



EPC

Benefit Resources, Inc.

EPC Benefits Resources, Inc. Administrator Handbook

The ultimate guide for church administrators

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1. Welcome



Find forms, documents, and additional information at www.epc.org/benefits.

Review the Benefits Guide for an overview of the EPC benefits program.

Welcome to the Evangelical Presbyterian Church (EPC).

EPC Benefit Resources, Inc. (BRI) is operated by the Evangelical Presbyterian Church and is solely dedicated to support pastors and staff of EPC churches throughout the country. The EPC established a benefits program in 1981 to provide ministers within the EPC with hospitalization, disability, and retirement programs. Today our benefit program has grown to include five levels of medical plan options, Prescription Drug coverage, Dental, Vision, Life, AD&D, and Long-Term Disability insurance, and a 403(b)(9) retirement plan designed specifically for employees of non-profit church organizations. EPC also offers additional voluntary benefits including Accident, Short-Term Disability, and Critical Illness insurance. These comprehensive benefit programs are available to all full-time church staff. For a complete overview and additional resources of our benefit plans, visit our website at www.epc.org/benefits.

This handbook has been created to assist you in providing your employees with benefits. If any of our providers are not able to answer your questions, or you cannot find what you need on the EPC website, please contact us directly. Our hours are 8:30 a.m. to 4:30 p.m. ET, Monday through Friday.



EPC Benefits Resources, Inc. (BRI)

5850 T.G. Lee Blvd, Suite 510
Orlando, FL 32822
Email: benefits@epc.org
Phone: 407-930-4492
Fax: 407-930-4492

Office Staff

Bart Francescone, Executive Director
Carolee Richendollar, Director of Benefits
Cathy Flores, Benefits Administrator
Rachel Joseph, Benefits Specialist
Savannah Baker, Communications Coordinator

2. Get to Know Our Partners

To provide our member churches with the best cost and service for our benefits program, we contract with different vendors for our benefit plans. It's helpful for you to understand the relationship we have with our partners, so you know who to contact.

The Admin Office

Our benefits department has a dedicated EPC administrative team located in Pittsburgh, Pennsylvania. You might also know them as CDS. Our Admin Office administers the enrollment, eligibility, and invoicing for:

- Medical
- Prescription Drug
- Dental
- Vision
- Life and Accidental Death & Dismemberment (AD&D) & Long-Term Disability (LTD) – Bundled Benefit through The Hartford

Contact our Admin Office for any questions or concerns regarding any of the above areas listed.



Admin Office

60 Boulevard of the Allies, 5th Floor
Pittsburgh, PA 15222

Hours of Operation: 8:30 a.m. – 4:30 p.m. ET, M-F

Phone: 877-578-8707

Fax: 412-224-4465

Email: EPC@cdsadmin.com



Medical Benefits

The EPC medical benefit plans are administered by Meritain Health, an Aetna company, to provide a national network of doctors and hospitals. Meritain Health manages all of the related claims for the services

provided. When employees have a specific question related to a medical claim, they can contact Meritain Health at 1-800-925-2272.



Prescription Drug Benefit

The EPC prescription drug benefit is administered by BeneCard PBF. When an employee enrolls in one of the medical plans, they automatically receive the prescription drug plan. If employees have a prescription drug benefits question, they should contact BeneCard PBF at 888-907-0070.



Dental Benefit

The EPC dental benefit is administered by Delta Dental which provides both a low and high dental plan. If employees have dental plan related questions or need support, they should contact Delta Dental Customer Service at 1-800-521-2651.



Vision Benefit

The EPC vision benefit is administered by National Vision Administrators. To verify benefit eligibility prior to calling or visiting their eye care professional, employees should contact NVA at 1-800-672-7723.



Life, AD&D, and LTD Benefits

The EPC Life, Accidental Death & Dismemberment (AD&D), and Long-Term Disability benefits are administered by The Hartford. For questions regarding claims and pay out benefits to the employee or beneficiary(ies) on file, employees should contact The Hartford at 1-800-523-2233.



Retirement Plan

The EPC partner for our 403(b)(9) defined contribution retirement plan is Fidelity Investments. For retirement planning guidance, employees should contact Fidelity at 1-800-343-0860.



Voluntary Benefits

The EPC Voluntary Accident, Short-Term Disability, and Critical Illness Insurance benefits are administered by Colonial Life Insurance Company. If your church chooses to offer voluntary benefits to staff, Colonial will coordinate enrollment, communication, and invoicing with your church directly. For more information or to enroll, please contact Colonial Life at 970-262-0282.



Telemedicine: Text Based Primary Care On demand 24/7

EPC partners with 98point6 to provide on-demand 24/7 primary care virtual visits via secure in-app messaging from your phone or smart device. With 98point6, U.S board-certified physicians diagnose and treat acute and chronic illnesses, answer health-related questions, outline care options and order any necessary prescriptions or lab tests. Members can be prepared by downloading the 98point6 app [here](#) & register so they will be visit ready!



Hearing Aid Discount Program

EPC partners with Amplifon to provide discounted hearing aids through more than 5,000 audiologists throughout the country. Members must contact Amplifon directly for assistance at 1-877-846-7074.

3. Enrolling in our Benefit Plans



Our goal is to make your transition into the EPC and the completion of forms as easy as possible. This handbook along with our website www.epc.org/benefits, particularly the church administrator resources page, are valuable resources of information.

Find benefits forms at www.epc.org/benefits

Mandatory Employer (Church) Benefit Forms

Adoption Agreement for our 403(b)(9) Retirement Plan

The Adoption Agreement is a form completed by the church which outlines the terms for the retirement plan contributions for the church ordained pastors and eligible employees. If the church makes any changes to the terms of its retirement contributions, they must submit a new Adoption Agreement form.

The EPC terms of call for an ordained pastor states that the church must contribute a minimum contribution to the pastor’s retirement plan equal to 10% of salary plus housing allowance (see the formula below). The 10% is a minimum requirement; your church may choose to contribute more if it would like to.

$$\left\{ \begin{array}{l} \text{Annual Salary} \\ + \\ \text{Housing Allowance} \end{array} \right\} \times 10\% = \text{Minimum Retirement Contribution}$$

All EPC churches must complete the Adoption Agreement (even if you do not currently have an eligible ordained pastor or employees or are participating in a non-EPC retirement plan), because it states that you agree to the terms of the plan.

Please submit the Adoption Agreement to the Benefits Office:

Email: benefits@epc.org
Fax: 407-930-4492
Mail: 5850 TG Lee Blvd. Suite 510
Orlando, Florida, 32822

Church Benefits Election Form

The Church Benefits Election Form is completed by the church and records the benefits your church will offer to your staff. To offer health, life and employee benefits to your staff, your church must submit this form. This form must be completed within 31 days of your church becoming an Eligible Employer (see chapter 4 for more details).

Once you have decided the benefits your church will offer, you must choose whether your benefits are church-paid, employee-paid, or a combination of both.

Please complete and submit the Benefits Election form to our Admin Office:

Email: benefits@epc.org
Fax: 407-930-4492
Mail: 5850 TG Lee Blvd. Suite 510
Orlando, Florida, 32822

Employee (Participant) Benefits Enrollment Process

Health, Life, and Employee Benefit Plans

Church administrators can enroll and manage employee benefit coverage options through our EPC Benefits Portal. Administrators should contact the EPC Admin office at 877-578-8707 or by email at EPC@cadsadmin.com to set up their user credentials and receive additional information about the process.

The EPC Benefits Portal is used to enroll and make changes to the plan options for eligible employees enrolled in:

- Medical

- Dental
- Vision
- Life/AD&D/Long-Term Disability (Bundled Benefit)

Our admin office is also capable of processing enrollment and coverage changes electronically through an 834-file format. This file format allows your church to send enrollment data from your payroll platform directly to our EPC Benefits portal.

Employees must enroll within 30 days of hire or of becoming benefits eligible. This portal is also used when an employee experiences a Qualifying Life Event and wants to make a change to their benefits. Please note that additional documentation may be required for some of the plans. The Benefits office will inform you of any additional requirements.

If your church does not have computer access, please use the Benefits Enrollment and/or Change form to enroll or make changes to your employees' coverage. This form must be signed by an authorized church representative and submitted to our Admin Office. The form is available on our EPC Benefits website.

For employees who enroll in Life/AD&D/Long-Term Disability bundled benefit, **The Hartford Life Beneficiary form** must be completed and submitted to our Admin Office. The form is available on the EPC Benefits website.

Contact information for our Admin Office is below.

Email: EPC@cadsadmin.com

Fax: 412-224-4465

Mail: 60 Boulevard of the Allies, 5th Floor, Pittsburgh, PA 15222

403(b)(9) Retirement Plan

To enroll in the EPC 403(b)(9) retirement plan, EPC ordained pastors and eligible employees must create an account online and set up their beneficiary information using the directions below.

1. Employee completes the online application on Fidelity's website, www.netbenefits.com/epc. The EPC Retirement Plan number is 89560.
2. Once an employee creates their accounts online, the Church Administrator must notify the Benefits office of the account created. This notification can be completed by email.

If your church does not have computer access, please submit paper Fidelity enrollment and beneficiary forms to the Benefits office.

Email: benefits@epc.org
Fax: 407-930-4492
Mail: 5850 T.G. Lee Blvd, Suite 510
Orlando, FL 32822

Benefit Plan Invoices & Contributions

Health, Life/AD&D, and Long-Term Disability Premium Invoices

Your health, life and disability premiums are due by the 15th of each month.

Your church will receive an invoice from our Admin office by mail for insurance premiums for

- Medical
- Dental
- Vision
- Life/AD&D/Long-Term Disability bundled benefit

Payment in full is due by the 15th of each month. Please remit your payment along with the payment coupon on your invoice to the secure bank lockbox:

EPC Benefit Resources Insurance
Dept. 2017
P.O. Box 30516
Lansing, MI 48909

Please refer to Chapter 9 of this handbook for more information on invoices. If you have questions related to your invoice, please contact the Admin Office at 877-578-8707 or by email at EPC@cadsadmin.com.

Retirement Contributions

Retirement contributions are not invoiced. It is the responsibility of the church to send in contributions that correspond with the terms outlined in the Adoption Agreement.

To make payments for your retirement contributions, EPC Benefit Resources Inc. (BRI) provides an online Simplified Contribution Platform (SCP)

created by Fidelity Investments, enabling you to set up, fund, and submit contributions to our 403(b)(9) retirement plans quickly and efficiently.

To get started:

- 1) Complete a **SCP Set-Up Sheet** with the contact information of the representative(s) responsible for submitting retirement plan contributions and the information for current participants in the plan.
- 2) Receive email from Fidelity Investments with log on user credentials.
- 3) Create your account.
- 4) Establish a bank account to use for funding your church contributions.
- 5) Submit your church contributions.







4. EPC Benefits Program & Eligibility







Download the Benefits Guide at www.epc.org/benefits for an overview of the benefits program.

EPC Benefits Offerings

The following table highlights our EPC benefits offerings. You may find details about our plans at www.epc.org/benefits. Your church may choose which of these benefits to offer its staff. Churches have the opportunity to change its benefits offerings each fall during our benefits Open Enrollment period.

<p>Medical</p>  <p>Prescription</p> 	<p>EPC offers five plan options through Meritain Health:</p> <ul style="list-style-type: none"> • Platinum • Gold HDHP* • Gold • Silver • Bronze HDHP* <p>*HDHP plans allow employees to open a Health Savings Account; for more information, please refer to the Health Savings Account Administration chapter.</p> <p>The prescription drug benefits on the medical plans are managed by BeneCard PBF.</p>
<p>Dental</p> 	<p>EPC offers two plan options through Delta Dental:</p> <ul style="list-style-type: none"> • Low Plan • High Plan
<p>Vision</p> 	<p>EPC offers a vision plan, which uses the National Vision Administrator network of doctors.</p>
<p>Basic Life and AD&D</p> 	<p>Insured by The Hartford, this benefit provides \$50,000 of coverage for life and accidental death & dismemberment (AD&D). This benefit is bundled with the Long-Term Disability insurance.</p>
<p>Long-Term Disability (Bundled)</p> 	<p>Insured by The Hartford, this benefit would replace up to 60% of monthly pre-disability earnings (subject to plan maximum) in the event of a long-term disability. Includes the <i>Ability Assist</i> Employee Assistance Program, which provides three face-to-face counseling sessions and online resources for members. This benefit is bundled with the Basic Life and AD&D insurance.</p>

<p>Other Voluntary Benefits</p> 	<p>Employees may choose to purchase the following voluntary benefits through Colonial Life Insurance Company through convenient payroll deduction.</p> <ul style="list-style-type: none"> • Employee and dependent life insurance • Short-term disability • Accident coverage • Critical Illness
<p>403(b)(9) Retirement Plan</p> 	<p>Similar to a 401(k), a 403(b)(9) provides individual investment accounts that can be used to invest funds on a pre-tax or after-tax basis to be withdrawn during retirement.</p> <p>Administered by Fidelity Investments, EPC’s 403(b)(9) plan offers more than 22 investment options and the opportunity to open a brokerage link account for more investment choices. Employees may contribute up to the IRS annual limits.</p>
<p>Hearing Aid Discount Program</p> 	<p>The EPC Hearing Aid Discount Program through Amplifon provides discounted hearing aids through more than 5,000 audiologists throughout the country. Members must contact Amplifon directly for assistance.</p>
<p>Text Based Primary Care On demand 24/7</p> 	<p>The EPC telemedicine program through 98point6, provides members with U.S board-certified physicians that can diagnose and treat acute and chronic illnesses, answer health-related questions, outline care options and order any necessary prescriptions or lab tests through virtual visits via secure in-app messaging from your phone or smart device.</p>

Becoming a Participating Employer

To participate in our health benefits, a church must be an Eligible Employer as defined by the medical benefit plan document as stated:

|| *Eligible Employers may elect to participate in the EPC Medical Benefits Plan. Eligible Employers include the Evangelical*

Presbyterian Church, its presbyteries and member churches with Eligible Classes of Employees.

Employers become eligible on the date they are constituted, particularized, or otherwise become subject to the government of the Evangelical Presbyterian Church.

*To become a **Participating Employer**, an employer must elect to participate in and be subject to, the provisions of the EPC Medical Plan. Such election must be made within 31 days of when the employer first becomes an Eligible Employer.*

To become a Participating Employer and offer health benefits to your staff, a church must **submit the Church Benefits Election form within 31 days** of when the employer first becomes an Eligible Employer.

The Church Benefits Election form outlines which benefits your church will offer to employees. The form is available on the EPC Benefits website.

If your church decides to change any benefit elections, they can simply complete and submit a new Church Benefits Election form during the annual Open Enrollment period, which is held each fall.

Employee Eligibility

Employees may enroll in our benefits if they meet certain criteria. In general, EPC permits employees to participate in the plans if they meet the minimum service hour requirements as outlined in the table below. Refer to the Medical Prescription Drug Plan Document for more information about eligibility requirements.

MINIMUM SERVICE HOUR REQUIREMENTS	
Benefit	Service Hours Requirement
Medical	30+ hours per week
Dental	30+ hours per week
Vision	30+ hours per week
Health Savings Account	30+ hours per week (must be enrolled in a HDHP medical plan)
Life and AD&D	30+ hours per week
Long-Term Disability	30+ hours per week

403(b)(9) Retirement Plan	Eligibility is determined by your church
Voluntary Benefits Through Colonial Life and Amplifon	20+ hours per week

Eligible Dependents

Employees may also cover their spouse and their dependent children up to age 26. If a dependent child is incapable of self-support due to physical or mental incapacity, he or she may be covered after age 26; however, you must submit a Disabled Dependent Questionnaire along with the enrollment paperwork.

Refer to the Medical Plan Document for more information about eligibility requirements.

5. Overview of Benefit Enrollment

When Can an Employee Enroll in Benefits?

In general, eligible employees may enroll at the following times:

- 1) As a **newly eligible employee**.
- 2) During annual benefits **Open Enrollment**.
- 3) If they experience a **Qualifying Life Event**.

Newly Eligible Employees: New-hires or employees who have a change in employment status that makes them eligible for benefits **must enroll within 30 days** of their hire date or eligibility date. Coverage is effective on the first of the month following their date of hire or eligibility. If an employee begins employment on the first of the month, that is also their benefits effective date.

Open Enrollment: The annual benefits Open Enrollment period, which is held in the fall, is the one time each year all employees may enroll or make changes to their benefits.

EPC evaluates its benefits program each year and makes changes as necessary to improve cost or service. Any change is announced

during Open Enrollment. During Open Enrollment, your church may also make changes to the benefits it offers.

Qualifying Life Event: Employees may not enroll or make changes to their benefits outside the Open Enrollment period unless they experience a “Qualifying Life Event”. Examples of a Qualifying Life Event include:

- Marriage or divorce.
- Birth, adoption, or death of a dependent.
- A dependent child is no longer eligible because they have reached age 26.
- Change in employment of an employee or an employee’s spouse that affects benefits eligibility.

If an employee experiences a Qualifying Life Event, he or she has **30 days from the date of the event to enroll in coverage** or to make changes to their benefits. Please note that any change permitted must be consistent with the Qualifying Life Event and will require supporting documentation. For example, if an employee has a baby, she cannot cancel her coverage; however, she may add her baby to her plans.

When Do Benefits Begin?

In general, once an employee enrolls in benefits, their coverage will begin first of the month following the date of hire, of the Qualifying Life Event or of becoming eligible for benefits. An exception to this rule is if the employee begins employment on the first of the month; the employee’s benefits will not wait until the following month to be effective. The employee’s benefits effective date will be the same as their date of hire.

Employees who are transferring from another plan, or who lose coverage on a spouse’s plan, are eligible the day following termination of their previous coverage. The employee will be enrolled in coverage immediately pending the submission of a Certificate of Creditable Coverage to the Admin Office within 45 days of enrollment. The employee should receive a Certificate of Creditable Coverage from their plan when their coverage is terminated. Failure to submit the Certificate of Creditable Coverage to the Admin Office within 45 days will result in termination of coverage retroactively to the enrollment date.

Churches or ministers who are in the process of becoming an active member of the Evangelical Presbyterian Church presbytery in the United

States and Puerto Rico (received transitionally) are eligible to enroll immediately.



Make sure to check all forms for legibility and accuracy prior to submitting to the Admin Office.

There may be a delay in processing if forms are not completed accurately and in a legible manner.

Health, Life/AD&D and Long-Term Disability

For an employee to enroll in the medical, dental, vision, life, and long-term disability benefits, please refer to Chapter 3: Enrolling in our Benefit Plans.

Once you submit the necessary enrollment paperwork to our Admin Office, employees will receive health insurance ID cards in the mail within 7-10 business days.

Adding a Dependent to the Health Plans

If an employee has a Qualifying Life Event, which allows a change in benefits, the employee must make the change within 30 days of the event; otherwise, they will need to wait until the next Open Enrollment period to make changes.

- **Marriage:** If an employee is adding a new spouse, submit a complete Benefits Enrollment and/or Change form to the Admin Office along with the marriage certificate.
- **Birth or Adoption:** If an employee is adding a newborn or newly adopted child, submit a completed Benefits Enrollment and/or Change form to the Admin Office within 30 days of the birth or adoption. You do not need to wait for the birth certificate or Social Security Number. When available, forward a copy of the birth certificate, adoption papers, or documentation of legal guardianship to the Admin Office.
- **Adding a Disabled Dependent Child:** Disabled Dependent certification is not required until the Dependent reaches age 26. If the dependent child is incapable of self-support due to physical or mental incapacity that existed before he or she reached age 26, submit a completed Disabled Dependent Questionnaire with the Enrollment and/or Change form to the Admin Office. Once the certification has been received and approved by the Claims Administrator, the Dependent will be enrolled. The Claims Administrator may periodically request continued proof of incapacity.

403(b)(9) Retirement Plan

Employee Enrollment:

All church employees enroll by completing an online application with Fidelity at www.netbenefits.com/epc. Once the employee completes their enrollment online, they must notify the Benefits Office via email.

Church Administrator Contributions:

EPC Benefit Resources Inc. (BRI) provides an online Simplified Contribution Platform (SCP) created by Fidelity Investments, enabling you to set up, fund, and submit contributions to our 403(b)(9) retirement plans quickly and efficiently.

Employee Responsibilities
<ol style="list-style-type: none"> 1. Enroll by completing an online application with Fidelity at www.netbenefits.com/epc. 2. Print confirmation page and give to Church Administrator

Church Responsibilities
<ol style="list-style-type: none"> 1. Complete a SCP Set-Up Sheet with the contact information of the representative(s) responsible for submitting retirement plan contributions and the information for current participants in the plan. 2. Receive email from Fidelity Investments with log on user credentials. 3. Create your account 4. Establish a bank account to use for funding your church contributions 5. Submit your church contributions

If your church is interested in offering voluntary benefits to its staff, or would like to hear more information, contact Colonial Life.

Phone:
1-970-262-0282

Email:
melissa.koll
@coloniallifesales.com

Voluntary Benefits Enrollment

For voluntary benefits, Colonial Life Insurance Company will work with you directly to coordinate enrollment for your church. Please note, if your church decides to offer voluntary benefits to its staff, every eligible employee (those working 20+ hours/week) will need to actively enroll in or decline the coverage.

The process for enrollment will depend on the number of employees your Church has.

- **Churches with less than 10 employees:** Your employees will call the Colonial Life Benefits Call Center to enroll or decline coverage.
- **Churches with 10 or more employees:** A benefits counselor will come to your church and meet with employees in person to review their options and costs.

Colonial Life will set up a welcome call with you to review the details and will work with your church to establish a payroll system to facilitate the voluntary benefit payments.

Your church can choose to offer voluntary benefits at any time during the year; however, we recommend designating a voluntary benefits enrollment period each year. Some employers have found that they have a more successful voluntary benefits enrollment when it does not coincide with the annual benefits Open Enrollment in the fall, so that employees can better absorb the information and make smart benefits choices.

To learn more, or to set up voluntary benefits for your church, contact Colonial Life:

Phone: 1-970-262-0282

Email: Melissa.Koll@coloniallifesales.com



Changes to Addresses and Personal Information

To change an employee address or other personal information for the benefits plans, have the employee fill out the Address and/or Contact Information Update form, which is available on the EPC Benefit Resources website, and submit the form to the Admin Office.

Please contact Colonial Life directly for any contact information changes to their plans.

6. Terminating Benefits

Terminating Health, Life/AD&D and Long-Term Disability Benefits

To terminate an employee from our medical, dental, vision, life, and/or long-term disability plans, you must:

1. Notify the Admin Office by submitting the Benefits Termination Report Form found on our EPC Benefit Resources website.
2. If you know the individual has accepted another position within the EPC, please indicate this on the Benefits Termination Report form.

You must submit the Benefits Termination Report within 30 days of the termination, or your church will continue to be invoiced for the benefit premiums.

Terminating 403(b)(9) Retirement Plan Benefits

To terminate an employee from the 403(b)(9) retirement plan, you must:

1. Please submit the Benefits Termination Report Form found on the EPC Benefit Resources website.
2. If you know the individual has accepted another position within the EPC, please indicate this on the Benefits Termination Report form.

Terminating Voluntary Benefits

You must inform Colonial Life of a termination within 30 days. Terminated employees may choose to continue their Colonial Life coverage at the same premium cost should they terminate employment with your church. The employee will receive information from Colonial Life once you have terminated their coverage.

7. Health Savings Account (HSA) Administration

Gold HDHP and Bronze HDHP Plans Overview

The Gold HDHP and Bronze HDHP medical plans are “Qualified High Deductible Health Plans. What makes these plans unique is that it allows an individual to save money using a special tax-advantaged Health Savings Account (HSA). If an employee participates in a HDHP plan and meets the other eligibility requirements listed below, he or she is eligible for an HSA account. Funds in an employee’s HSA can help them save to pay for their annual deductible under their medical plan as well as other qualified health expenses. A great benefit of the HSA account is that if funds are unused, they do not expire and are available to you year after year until they are utilized.

General information and guidelines about Health Savings Accounts:



For more information about the Gold HDHP plan, go to www.epc.org/benefits/medical.

- **Employee and employer contributions to the HSA are permitted.**
Note: Section 223(b)(7) of the Internal Revenue Service Code outlines that once an individual begins receiving Medicare benefits that individual becomes ineligible to contribute to their Health Savings Account.
- **Employee's HSA money never expires.**
Employees can use the HSA funds now to pay for current eligible medical expenses, or they can save the unspent contributions for future expenses.
- **Employees can only use their HSA for qualified health expenses.**
If an individual uses his/her HSA to pay for non-qualified expenses, he/she will pay a 20 percent penalty plus the loss of the tax-free treatment for the distribution. The exception to this rule is once an individual turns age 65, he or she may use the money for any expense without any penalty.
- **The annual maximum contribution is set by the IRS each year.**
Refer to the IRS website for current contribution limits.

HSA Eligibility Requirements: The IRS requires certain eligibility requirements in order to contribute to an HSA. These include the following:

- Must be covered by a qualified high-deductible health plan.
- Cannot have any other first-dollar coverage (this includes medical coverage from a spouse or enrollment in a Flexible Spending Account).
- Cannot be enrolled in Medicare.
- Cannot be claimed as dependent on someone else's tax return.

Refer to the IRS website for additional information related to eligibility requirements.

Health Savings Account (HSA) Management and Support

When employees first enroll in the Gold HDHP and Bronze HDHP medical plans, they **will need** to open an HSA (the savings account).

EPC Benefit Resources has contracted HealthEquity to provide HSA account services for HDHP Plan participants.

HealthEquity provides the Church Administrator with management tools for greater oversight of their employee HSA accounts. Prior to your employees(s)' effective date, HealthEquity will work with Church Administrators to provide access to the HealthEquity employer portal as

well as provide the appropriate training. HealthEquity loads your employee(s)' eligibility files and completes the employee account setup for you, then you can work within our secure employer interface for managing employee eligibility, account funding and reporting. Its features also allow Church Administrators to:

- Create additional logins for your staff with role-based permission levels and email preferences.
- Set up employer banking information.
- View employee listing with status, coverage level and coverage dates.
- Fund accounts and manage contributions.
- Generate reports and create system alerts.

HealthEquity offers employers enrollment tools, web-based training for employers and their employees, as well as 24/365 support for employers via phone, chat, and email.

Church (Eligible Employer) Portal Login

HSA Employer Memorandum of Understanding to be completed by authorized church representative. Please submit the following information by fax at 407-930-4492 or by email to benefits@epc.org.

To set up your HSA Employer account, please enroll by going to the Employer Portal at epc.healthequity.com/Login. Choose 'Enroll a Group' on this site. Once the Employer Portal is created, you can enroll your individual employees. If your employee already has an account with Health Equity, you may call Employer Services to link your account to your group. If you require assistance or have any questions, please contact HealthEquity at employerservices@healthequity.com or call 866-382-3510. You may call Monday through Friday from 7:00 a.m. to 7:00 p.m. (Central).

HDHP Plan Participant (Employee) HSA Portal Login Instructions

Participants must sign in to the member portal by visiting my.healthequity.com

For first-time visitors, select 'Begin Now' and follow the step-by-step process to verify your account. Once you are logged in, we encourage you to complete the following:

- Add a beneficiary to ensure your HSA benefits your loved ones in the event of your death.
- Elect to receive eStatements to avoid a monthly statement fee.
- Navigate the portal and familiarize yourself with its features and capabilities.

For more information on the member portal login and features please visit <https://www.healthequity.com/learn/hsa/member-guide/member-portal>. If you or your employees have questions on opening the HSA account or would like assistance, please contact HealthEquity by phone at 866-346-5800.

8. Claims

Health Benefits Claims

Meritain Health manages all medical claims, and BeneCard manages all prescription drug claims. If an employee wants to dispute a medical claim, they can work directly with Meritain Health for resolution. The employee can work directly with BeneCard to resolve prescription claims, with Delta Dental for dental claims, and Fidelity for vision claims.



Need to file a long-term disability claim?

Visit The Hartford's website:
www.thehartfordatwork.com

Your policy number is: 874832

Basic Life/AD&D Claims

If your church offers life and accidental death & dismemberment insurance, there may come a time when you or the employee will need to file a claim. If a death occurs or an employee experiences an accident resulting in physical impairment, it is your responsibility to notify the Admin Office immediately. The Admin Office will assist you in filling out The Hartford's claim form and assist with any other necessary tasks.

Long-Term Disability Claims

If your church offers disability (LTD) insurance, and your employee is injured, then they may file a claim to start receiving benefits under their LTD plan.

The employee will receive paperwork from their physician to aid them in filing a claim online at www.thehartfordatwork.com. It is your responsibility to notify our Admin Office right away when the disability occurs, so they are able to help your church track the claim, confirm eligibility and ensure premiums are paid up to date.

9. Invoices



Every church has a five-digit identifying number, the last four digits is your unique invoice number.

Have this number ready when you need to call the Admin Office.

Health, Life/AD&D and Long-Term Disability Invoices

Our Admin Office will send your church a monthly invoice for the following benefits:

- Medical
- Dental
- Vision
- Life/AD&D/Long-Term Disability bundled benefit

Your church's payment is due by the 15th of every month. Our Admin Office administers all the invoicing for the benefits listed above. Any questions should be directed to the Admin Office.

What Can Affect Your Benefits Invoice?

Qualifying Life Events: When an employee experiences a Qualifying Life Event and they need to add themselves or a dependent onto the plan, premiums are paid according to the schedule below:

- If the addition is made on the 15th of the month or earlier, the FULL month's premium is required.
- If the addition is made on the 16th of the month or later, then NO premium is required for that month.

Terminations: When you need to terminate benefits due to an employee leaving your church, or a change in status in eligibility, premiums are paid according to the schedule below:

- If the termination occurs on the 15th of the month or earlier, then NO premium is required for that month.
- If the termination occurs on the 16th of the month or later, the FULL month's premium is required.

We encourage you to review your invoice each month and reconcile changes, additions, and terminations to make sure you are being invoiced correctly. If you see a discrepancy on your invoice, it is important to pay the invoice in full and look for the discrepancy correction in another invoice according to the schedule below.

- If a change is made on the 15th of the month or earlier, the increase or decrease in premium will be reflected on the following invoice.
- If a change is made on the 16th of the month or later, the increase or decrease in premium will not be reflected on the following invoice, but rather the invoice period following.

If a discrepancy does not clear up according to the schedule above, call the Admin Office for assistance.



REMEMBER!

Retirement contributions are **NOT** invoiced. The church is responsible for sending in contributions that correspond with the terms outlined in your Adoption Agreement.

403(b)(9) Retirement Contributions

Retirement contributions are not invoiced. It is the responsibility of the church to send in contributions that correspond with the terms outlined in the Adoption Agreement.

To make payments for your retirement contributions, EPC Benefit Resources Inc. (BRI) provides an online Simplified Contribution Platform (SCP) created by Fidelity Investments, enabling you to set up, fund, and submit contributions to our 403(b)(9) retirement plans quickly and efficiently.

To get started:

- 1) Complete a **SCP Set-Up Sheet** with the contact information of the representative(s) responsible for submitting retirement plan contributions and the information for current participants in the plan.
- 2) Receive email from Fidelity Investments with log on user credentials.
- 3) Create your account.
- 4) Establish a bank account to use for funding your church contributions.
- 5) Submit your church contributions.

The frequency of your payments depends on the selection you made in the Adoption Agreement. If you have any questions regarding contribution payments for the retirement account, contact the Benefits Office.

Voluntary Benefits Invoicing

If your church offers voluntary benefits, Colonial Life will work directly with you to choose an invoicing system that works well for your church. When your church first participates in voluntary benefits, Colonial Life will set up a welcome call to discuss the invoicing and other details surrounding this specific benefit.

10. Compliance



Protect and Notify are your two main goals when it comes to compliance.

When it comes to compliance, you have two important roles: to **protect** and to **notify**. In this section, we've outlined a few of the important compliance objectives you must know about and commit to, but this handbook does not outline all of your compliance-related tasks. The Benefits Office will keep you informed of additional requirements throughout the year as they arise.

Health Plan Privacy

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 is a federal privacy provision that gives health plan participants certain rights related to their health insurance.

There are two important notices church administrators should be aware of that are sent to participants due to HIPAA regulations.

1. **Privacy Notice:** This notice is mailed to anyone who enrolls in one of EPC's medical plans. When you enroll an employee on the plan, Meritain Health will mail the Privacy Notice to the employee. This notice provides an explanation of the individual's rights with respect to their personal health information and the privacy practices of health plans and health care providers.
2. **Certificate of Creditable Coverage:** This notice is mailed to anyone who is terminated from one of EPC's medical plans. When you terminate an employee from the plan, Meritain Health will mail this notice to the individual. The certificate provides the individual with evidence that he or she had coverage. The individual may need this notice if they need to provide proof of prior coverage to enroll in another health plan.

The Request of Prayers

In your role, it is not uncommon for you and others you work with to gain privileged knowledge of private health information. We understand that your church wants to help your staff in every way you can, and sometimes getting a prayer group together is a way to help those in need; however, **any health conditions you learn of about a church employee through your administrative role must be kept confidential.** If an individual asks for prayers outside the scope of your administrative role, it is not considered protected health information, but we urge you

to use your discretion and respect the privacy of every employee at your church.

Continuation of Coverage

Certain life changes allow an employee who participated in the health plan an option to continue their coverage for up to 12 months. This is called Continuation of Coverage. It is important that employees are notified of this opportunity; therefore, it is important that you alert the Admin Office when the situations outlined in the table below occur, so they can release the necessary notices.

Notify the Admin Office when these situations occur:	The Admin Office must be notified within...
Termination of employment	20 days
Reduction of hours resulting in change in employment status	30 days
Death of an employee	30 days
Divorce or legal separation	60 days

If the individual chooses to continue their coverage, their premiums will no longer show on your monthly invoice. The Admin Office will bill the individual directly. The individual will be charged the full premium rate plus a two percent administration fee.

Medicare Eligibility

When an employee reaches age 65, they become Medicare-eligible. Your employee’s obligation to obtain coverage through Medicare is driven by the size of the staff employed by your church/ministry.

Please reference our Medicare Enrollment Planning page at epc.org/benefits/medicareenrollmentplanning/ for more information.

A Large Employer is generally defined by CMS as an employer/church with 20 or more “full-time equivalent” employees. If your church/ministry is considered a Large Employer, EPC Medical/Rx coverage remains primary.

Federal regulations require “large employers” that provide medical/Rx benefits to continue to make available employer-provided coverage to Medicare eligible full-time employees. If your church/ministry qualifies as a large employer, you will continue to provide the EPC medical/Rx benefit to your Medicare eligible employees as their primary coverage as you

have in the past and your employee does not need to purchase Medicare related insurances until retirement. However, even if you are employed by a “large employer,” your employees should still enroll in Medicare A (which is free) when they become Medicare-eligible (generally at age 65) because otherwise your employee may be subject to late-enrollment penalties. In addition, Medicare may pay certain benefits for your employee as a secondary payor to the extent that your employer provided benefits are less than what would be covered by Medicare.

A Small Employer is generally defined by CMS as an employer with fewer than 20 “full-time equivalent” employees. If your church/ministry is considered a Small Employer, Medicare Coverage becomes primary.

If your church/ministry is a “small employer”, then upon becoming eligible for Medicare (generally at age 65), your employee will need to enroll in Medicare directly and select an original Medicare Plan with Medicare Supplemental insurance plus a Part D prescription plan; or a Medicare Advantage Plan with prescription drug coverage for your medical/Rx coverage. Medicare provides a special enrollment period for the “qualifying event” of your employee becoming Medicare eligible. Upon the commencement of your employee’s Medicare coverage at their eligibility date, their EPC provided coverage will be terminated. Please make sure your employee submits a copy of their Medicare card to our admin office within 30 days of their Medicare eligibility date in order to terminate coverage through the EPC.

Contact information for our Admin Office is below.

Email: EPC@cdsadmin.com

Fax: 412-224-4465

Mail: 60 Boulevard of the Allies, 5th Floor, Pittsburgh, PA 15222

11. Benefits Contact Information

Medical	<p>Meritain Health Phone: 1-800-925-2272 Website: www.meritain.com</p>
Prescription Drug	<p>BeneCard PBF Phone: 1-888-907-0070 Website: www.benecardpbf.com</p>
Health Savings Account	<p>HealthEquity Phone: 1-866-346-5800 Website: my.healthequity.com</p>
Dental	<p>Delta Dental Phone: 1-800-521-2651 Website: www.deltadentalins.com</p>
Vision	<p>National Vision Administrators Phone: 1-800-672-7723 Website: www.e-nva.com</p>
Life and Accidental Death & Dismemberment Long-Term Disability	<p>The Hartford Phone: 1-800-523-2233 Website: www.thehartfordatwork.com</p>
Voluntary Benefits (term life, short-term disability, critical illness & accident)	<p>Colonial Life Phone: 1-970-262-0282 Website: www.coloniallife.com</p>
403(b)(9) Retirement	<p>Fidelity Investments For eligibility and enrollment, contact the Benefits Office at 407-930-4492. For withdrawals and other questions, contact Fidelity at 1-800-343-0860. Website: www.netbenefits.com/epc</p>
