

## Letter 27

**From:** bethr@lycos.com  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Loss of Epic Coverage  
**Date:** Friday, August 10, 2018 3:16:05 PM

---

To Whom It May Concern:

I recently became aware that EPIC coverage would not be offered for 2019.

When I spoke with EPIC about this, I was told it was the State's/ETF's decision not to continue with EPIC.

When I called ETF about this, I was initially told that it was EPIC choosing not to renew. I indicated that I was told differently by EPIC. The ETF contact did further checking and then conveyed that it was a GIB decision to "limit the number of supplemental plans to reduce benefit overlap and reduce administrative burden."

This simply is not true. By taking away EPIC you are taking away the AD&D and indemnity benefit for hospitalization and outpatient surgery which is only available through EPIC. When I mentioned that, I was told that there was a Zurich plan that would address that. I specifically asked what the Zurich plan would cover, and whether it would include a hospitalization and outpatient surgery component. I could not get any additional details. Evidently that information won't be known until October.

I further stated that another reason this is not an overlapping benefit is because the Zurich plan is not available to annuitants. The ETF contact said it was for both current employees and annuitants. I reiterated that I had read that it would not include annuitants, and then was asked where I read that. She did find an ETF bulletin that said the Zurich plan is not available to annuitants.

I am writing to express my dismay that the EPIC benefit plan has been discarded. It is also very discouraging to call ETF and be given erroneous information. Some people probably have called about this to complain and were told that it was EPIC which chose not to renew and believed what they were told. Because ETF doesn't have information to provide about the Zurich plan, how can I respond as to what it does or does not have in comparison with the EPIC plan?

At one point the ETF contact said there was an indemnity component. I asked if she had found information to support that, but she had not. I clarified to her that as of right now, we only know there is an AD&D component, we do not know whether there is an indemnity component.

From my perspective, I only know:

-I'm losing coverage

-Regardless of what is included, the Zurich plan will not overlap any EPIC coverage once I become an annuitant

-The replacement plans combined will not cover what EPIC did

While too late for 2019, I hope your vision for 2020 is such that you will add EPIC back in as an option for supplemental coverage for both active employees and annuitants.

Sincerely,

Beth Rettenmund