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Plan Changes for 2024

The table below is an excerpt from the 2024 Annual Enrollment material provided by the Episcopal Church Medical Trust.

Any questions or concerns can be addressed directly to the Medical Trust at 855/215-2990 or Nancy Signore, *Human Resource Manager*, at 516/316-4297 or nsignore@dioceseli.org.

<p><i>Delta Dental</i></p>	<p>Delta Dental is a new dental vendor for 2024 and is replacing Cigna Dental Plans! If you are enrolled in a Cigna Dental Plan for 2023, you must enroll in a Delta Dental plan or Aetna Dental during Annual Enrollment in order to continue dental coverage through the Medical Trust in 2024. No action is required for employees that are enrolled in Aetna Dental for 2023 and wish to continue with Aetna Dental for 2024.</p> <p>Delta Dental has the largest network of dentists nationwide. 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.</p> <ul style="list-style-type: none"> • Providers in the Delta Dental PPO network and Delta Dental Premier® network have agreed to contracted rates, and you won't be charged more than your expected share of the bill. Using the Delta Dental PPO network offers the highest annual maximum benefit, allowing you the most savings. • All Delta Dental plans cover no-cost-share diagnostic and preventive care and three dental cleanings a year (four cleanings based on certain conditions). • Basic and major restorative services are covered in all plans, subject to applicable coinsurance, deductibles, limitations, and exclusions. • Orthodontia services have an enhanced in-network lifetime benefit in the Premium Plan and are also offered in our Comprehensive Plan. <p>Learn more about what Delta Dental offers you at cpg.org/deltadental or by visiting the HR section of the Diocese website at dioceseli.org.</p> <p>You can find a dental provider, check your benefits, and access other helpful resources all in one place at deltadentalins.com.</p> <p>Members can find more information about CPG's medical and dental benefits at dioceseli.org or cpg.org/annualenrollment.</p>
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	<p>If a member would like help with Annual Enrollment, they should call me, Nancy Signore, or the Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.</p> <p>Note: The Medical Trust will no longer offer Cigna dental plans beginning January 2024.</p>
<i>COVID-19 provisions</i>	<p>Effective January 1, 2024, member cost sharing (i.e., copays, deductibles, and coinsurance) will apply based on service type and place of service for healthcare services related to the evaluation, testing or treatment for COVID-19.</p> <p><i>COVID-19 over-the-counter home test kits</i></p> <ul style="list-style-type: none"> • Effective January 1, 2024, eligible individuals and their dependents who are enrolled in Anthem and Cigna PPO medical plans through the Medical Trust may receive up to four COVID-19 over the counter (OTC) home test kits per month without cost-share (i.e., copay, deductible, or coinsurance). • Eligible individuals and their dependents who are enrolled in Anthem, and Cigna Consumer-Directed Health Plans (CDHPs) may receive up to four COVID-19 over the counter (OTC) home test kits per month with no coinsurance after they meet their annual network deductible. <p>Although the Medical Trust is no longer required by law to provide any OTC home test kits at no cost, we will still allow members to receive up to four test kits per member per month as described above until further notice.</p>
<i>Telehealth</i>	<p>Telehealth platforms for Active Members¹ – You can access a medical professional through <i>telehealth platforms</i> offered by Anthem, or Cigna using your computer or mobile device. You will need high-speed internet access, a webcam or built-in camera, and audio capability. Please remember your personal healthcare provider may not participate on the vendor’s telehealth platform.</p> <p>For Anthem, and Cigna members, all services received via vendor telehealth platforms are available to you with no deductible, copay, or coinsurance through December 31, 2024.</p> <ul style="list-style-type: none"> • Anthem Blue Cross Blue Shield – Access LiveHealthOnline.com or download the LiveHealth Online mobile app in the App Store® or Google Play™. • Cigna – Access MDLiveforCigna.com on your computer or download the MDLIVE mobile app by searching in the App Store® or Google Play™.
Deductible increase for Anthem, and Cigna CDHP-20	<p>Effective January 1, 2024, the Medical Trust’s Anthem, and Cigna CDHP-20 network deductible for self-only coverage will be \$3, 200 and the network deductible for family coverage will remain \$5,450. The out-of-network deductible for self-only coverage will be \$3,200 and the out-of-network deductible for family coverage will remain \$6,000.</p>

¹ Please note, telehealth can help with minor, non-life-threatening conditions. During a medical emergency, individuals should visit the nearest hospital or call 911 for assistance.