



**EPC**

*Benefit Resources, Inc.*

## TERMINATION OF COVERAGE POLICY

Terminations cannot be approved retroactively unless approved by BRI. There are five (5) categories under which termination of a BRI policy can occur:

**1) Termination of employment:**

- A) No documentation is required to terminate coverage.
- B) Normal policy of 12-month continuation on a self-pay basis applies.

**2) Death:**

- A) Please notify BRI even if employee is not enrolled in the BRI 403(b)(9) plan.
- B) Surviving spouses and/or dependents are eligible to continue on a 12-month, self-pay basis.

**3) Employee Electing Other Non-EPC Coverage due to Qualifying Life Event:**

- A) Transitioning to Medicare.
  - i) Spouses and dependents are eligible to remain on plan if employee transitions to Medicare.
    - (a) This also applies to an employee who is retiring from a large employer, if their spouse and/or dependents are under age 65, they are eligible to remain on plan on self-pay basis until no longer eligible (age 26 for dependents or Medicare eligible for spouses).
    - (b) If transitioning to Medicare, must show copy of Medicare card or other proof of coverage.
- B) Other Qualifying Life Events:
  - i) Employees and dependents must submit supporting documentation when electing to terminate coverage through the EPC by selecting “non- EPC coverage.”
    - (a) Only term coverage for those listed in supporting documentation.

**4) Transfer to another EPC church**

- A) New church will need to complete new enrollment form.
- B) Additional paperwork is required if new church is new to EPC plan.
  - i) CDS will notify BRI that presbytery approval is needed in this situation.

**5) Transitioning within the EPC and retaining standing in presbytery**

(Serving Out-of-Bounds, Pastor Without Call, Retiring but not Medicare-eligible).

- A) Must be an ordained Teaching Elder.
- B) Must complete new enrollment form and self-pay billing form.
- C) Must receive approval from presbytery.
  - i) CDS contacts BRI for any pending approval, BRI communicates with presbytery for approval.

**EPC Benefit Resources, Inc.**

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