



EPISCOPAL DIOCESE OF WESTERN NORTH CAROLINA
900B Centre Park Drive, Asheville, NC 28805



TO: Parish Administrators, Clergy, and Senior Wardens
FROM: Carol Tannenbaum, CFO
RE: **2022 Health Benefits Overview**
DATE: 09/13/2021

Below you will find important details about our 2022 health benefits offerings and Annual Enrollment process. Please share this information with your employees.

Our online Annual Enrollment for 2022 will run from October 13 through November 3, 2021.

Medical Plans

We are offering the following medical plans to our employees through The Episcopal Church Medical Trust:

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child/ren	Family
Anthem BCBS Blue Card PPO 70	\$862	\$1,724	\$1,552	\$2,586
Anthem BCBS Blue Card PPO 80	\$951	\$1,902	\$1,712	\$2,853
Anthem BCBS Blue Card PPO 90	\$1,047	\$2,094	\$1,885	\$3,141
Cigna Open Access Plus PPO 70	\$862	\$1,724	\$1,552	\$2,586
Cigna Open Access Plus PPO 80	\$951	\$1,902	\$1,712	\$2,853
Cigna Open Access Plus PPO 90	\$1,047	\$2,094	\$1,885	\$3,141
Anthem BCBS CDHP – 15/HSA	\$916	\$1,832	\$1,649	\$2,748
Anthem BCBS CDHP – 20/HSA	\$820	\$1,640	\$1,476	\$2,460
Cigna Open Access Plus CDHP - 15/HSA	\$916	\$1,832	\$1,649	\$2,748
Cigna Open Access Plus CDHP - 20/HSA	\$820	\$1,640	\$1,476	\$2,460

Also, The Medicare Secondary Payer Plans are available to employees/spouse 65 or older, actively working and enrolled in Medicare Part A.

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child/ren	Family
Anthem BCBS Blue Card MSP PPO 80	\$760	\$1,520	\$1,368	\$2,280
Anthem BCBS Blue Card MSP PPO 90	\$837	\$1,674	\$1,507	\$2,511

Cigna Open Access Plus MSP PPO 80	\$760	\$1,520	\$1,368	\$2,280
Cigna Open Access Plus MSP PPO 90	\$837	\$1,674	\$1,507	\$2,511

Dental Plans

We are offering the following Cigna dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child/ren	Family
Preventive Dental	\$45	\$90	\$81	\$135
Basic Dental	\$57	\$114	\$103	\$171
Dental & Orthodontia	\$78	\$156	\$140	\$234

What You Need to Know About Annual Enrollment

During the Medical Trust's Annual Enrollment period:

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan and participating dependents may be removed from a member's plan without the need to demonstrate a qualifying event

Currently Enrolled Employees

Please inform your currently enrolled employees (plan members) that they will receive a mailing from the Medical Trust approximately one week before their Annual Enrollment period. This mailing will provide them with a link to dedicated content on cpg.org, where members can clearly view and evaluate their 2022 plan options, and link to the Annual Enrollment website, where they will make their 2022 plan elections. In your communications, encourage your employees to begin reviewing their options and to research plans early.

IMPORTANT REMINDER: Members will access the Annual Enrollment website with the same credentials (username and password) they created to access their benefits information on MyCPG Accounts. It is important for all participating employees to create an account on MyCPG Accounts prior to Annual Enrollment, if they have not already done so. For assistance, employees may contact the Client Services Team at (800) 480-9967, Monday to Friday, 8:30AM to 8:00 PM ET, or email mtcustserv@cpg.org.

Non-participating Employees

Existing employees who qualify for health coverage but are not currently participating in one of the Medical Trust plans are eligible to enroll themselves and/or their eligible dependents during Annual Enrollment for the 2022 plan year. As we do not mail materials to these potential members, please send a communication to these employees informing them of this option as well as the plans and rates available to them and all applicable legal notices and *Summaries of Benefits and Coverage*. The *Summaries of Benefits and Coverage*, *Annual Enrollment Guide*, and legal notices are available at www.cpg.org/mtdocs. Please return these new enrollment forms to Carol Tannenbaum before October 29th.

Plan Documents

2022 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing more information about the available plans may be found on the Church Pension Group website at www.cpg.org/mtdocs. Please remember that you are responsible for providing newly eligible employees with a copy of all applicable Regulatory Notices and *Summaries of Benefits and Coverage*.

2022 Plan Offering

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP that you and your related entities may elect to offer to their employees who opt out of medical benefits coverage. (The EAP is already included as part of each medical plan offering.)

Note: If the EAP is offered on a stand-alone basis, the employer must pay for the EAP-only coverage. Requiring employees to contribute towards the cost of the EAP-only coverage would violate the Affordable Care Act and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP program is limited to qualified non-members (e.g., an employee who is on a spousal plan and has opted out of medical coverage). Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, enrollments must be completed by the group administrator with MLPS access.

Diocesan Policy

The Denominational Health Plan Diocesan Policy can be located on the diocesan website under What We Do, Provide Resources, Parish Administration, Health Insurance.

If you have any questions, please do not hesitate to contact me.

Carol

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