

Letter 5

From: usn74
To: [ETF SMB Board Feedback](#)
Subject: Feedback on Epic Insurance Hospitalization and Surgery discontinuation
Date: Wednesday, July 25, 2018 4:08:35 PM

This is in reply to the is part of the answer I received when I wrote inquiring on 07242019 if there was anything considered when replacing EPIC Benefits plus plan.

Answer :

Members who elected EPIC+ Benefits for hospital indemnification or critical care benefits will not have these specific coverages available in 2019. Similar benefits may be available through Zurich, the current AD&D vendor.

[REDACTED] I do not believe Zurich will provide an AD&D policy for me or my beneficiaries.

However, EPIC also has an Hospitalization and Surgery Benefit that applied to those also on Medicare and retired. Will this be provided for.

I believe the answer is fairly doubtful. This appears to be just like the 2018 Medicare Advantage plan fiasco. No input from those who might be using the plan before you make a decision. As for the Dental plan Epic covered things that the State plan or the dental supplemental plans especially like Anthem never covered. But again it looks like this decision was made without all the pertinent information

Thank you for your consideration in this matter.

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