



EPC

Benefit Resources, Inc.

Dear EPC Medical Plan Participant soon to be Eligible for Medicare,

The EPC is committed to making a variety of health benefit offerings available to the staffs of EPC churches and ministries. Benefits include a selection of five medical and prescription drug benefit plans, dental and vision benefits, life and long-term disability insurance, and supplemental life and short-term disability coverages.

If you are receiving this letter you are on our list of EPC Health Plan Participants approaching Medicare eligibility age, and it is time for you to begin considering your Medicare Plan coverage options. Your obligation to obtain your coverage through Medicare is driven by the size of the staff employed by your church/ministry.

If you are employed full-time in a larger church, you will continue to receive your church-provided EPC medical/Rx benefits and there will be no change to your current EPC Medical and Prescription Drug coverage. (For Medicare coverage determination purposes, a large employer is one having 20 or more “full time equivalent” employees. If you are uncertain if your church qualifies as a large employer, check with your benefits administrator. Although you will not need to sign up for Medicare Supplemental Benefits, you should still sign up for Medicare Part A.)

However, if you are employed by a smaller church with fewer than 20 “full-time equivalent” staff, then you will be transitioning to Medicare coverages as of your eligibility date and should begin exploring your options.

It is important to note that your transition to coverage through a publicly available Medicare Plan does not impact the EPC’s commitment to the provision of medical benefits. If the benefits provided through your church or ministry in your Terms of Call include the provision of medical benefits, the cost of your Medicare premiums while actively employed will still be paid by your church through reimbursement of the premiums you pay.

If you are employed by a Small Employer, you should begin to explore available Medicare Plan choices by reviewing the approved Plans in your state and checking their benefit levels and costs. You can compare the coverages offered by Medicare Plans with your current EPC coverages to find a Plan that closely matches your current coverages. A general description of Medicare Plans and the Medicare

enrollment process with FAQs and links to resources is available on our website at www.epc.org/benefits/2020MedicareEligibilityRequirements.

EPC Benefit Resources, Inc., is committed to supporting you and your church benefits staff as you transition to Medicare.

In His Service,



Bart Francescone
Executive Director

