioral health support.** Get 24/7 access to practical tips and techniques that help you better manage stress, sleep, anxiety, depression and more.

Who can Enroll: EPC members who are enrolled in one of the 5 EPC medical plans.

How to Enroll: Call 1-800-945-4355 or text GO MERITAINWP to 85240, or visit [GO.LIVONGO.COM/MERITAINWP/REGISTER](https://www.go.livongo.com/meritainwp/register)
Use Registration Code: MERITAINWP

ATTENTION

Administrator Corner

Remember the deadlines for submitting Retirement Contributions for your staff if they want them credited in 2022 tax year:

- If you are submitting directly to Fidelity through the on-line portal (Simplified Contribution Platform): Submit before Friday, Dec. 23, 2022.
- If you are one of the few churches still submitting through regular mail: Submit before Monday, Dec. 12, 2022

This is especially important for those looking to make additional catch-up contributions that need to be credited for the 2022 tax year.

*Please include on the Form the year you want the contribution to be applied.