

Episcopal Diocese of the Central Gulf Coast



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TO: **Clergy, Parish Administrators or Other Benefits Personnel**

FROM: **Dwight Babcock (Diocesan Administrator)**

RE: **2021 Health Benefits – Annual Enrollment**

DATE: **September 23, 2020**

Below you will find important details about 2021 health benefits offerings and the Annual Enrollment process. Please share this information with your employees.

Online Annual Enrollment will run from October 12 – October 30

Visit our Diocesan Annual Enrollment webpage to assist you with plan selections and where most supporting documents can easily be found in one location. It includes our premium rates, plan / benefit summaries, and other helpful information. Please visit: www.diocgc.org/benefits or visit the Administrative Resource section on our website. You can also visit CPG's Annual Enrollment homepage for additional in-depth information at www.cpg.org/annualenrollment.

In 2021 there are still six plan options to choose from; 3 PPO-type plans and 3 Consumer Directed Health Plans (with Health Savings Account). This allows for incremental tiered premiums / deductibles that should meet the needs of most members' circumstances.

For those currently on PPO plans, I encourage you to look over the **Consumer Directed Health Plan** offerings. For example, the CDHP 15 with HSA plan can provide savings (as compared to the PPO 90 Plan) for both member and employer by leveraging the Health Savings Account (HSA) component. A reminder also that eligible, active clergy / employees that are age 65+ currently enrolled in a PPO 90 plan can save if they take advantage of the equivalent Medical Secondary Payer (MSP) PPO 90 Plan.

We realize that selecting a plan can be confusing at times; we are here to assist you in understanding your plan options. Remember that members can contact a Health Advocate at 866-695-8622 for assistance in choosing a health plan. They can help you understand your options, check the networks for your doctors or specialists, and clarify your cost shares in the plans you are considering. Once you have reviewed your materials and have any questions about our Annual Enrollment process, please don't hesitate to reach out to Kim or Dwight in the Diocesan Office at 850-434-7337.

Medical Plans

We are offering the following medical plans to our employees through The Episcopal Church Medical Trust (Medical Trust):

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Consumer Directed Health Plans (CDHP) w/ Health Savings Account			
Anthem BCBS CDHP - 40 / HSA	\$567	\$1021	\$1588
Anthem BCBS CDHP - 20 / HSA	\$626	\$1127	\$1753
Anthem BCBS CDHP - 15 / HSA	\$702	\$1264	\$1966
Preferred Provider Plans (PPO)			
Anthem BCBS BlueCard PPO 70	\$764	\$1375	\$2139
Anthem BCBS BlueCard PPO 80	\$839	\$1510	\$2349
Anthem BCBS BlueCard PPO 90	\$925	\$1665	\$2590
Employee Assistance Program (EAP)*			
EAP	\$4	\$4	\$4

**stand-alone EAP is for eligible employees who opt out of medical coverage; it is already embedded in all current Medical Trust plans.*

In addition, we offer a “Medicare Secondary Payer” plan that provide premium savings for eligible participants age 65 or older:

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Anthem BCBS BlueCard MSP PPO 90	\$740	\$1332	\$2072

*To participate in this program, you must be age 65 or older, actively working for a church / agency, and enrolled in Medicare Part A. CPG will mail additional information to participants that select this option.

Dental Plans

We are offering the following Cigna dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
Preventive Dental	\$35	\$63	\$98
Basic Dental	\$55	\$99	\$154
Dental & Orthodontia	\$75	\$135	\$210

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.
- 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.

Currently Enrolled Employees

Currently enrolled employees (plan members) will receive an Annual Enrollment brochure in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This brochure will include their Client ID number, which they'll need to enroll. Please instruct them to save this brochure. It also includes their Annual Enrollment dates, a checklist, what's changing for 2021, benefit reminders, and how to enroll. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

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. Note: The Diocesan Office cannot provide you with your username / password; only CPG can provide you with this information.

Non-participating Employees

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan may enroll during Annual Enrollment for the 2021 plan year. Please submit an enrollment form to the diocesan office as this enrollment process must be input by them.

NOTE: As materials are not mailed to potential 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 direct them to applicable legal notices and *Summaries of Benefits and Coverage* available at www.cpg.org/mtdocs. Blank enrollment forms are available on the diocesan website (www.diocgc.org/benefits); please return them to the Diocesan office before Annual Enrollment closes.

No Changes to Current Plan Selections

Please note that there are no changes to our current plan options for the coming year (except for the addition of the EAP). However, members are encouraged to go online during Annual Enrollment to verify their demographic information, dependent coverage, and plan selections, and to make changes if necessary.

Addition for 2021: Employee Assistance Program (EAP)

In addition to the health plans, this year 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.)

Plan Documents

2021 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details may be found on the CPG website at www.cpg.org/mtdocs.

Remember: Online Annual Enrollment runs October 12 – October 30, 2020

Again, if you have any questions, please do not hesitate to contact Kim or Dwight in the Diocesan Office for assistance at 850-434-73 37.

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund ("CPF") and its affiliates (collectively, "CPG") retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

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.