



Plan Changes for 2025

The information below is an excerpt from the 2025 Annual Enrollment material provided by the Episcopal Church Medical Trust.

Any questions or concerns can be addressed directly to the Medical Trust at 855/215-5990 or Nancy Signore, *Human Resource Manager*, at 516/316-4297 or nsignore@dioceseli.org.

- **Increase in Deductibles** for Consumer Directed Health Plans through Anthem or CIGNA to \$1,650 single coverage and \$3,300 for Employee + 1 and Family coverage. This amount should be deposited into the Health Savings Account of employees enrolled in these plans.
- **Quantum Health** is a new healthcare coordination added to the Medical Trusts medical plans that use the Anthem and Cigna networks. With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help Anthem and Cigna members make the most of their medical, vision (EyeMed), prescription (Express Scripts), and behavioral health benefits, including the Employee Assistance Plan. As a single point of contact for members and providers, Quantum also eases the administrative burden associated with healthcare. This will not be available to *members enrolled only in a dental plan (through Delta Dental or Aflac), a disability policy (through Aflac), and/or the standalone EAP*. Anthem and Cigna members can access the following services through Quantum.
 - **Teladoc** - The Medical Trust is introducing Teladoc Health Services (Teladoc) for Anthem and Cigna members. Teladoc will replace both the MDLIVE and LiveHealth Online platforms currently available. A fully integrated virtual care platform, Teladoc offers primary, behavioral health, acute, chronic, specialty, and complex care services, all seamlessly accessed via Quantum Health.
 - **Magellan** - The Medical Trust is introducing Magellan Healthcare, a service that provides a holistic approach to behavioral healthcare management by collaborating with members to help them successfully address their mental health. Magellan's services include outreach to members while in treatment, continuing care plans, support and resources, education, and crisis intervention.
 - **Personal Precision Oncology Management** - The Medical Trust will provide members and their treating oncologists support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough therapies. Their support will include case reviews and clinical collaboration with the treating physician.
 - **EncircleRx** - In 2023, GLP-1 agonists (drugs that lower blood sugar levels and promote weight loss) accounted for 9.3% of the Medical Trust's prescription drug costs. This was a 295% increase over 2022 in our costs for GLP-1 agonists used as weight-loss medications. During the same period, our peers in the Church Benefits Association's coalition with Express Scripts experienced a 193% increase in the cost of these drugs when used for losing weight. To manage these costs and ensure these drugs are used appropriately, the Medical Trust is introducing the EncircleRx program with Express Scripts, which:
 - ensures that medical data and documentation are on file for the use of GLP-1 in diabetes
 - increases GLP-1 monitoring to reduce waste in the system
 - establishes higher BMI requirements to target those populations most impacted