



Episcopal Diocese of Western North Carolina
900B Centre Park Drive, Asheville, NC 28805

TO: Parish Administrators, Clergy, and Senior Wardens

FROM: Cliff Hudgins, Chief Financial Officer
Rev Canon Augusta Anderson, Canon to the Ordinary

RE: **2027 Health Benefits Overview**

DATE: 09/09/2026



We are pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2027 health benefits offerings and Annual Enrollment. Please share this information with your employees.

As you begin to review the 2027 health insurance premiums, we acknowledge that you may have questions about the new rates. We plan to offer a Zoom session for all active clergy with cure, parish administrators, and interested vestry members in the next two weeks to provide helpful information and answer any questions. More detailed information with a zoom link to follow.

Our online Annual Enrollment for 2027 will run from October 14 through November 6 2026.

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 80	\$1,214	\$2,428	\$2,185	\$3,642
Cigna Open Access Plus PPO 80	\$1,214	\$2,428	\$2,185	\$3,642
Anthem BCBS CDHP – 15/HSA	\$1,170	\$2,340	\$2,106	\$3,510
Anthem BCBS CDHP – 20/HSA	\$1,046	\$2,092	\$1,883	\$3,138
Cigna Open Access Plus CDHP - 15/HSA	\$1,170	\$2,340	\$2,106	\$3,510
Cigna Open Access Plus CDHP - 20/HSA	\$1,046	\$2,092	\$1,883	\$3,138

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	\$969	\$1,938	\$1,744	\$2,907
Cigna Open Access Plus MSP PPO 80	\$969	\$1,938	\$1,744	\$2,907

Dental Plans

We will offer the following Delta Dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child/ren	Family
Preventive Dental	\$60	\$120	\$108	\$180
Basic Dental	\$47	\$94	\$85	\$141
Dental & Orthodontia	\$82	\$164	\$148	\$246

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.
 - If the employee plans to maintain their current medical coverage, no action is required.
 - If the employee's current medical plan is not being offered next year, **they will need to enroll in a new plan or they will not have Medical Trust coverage in 2027. There are no changes to medical plans this year**
- Eligible non-participating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added or removed from a member's plan without the need to demonstrate a qualifying event.
- Ineligible employees' coverage should be terminated.

Currently Enrolled Employees

Currently enrolled employees (plan members) will receive an **Email** from the Medical Trust approximately one week before their Annual Enrollment period. This email will include information about how to access the enrollment site and their Annual Enrollment dates. Please instruct them to save this email. In your communications, please encourage your employees to begin reviewing their options and to research plans early. **Please note, Medical Trust will no longer send out letters, everything will be digital as of 2026 Open Enrollment.**

If an employee takes no action, and their current medical plan is offered for 2026, their medical plan selections will automatically carry over to 2027, and any applicable rate increases will apply.

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 members to create an account on MyCPG Accounts prior to Annual Enrollment if they have not already done so. For assistance, employees may contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpq.org.

New Hires After Annual Enrollment Begins

New hires and other employees who enroll in a Medical Trust plan for the first time after the Annual Enrollment letter mailing list is created will not receive an Annual Enrollment letter; however, they will be able to participate in the Medical Trust's Annual Enrollment through [MyCPG Accounts](#). Their plan selections will carry over into 2027 if they do not make a change during Annual Enrollment. If the employee wishes to make a change to their medical plan enrollment for 2027, or if they wish to enroll in Delta Dental coverage through the Medical Trust in 2027, they will need to log in to MyCPG Accounts or contact their Diocesan Group Benefits Administrator, Linda Knowlton (linda@diocesewnc.org) for assistance. Members may contact CPG's Client Services team for assistance accessing their login credentials.

IMPORTANT REMINDER: Members will make their plan selections on [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. The Client ID number is no longer used to access the account. It is important for all members to create an account prior to Annual Enrollment if they have not already done so.

For assistance, employees may contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpq.org.

Non-Participating Employees

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2027 plan year. The previous decision to decline coverage will carry over into 2027 if they do not enroll during Annual Enrollment. Please submit an enrollment form to Linda Knowlton as this process must be handled by the Diocesan Group Administrator.

NOTE: As materials are not mailed to potential (i.e., eligible, but not enrolled) members, please send a communication to inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and provide them with the applicable legal notices and *Summaries of Benefits and Coverage* available at www.cpq.org/mtdocs. You may use the enclosed template and modify as needed.

Plan Documents

2027 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details may be found on the Church Pension Group website at www.cpq.org/mtdocs.

Changes to Current Medical Plan Selections

Again, please note that there **NO** changes to our current medical plan options for the coming year.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health that you and your related entities may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.)

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 Linda Knowlton, Benefits Administrator at Linda@diocesewnc.org

Sincerely,

Cliff Hudgins
Rev Canon Augusta Anderson