



October 11, 2024

Dear Eligible Employees in the Diocese of Long Island:

This letter contains important information about the 2025 health benefits available from The Episcopal Church Medical Trust (Medical Trust). Please read it carefully and contact me with any questions.

**Online Annual Enrollment for your 2025 Medical Trust health benefits is open from October 16 to November 15.**

### 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 <b>MSP</b> PPO 90 (pre-approval required, must be 65+ or have a covered family member 65+)	\$1,110	\$1,998	\$3,108
Anthem BCBS or Cigna <b>MSP</b> PPO 100 (pre-approval required, must be 65+ or have a covered family member 65+)	\$1,268	\$2,282	\$3,550
Anthem BCBS or Cigna <b>PPO 90</b>	\$1,388	\$2,498	\$3,886
Anthem BCBS or Cigna <b>PPO 100</b>	\$1,588	\$2,858	\$4,446
Anthem BCBS or Cigna <b>CDHP 20</b> PLUS fully funded Health Savings Account	\$1,014 \$275.00	\$1,825 \$550.00	\$2,839 \$550.00
Employee Assistance Plan (stand-alone) *	\$4	\$4	\$4

Speak to the Administrator at your place of employment to get accurate information concerning your financial obligation towards the medical premiums listed above, if any.

### Dental Plans

The following Delta and Aetna Dental plans are offered through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
Aetna DMO/PPO	\$22	\$47	\$75
Delta Dental Basic	\$43	\$77	\$120
Delta Dental Comprehensive	\$72	\$130	\$202
Delta Dental Premium	\$90	\$162	\$252

Speak to the Administrator at your place of employment to get accurate information concerning your financial obligation towards the dental premiums listed above, if any.

## Details About Your Benefits

Details about your benefits, including 2025 *Summaries of Benefits and Coverage*, the *Annual Enrollment Guide*, and Plan Document Handbooks are available on the Church Pension Group website at [cpq.org/mtdocs](http://cpq.org/mtdocs). To receive a free paper copy of the *Summaries of Benefits and Coverage*, you can use the "Mail It to Me" option at [cpq.org/mtdocs](http://cpq.org/mtdocs) or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

## No Changes to Current Medical or Dental Plan Choices

The same medical and dental plan options will be available to you in 2025. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify/make the necessary changes to your personal information, dependent coverage, and plan selections.

## If You Are Enrolled in a Medical Trust Plan

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

***Please note that, if you take no action, and your current plan(s) are being offered for 2025, your current plan selections will automatically carry over to 2025, and any applicable rate increases will apply.***

## New Hires After Annual Enrollment Begins

If you enroll in a Medical Trust plan for the first time after the Annual Enrollment letter mailing list is created, 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. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2025. If you wish to make a change to your medical or dental plan enrollment for 2025 you must 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 2025, 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@cpq.org](mailto:mtcustserv@cpq.org).

As part of CPG's ongoing efforts to strengthen its online security, usernames are no longer accepted to access MyCPG Accounts. As of February 2023, you must enter the email address and password associated with your account to access MyCPG.

If you plan to make a change or enroll for the first time in a Medical Trust plan, begin to review your options now so that you'll have enough 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 eligible but not currently participating in a Medical Trust plan and would like to enroll, please contact me for assistance. If you take no action, your previous decision to decline coverage will remain in effect for 2025.

During Annual Enrollment, Quantum will be available at 866-871-0629 to Anthem and Cigna members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

## Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the Medical Trust health plans, your employer also offers a standalone EAP through Cigna for eligible employees who have spousal or qualified coverage through an entity other than 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*

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**Human Resource Manager**  
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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 of The Episcopal Church (the "Church") and their eligible dependents. 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.*