



TO: All Entities and Congregations within the Diocese of Long Island

FROM: Nancy Signore, *Human Resource Manager*

RE: **2024 Health Benefits Overview**

DATE: October 13, 2023

This letter contains important information about The Episcopal Church Medical Trust (Medical Trust) 2024 health benefits. Please read it carefully, share it with your eligible employees and contact me with any questions.

Our online Annual Enrollment for your 2024 Medical Trust health benefits is open from **October 25 to November 15, 2023**.

Annual Enrollment PLUS! New Vendor: Delta Dental. Action Required! Cigna Dental no longer available in 2024!!!

Delta Dental has the largest network of dentists nationwide and will be replacing Cigna Dental for 2024! To secure your Medical Trust dental coverage for 2024, **if you are currently enrolled in a Cigna dental plan, you must enroll in a Delta Dental plan during Annual Enrollment**. Aetna DMO dental plan will still be available for 2024.

Medical Plans

You will be able to choose from the following medical plans through the Medical Trust:

| Medical Plan / Monthly Rates | Single | Employee + 1 | Family |
|---|-------------------|---------------------|---------------------|
| Anthem BCBS or Cigna MSP PPO 90 (pre-approval required, must be 65+ or have a covered family member 65+) | \$991 | \$1,784 | \$2,775 |
| Anthem BCBS or Cigna MSP PPO 100 (pre-approval required, must be 65+ or have a covered family member 65+) | \$1,103 | \$1,985 | \$3,088 |
| Anthem BCBS or Cigna PPO 90 | \$1,239 | \$2,230 | \$3,469 |
| Anthem BCBS or Cigna PPO 100 | \$1,381 | \$2,486 | \$3,867 |
| Anthem BCBS or Cigna CDHP 20 with fully funded HSA | \$966 \$266.66 | \$1,739 \$454.17 | \$2,705 \$454.17 |
| Employee Assistance Plan (stand-alone) * | \$4 | \$4 | \$4 |

Dental Plans

New Vendor: Delta Dental! Action Required For Current Cigna Dental Participants!

If you are enrolled in a Cigna dental plan through the Medical Trust, that coverage will not be offered after December 31, 2023. To maintain your dental coverage through the Medical Trust, you **must** select either the Aetna Dental Plan or a Delta Dental plan option for yourself and your dependents during Annual Enrollment for 2024.

How Delta Dental Can Work for You

You'll be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. Your coinsurance, deductible, and maximum annual benefit will vary based on the network you use for a covered dental service. That puts you in charge of making your money go further.

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

The following Dental plans are offered through the Medical Trust:

| Dental Plan / Monthly Rates | Single | Employee + 1 | Family |
|--|--------|--------------|--------|
| Aetna DMO/PPO | \$21 | \$45 | \$72 |
| Delta Dental Basic (Closest to Cigna Preventive) | \$43 | \$77 | \$120 |
| Delta Dental Comprehensive (Closest to Cigna Basic) | \$71 | \$128 | \$199 |
| Delta Dental Premium (Closest to Cigna Dental & Orthodontia) | \$89 | \$160 | \$249 |

Details About Your Benefits

Details about your benefits, including 2024 *Summaries of Benefits and Coverage*, *Annual Enrollment Guide*, and Plan Document Handbooks are available on the Church Pension Group website at www.cpg.org/mtdocs. You can use the "Mail It To Me" option to receive a free paper copy of the *Summaries of Benefits and Coverage*. Or you can call CPG's Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET to request a free paper copy over the phone.

No Changes to Current Medical Plan Choices

You will have the same medical plan options available to you in 2024. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify your personal information, dependent coverage, and plan selections, and to make changes if necessary.

New Delta Dental Plans Offered in 2024

Please note that the Medical Trust is offering new dental plan options with Delta Dental in 2024.

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.

If You Are Currently Enrolled in a Medical Trust Plan

You will receive an Annual Enrollment letter in a green envelope approximately one week before Annual Enrollment begins. This letter will include information about how to access the enrollment site and your Annual Enrollment dates. Please save this letter. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and check that personal information is correct for yourself and your dependents. You can submit any corrections through MyCPG Accounts and/or by notifying me.

Please note that, if you take no action, and your current medical plan is being offered for 2024, your current plan selections will automatically carry over to 2024, and any applicable rate increases will apply. If you wish to enroll in Delta Dental coverage through the Medical Trust in 2024, you will need to sign in to MyCPG Accounts or notify me for assistance.

New Hires After Annual Enrollment Begins

If you enrolled in a Medical Trust plan for the first time after the Annual Enrollment letter has been sent, you will not receive an Annual Enrollment letter; however, you will be able to participate in the Medical Trust's Annual Enrollment through MyCPG Accounts. Your medical plan selections will carry over into 2024 if you do not make a change during Annual Enrollment. If you wish to make a change to your medical plan enrollment for 2024, or if you wish to enroll in Delta Dental coverage through the Medical Trust in 2024, then you will need to log in to MyCPG Accounts and make plan selections or contact me for assistance. You may contact CPG Client Services for assistance accessing your login credentials.

IMPORTANT NOTE: For 2024, you will use the same credentials (associated email address and password) you created on MyCPG Accounts to access the Annual Enrollment page. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. For assistance, contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

As CPG continues to strengthen its online security, as of February 2023, users must enter their associated email address and password to access MyCPG Accounts. Usernames are no longer used to access MyCPG Accounts.

Begin to review your options now if you plan to make a change or newly enroll in a Medical Trust plan to allow yourself time to make an informed decision. This is also the time of year when you may add or remove eligible dependents without a qualifying event.

Not a Member and Want to Enroll?

If you are not currently participating in a Medical Trust plan and would like to enroll for 2024, please contact me at 516/248-4800 x111 or 516/316-4297.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the Medical Trust health plans, your employer also offers a stand-alone EAP with Cigna Behavioral Health for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. This program covers your entire household and is paid for by your employer.

If you have any questions, please don't hesitate to contact me.

Sincerely,

Nancy Signore

Nancy Signore
Human Resource Manager
516/248-4800 x111
516/316-4297 (cell)
nsignore@dioceseli.org

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Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of The Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.

This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.

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