



TO: Parish Administrators, Clergy, and Senior Wardens  
FROM: Carol Tannenbaum, CFO  
RE: **2024 Health Benefits Overview**  
DATE: 09/11/2023

We are pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2024 health benefits offerings and Annual Enrollment. Please share this information with your employees.

**Our online Annual Enrollment for 2024 will run from October 11 through November 1, 2023.**

**New Vendor: Delta Dental! Action Required!**

If your Participating Group offers dental coverage with Cigna Dental through the Medical Trust, that coverage is going away after December 31, 2023. To continue offering dental coverage through the Medical Trust, your group **must** select a Delta Dental plan from the Premium, Comprehensive, and Basic plan options. Learn more below.

**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	\$911	\$1,822	\$1,640	\$2,733
Anthem BCBS Blue Card PPO 80	\$1,025	\$2,050	\$1,845	\$3,075
Anthem BCBS Blue Card PPO 90	\$1,129	\$2,258	\$2,032	\$3,387
Cigna Open Access Plus PPO 70	\$911	\$1,822	\$1,640	\$2,733
Cigna Open Access Plus PPO 80	\$1,025	\$2,050	\$1,845	\$3,075
Cigna Open Access Plus PPO 90	\$1,129	\$2,258	\$2,032	\$3,387
Anthem BCBS CDHP – 15/HSA	\$988	\$1,976	\$1,778	\$2,964
Anthem BCBS CDHP – 20/HSA	\$884	\$1,768	\$1,5191	\$2,652
Cigna Open Access Plus CDHP - 15/HSA	\$988	\$1,976	\$1,778	\$2,964
Cigna Open Access Plus CDHP - 20/HSA	\$884	\$1,768	\$1,5191	\$2,652

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	\$819	\$1,638	\$1,474	\$2,457
Anthem BCBS Blue Card MSP PPO 90	\$902	\$1,804	\$1,624	\$2,706
Cigna Open Access Plus MSP PPO 80	\$819	\$1,638	\$1,474	\$2,457
Cigna Open Access Plus MSP PPO 90	\$902	\$1,804	\$1,624	\$2,706

### Dental Plans Are Changing!

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024. Members will be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. Their coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service. That puts your members in charge of making their money go further.

Learn more about what Delta Dental offers in the “Changes for 2024” section below.

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	\$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.
  - If the employee intends to have dental coverage through the Medical Trust in 2024, **action is required. They must enroll with Delta Dental, our new vendor. Cigna Dental coverage is going away.**
  - 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 2024.**
- 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 Annual Enrollment letter in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This letter will include information about how to access the enrollment site and their Annual Enrollment dates. Please instruct them to save this letter. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

If an employee takes no action, and their current medical plan is offered for 2024, their medical plan selections will automatically carry over to 2024, and any applicable rate increases will apply.

**Note:** Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust. If members are currently enrolled in a Cigna Dental plan through the Medical Trust, that coverage is going away on December 31, 2023. They **must** select a Delta Dental plan option for themselves and their dependents during Annual Enrollment for 2024.

**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](mailto: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 2024 if they do not make a change during Annual Enrollment. If the employee wishes to make a change to their medical plan enrollment for 2024, or if they wish to enroll in Delta Dental coverage through the Medical Trust in 2024, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. Members may contact our 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](mailto: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 2024 plan year. The previous decision to decline coverage will carry over into 2024 if they do not enroll during Annual Enrollment. Please submit an enrollment form to me as this process must be handled by the 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](http://www.cpq.org/mtdocs). You may use the enclosed template and modify as needed.

### **Plan Documents**

2024 *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](http://www.cpq.org/mtdocs).

### **2024 Plan Offering**

#### **New! Delta Dental Plans Offered in 2024**

Please note that the Medical Trust is offering new dental plan options with Delta Dental in 2024. Details about the plans are available at [cpq.org/deltadental](http://cpq.org/deltadental).

**Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust.** Members currently enrolled in a Cigna dental plan offered by the Medical Trust will **not** have dental coverage if they do not actively participate in Annual Enrollment and select a Delta Dental plan option.

**No Changes to Current Medical Plan Selections**

Please note that there are no changes to our current medical plan options for the coming year. However, members are encouraged to verify their personal information, dependent coverage, and plan selections, and to make changes if necessary by logging in to MyCPG Accounts during Annual Enrollment. It is important for all members to create an account at [cpg.org/mycpg](http://cpg.org/mycpg) prior to Annual Enrollment if they have not already done so.

**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 me.

Sincerely,

*Carol*

Carol Tannenbaum, CFO  
Phone: 828-575-5257  
Email: [cfocarol@diocesewnc.org](mailto:cfocarol@diocesewnc.org)