



EPC

Benefit Resources, Inc.

October 25, 2018

Greetings in the name of our Savior,

We, the Board of Directors of EPC Benefit Resources, Inc., are honored to serve and partner with you as you navigate the challenges of your staff's health and financial wellbeing. It's that time of year again when the BRI office evaluates our 2018 health benefit programs' performance and determines rates and plan modifications for 2019.

A brief review of 2018

As you may be aware, ours is a small plan limited exclusively to EPC participants. That means that in some years when we experience lower than average claims, we are able to pass those savings on to our participants in the form of lower premium increases. Likewise, in those years when our claims are higher than the secular market, we must also bear those costs with one another.

Unfortunately, 2018 came with a number of serious medical claims and generally heavier use of medical services and prescription drugs than in the past. This has caused 2018 claims year-to-date to be 24% above 2017 claims.

Please know that your Board members are also EPC pastors and ruling elders, so we understand that budgets are often very tight. We have looked carefully at every avenue to manage costs, which enables us to hold the rate increase in 2019 to an average of 12.9%. To provide you with a wider array of Plan options and costs as you consider our Plan offerings, we have added a Bronze HDHP (High Deductible Health Plan) for 2019, while continuing to provide Platinum, Gold, Gold HDHP, and Silver Plans.

A comparative chart showing the five 2019 Plan offerings is available on our website at www.epc.org/files/2019medicalprescriptionplanscoverage.

An emphasis on wellness

As we enter 2019, there will be a strong emphasis on promoting good health for all participants through a variety of wellness and care programs. Through *Sharecare*,

all participants will have access to a basic wellness program. A suite of tools will be provided to help those with chronic health conditions better manage their condition—including 24/7 access to professional Health Coaches who provide personalized support in making medical care decisions.

For those who need to undergo medical procedures, guidance to support those decisions will be available—including information on *Blue Distinction Centers* selected for successful treatment outcomes for specific procedures. A Care Cost Estimator tool will be a useful resource for minimizing your out-of-pocket costs. All these value-added benefits are provided free of charge. Information and links to these resources will be available on our website at www.epc.org/benefits soon.

Open Enrollment

The 2019 Open Enrollment period for our Plans begins November 1, 2018, and ends November 30, 2018. The elections made during this annual open enrollment period become effective on January 1, 2019.

Information on our 2019 Plans, including a Benefits Program Guide, will be posted on www.epc.org/benefits/2019openenrollment by October 31 (if not sooner). We encourage each church to strongly consider offering an EPC BRI plan to all eligible employees if you're not already doing so. Open Enrollment is a great time to make this transition!

Enrollment Process Options and Communications

Changing your church's Plan offerings or enrolling in EPC Benefits for the first time: Each church needs to complete a Church Benefits Election Form found on our website under the Church Administrator Resources section.

Enrolling your staff for the first time or adding additional staff to your coverages: A Benefits Enrollment Form can be found on the Document and Forms page of our website. Once completed by the enrollee it should be signed by an authorized church representative and emailed to epc@cdsadmin.com.

Staff who are NOT changing their benefit selections for 2019: No action is required! The 2019 Open Enrollment is a "passive" process, which means participants will retain their 2018 benefit elections unless new benefit elections are actively chosen.

Changes to an employee's benefit elections for 2019? The employee **must** complete a new Enrollment Form with the changes indicated. This form must be signed by an authorized church representative and emailed to epc@cdsadmin.com. Churches can complete their Open Enrollment submission online. If you are not enrolled electronically to manage your employee benefits, now is a great time to get set up! For more information call 877-578-8707.

2019 Medical/Prescription Drug Premium Rates, Rate Calculator

An easy-to-use online Rate Calculator will be available by November 1 at www.epc.org/benefits/2019openenrollment. Our rates are aligned with medical premiums paid across the country, with age and location taken into consideration. All you need to do is enter your church's ZIP code, your birth year, and the desired coverage tier to see the premiums for each of our five plans. The 2018 calculator will still be available to view 2018 Plan rates.

Our Medicare Supplement (Medicare Primary) benefit rates are just over half the full single coverage Plan rates. EPC global workers serving overseas under World Outreach are provided with global coverage through BRI at discounted rates in support of their ministries.

We continue to offer additional Benefit Programs:

Through BRI and your church:

- Vision Benefit (through EyeMed)
- Dental Benefit (through Principal Dental)
- Life and Long-Term Disability (through The Hartford)

By individual purchase at discounted group rates:

- Supplemental Life and Short-Term Disability (through Colonial Life)
- Discount Hearing Aid Program (through Amplifon)

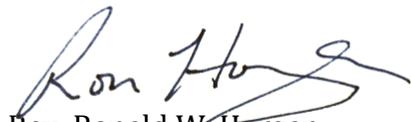
Benefit details, rates, and links to information about these additional benefit programs can be found on our website. We are pleased to announce that the rates for all these additional benefit rates remain unchanged in 2019, except for the Dental Low Plan which received a small increase.

Please work with your staff for a timely submission of benefit selections for 2019, as this is the only window where employees can make changes to their benefit selections (unless they experience a qualifying life event at another time during the

program year). We also encourage you to sign up your employees for our *For Your Benefit* newsletter, where they can receive valuable information and insights on Benefits, Health Management, and Retirement throughout the year. Please contact BRI at benefits@epc.org to sign up or for details.

For more information about any of our benefit plans or 2019 Open Enrollment, visit our website at www.epc.org/benefits or call 877-578-8707.

Sincerely,

A handwritten signature in black ink that reads "Ron Horgan". The signature is fluid and cursive, with the first name "Ron" and last name "Horgan" clearly legible.

Rev. Ronald W. Horgan
Chairman, Board of Directors
EPC Benefit Resources, Inc.