

EPC Benefits is **“Rolling Out”** **Healthcare Bluebook in 2022!**

Have you ever been shocked by a co-pay amount? Have you ever received an unexpected diagnosis for yourself or a loved one and need immediate advice on the best specialists and best hospitals in your area to turn to for treatment? Beginning in 2022 all of our medical plan participants will have access to “Healthcare Bluebook”. This resource will put at your fingertips quality rankings by procedure in 35 clinical categories for over 4,000 hospitals and 200,000 doctors as well as pricing transparency tools. When any need arises this tool will enable you to find providers with the best quality rankings and patient outcomes as well as pricing information for specific procedures.

For example, did you know that the cost of a procedure can vary as much as 500% depending on where the treatment is provided? Did you know that a hospital highly ranked for cancer treatment or heart procedures may have very poor outcomes for joint replacement and other common procedures? Did you ever relocate and wonder where to start in your search for a primary care or specialist physician? Wonder which local hospital has the best heart or trauma care emergency facility?

Healthcare Bluebook will be your resource to answer all of those questions. And to the extent that you are still in the deductible phase, in a high deductible plan, or will pay coinsurance for a procedure, you will have knowledge of both quality of care and costs to help you with your treatment decisions.

Protect Your Loved Ones!

Make sure you have accurate and up-to-date **beneficiaries for your Retirement Savings Plan, Health Savings Account (HSA), and Life Insurance**. Not listing beneficiaries could prevent them from accessing your benefits and make a difficult time even harder for your loved ones.

Whenever you have a life event, such as a marriage, divorce or birth of a child, review and update your beneficiary designations. Remember, you can designate primary beneficiaries and secondary beneficiaries such as your children or a charity.



To **designate a beneficiary** for the first time or to make changes please click on the appropriate link below:

Retirement Plan
(Fidelity) [Click here](#)
(Complete form online through your netbenefits account)

Life Insurance
(The Hartford) [Click here](#) for form
(Submit form to EPC@cdsadmin.com or
fax 412-224-4465)

Health Savings Account HSA
(HealthEquity) [Click here](#)
(Complete form online under
“My Profile” in your member portal)

*Remember to retain a copy of the beneficiary designation forms for your records

EPC Open Enrollment Begins November 1, 2021

Important

Administrator Corner

➔ Great news! The EPC Benefits office has been working hard at keeping costs down and our plan participants have been working hard at keeping healthy! We recognize that everyone’s budget is tight right now with the pandemic impacts so the Benefits Resources Board has agreed to our lowest ever medical rate increase of only 2% for 2022. To support our plan participants there are no changes to coverages or co-pays in any of our medical plans and we are adding a number of new member care and health management programs to support members with chronic conditions and other health needs such as a new diagnosis.

All other benefits (Vision, Life and Long Term Disability Insurances) rates and benefit levels will remain unchanged in 2022 except dental. Dental will have an 8% rate increase and some coverage changes. Stay tuned for more information on EPC benefit enhancements and the dental benefits.