



EPC Benefit's Open Enrollment is now open! Open Enrollment is Nov. 1 through Nov. 30

Open enrollment is for EPC employees that want to make changes to their benefit elections for 2023. Talk with your church benefit administrator if you would like to make any changes. **No action** is needed if you plan to remain under your current benefits. Your eligibility and benefits will automatically continue for 2023.

EPC Retirement Plan News

Reminder to our brothers and sisters impacted by Hurricane Ian...

The EPC Retirement Plan contains safe harbor hardship withdrawal provisions that automatically allow for withdrawals to cover expenses related to the repair of damages to a participant's principal residence if located in a FEMA-declared major disaster area. The amount that can be withdrawn is (1) the greater of \$10,000 or 15% of employer contributions, and (2) up to 100% of the participant's elective contributions, Roth or rollover contributions. There is no early withdrawal penalty for such a hardship withdrawal, but federal taxes will still need to be paid unless funds were already taxed such as Roth contributions.

This opportunity for a hardship withdraw applies any time an EPC plan participant suffers such damages to their primary residence in a FEMA-declared major disaster area. If you have questions email benefits@epc.org or call our plan recordkeeper Fidelity Investments at 1-800-343-0860.

Worried if it is just a cold? The flu? Or Covid-19? Want to avoid going to a medical facility? Worried about exposing loved ones?

Remember... you have 24/7 virtual healthcare available to you and your covered dependents age 1 or older under any of the five EPC medical plans through **98Point6**. You can have a virtual primary care physician (PCP) visit from your home right now using your mobile or smart device.

You are automatically enrolled at 98Point6 but will need to register your information prior to your first visit. If you are already "visit ready" open your App and start your visit. If you have not yet registered to be "visit ready" download the App by clicking [here](#) and register your information, then you will be "visit ready" to start your appointment from the App.

www.98point6.com/epc



Why Did the Full Retirement Age Change?

Full retirement age, also called "normal retirement age," was 65 for many years. In 1983, Congress passed a law to gradually raise the age because people are living longer and are generally healthier in older age.

The law raised the full retirement age beginning with people born in 1938 or later. The retirement age gradually increases by a few months for every birth year, until it reaches 67 for people born in 1960 and later.

-ssa.gov website

DAYLIGHT SAVING TIME ENDS

NOVEMBER 6, 2022

Remember to set your clocks back an hour



Your **EPC Dental** and **Vision** benefits cover certain visits and services once or twice each calendar year. If you haven't used your benefit yet make your appointment in 2022 before they reset with the new calendar year!

Your **EPC Dental Benefit** provides you and your covered dependents 2 routine cleanings per year with associated x-rays. For the lowest co-pay always use Delta PPO dentists. Co-pays are higher for Delta Premier and out-of-network dentists. Find a dentist at [Delta Dental](#). More detailed coverage information can be found on the [EPC Dental website](#) or contact Delta Dental at 800-521-2651.

Your **EPC Vision Benefit** covers an annual eye exam with only a \$10 co-pay if in network. Plus... you can get both lenses and contacts annually instead of choosing only one! Visit [NVA](#) (National Vision Administrators) to find providers near you or the [EPC Vision website](#) to learn more.

Administrator Corner

- ▶ Deadlines for submitting Retirement Contributions to be credited for the 2022 tax year:
 - If you are submitting on-line through the 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 Friday, Dec. 9, 2022** (submit earlier if possible, because of the holidays).

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