



2027 Health Benefits Overview & Enrollment

I am pleased to provide you with these important details about Annual Enrollment and the 2027 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Annual Enrollment will run from October 14 to November 6

For information about eligibility for the Episcopal Health Plan, the Medicare Secondary Payer Small Employer Exception (MSP-SEE) Plan, and the Group Medicare Advantage Plan, refer to the Medical Trust's [Administrative Policy Manual](#).

Quantum Health

During Annual Enrollment, Quantum will be available (at 866-871-0629) to help both members and potential members (i.e., those eligible to enroll) in plans that use the Anthem and Cigna networks* to review existing benefits, understand plan options, and choose the right plan for themselves and their families.

**Members covered by Kaiser Permanente and by the Hawaii Medical Service Association have comprehensive services as part of their plans and will not use the services of Quantum Health. Neither will members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP.*

Medical Plans

We will offer the following medical plans to our employees through the Medical Trust:

Anthem BCBS CDPHP-20/HSA

\$1169 Single

\$2104 Employee+1

\$3273 Family

Anthem BCBS CDPHP-15/HSA

\$1321 Single

\$2378 Employee+1

\$3699 Family

Anthem BCBS PPO 80

\$1439 Single

\$2590 Employee +1

\$4029 Family

Anthem BCBS PPO 90

\$1707 Single

\$3073 Employee +1

\$4780 Family

Anthem BCBS MSP PPO 80

\$1163 Single

\$2093 Employee +1

\$3259 Family

Anthem BCBS MSP PPO 90

\$1382 Single

\$2488 Employee +1

\$3870 Family

Dental Plans

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2027, members will continue to be able to access services in two of its networks (PPO and Premier) or use out-of-network dentists. Member coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service.

We will offer the following Delta Dental plans through the Medical Trust:

Delta Dental Comprehensive

\$55 Single

\$99 Employee +1

\$154 Family

Delta Dental Premium

\$73 Single

\$131 Employee +1

\$204 Family

Employee Assistance Program (EAP) with Cigna Behavioral Health

\$4 Single

What You Need to Know About Annual Enrollment

- Current members may change their plan selections for the upcoming year.
 - If the employee plans to maintain current medical or dental coverage, no action is required.
 - If the employee's current medical or dental plan is not being offered next year, **they will need to enroll in a new plan or they will not have Medical Trust coverage in 2027.**
- Eligible nonparticipating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added to or removed from a member's plan without the need to demonstrate a qualifying event.
- Ineligible employees' coverage should be terminated.

Currently Enrolled Employees

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive an email from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this email and encourage them to begin reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2027, their plan selection(s) will automatically carry over to 2027, and any applicable rate increases will apply.

New Hires After Annual Enrollment Begins

New hires and other employees who enroll in a Medical Trust plan for the first time after the Annual Enrollment email list is created will not receive an Annual Enrollment email; however, they will be able to participate in Annual Enrollment through [MyCPG Accounts](#). If they don't make a change during Annual Enrollment, their plan selections will carry over into 2027. If they wish to change their selections for 2027 or if their medical or dental plan is no longer being offered for 2027, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. (Members may contact the Client Services team for assistance accessing their login credentials.)

IMPORTANT REMINDER: Members will make their plan selections on [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. If they have not already done so, members must create an account before Annual Enrollment.

For assistance, employees may contact CPG Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment email but may enroll during Annual Enrollment for the 2027 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2027. Please

submit an enrollment form to me, as this process must be handled by the group administrator.

NOTE: Because materials won't be emailed to eligible but not enrolled employees, please inform them that they and their eligible dependents may enroll and provide them with the plans and rates available to them, the *Summary of Benefits and Coverage* for each plan (found at cpg.org/mtdocs), and the requisite legal notices.

Plan Documents

2027 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available on the Church Pension Group at cpg.org/mtdocs.

New Plans

Please note that we are offering new Medical Trust plans for 2027: Anthem BCBS CDHP-15/HAS and EAP. Details about the plans are available at cpg.org and on MyCPG Accounts.

Members are encouraged to verify their personal information, dependent coverage, and plan selections, and to make changes if necessary by logging in to [MyCPG Accounts](http://MyCPGAccounts) during Annual Enrollment. If they have not already done so, all members must create an account at cpg.org/mycpg before Annual Enrollment.

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 health plans, the Medical Trust makes available a standalone EAP through Cigna Behavioral Health that you may offer to employees who opt out of

medical coverage. (Employees who enroll in Medical Trust medical coverage are automatically enrolled in Cigna EAP benefits.)

Note: If an employer chooses to offer the Cigna EAP on a standalone basis, all eligible employees who are not enrolled in Medical Trust medical plans must be enrolled, and **the employer** must pay for the EAP-only coverage. Requiring employees to contribute toward the cost of EAP-only coverage would violate the Affordable Care Act, and the employer could be subject to significant penalties. Eligibility for the standalone EAP is limited to qualified nonmembers (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). NEW: This year, individuals enrolled in the standalone EAP will be able to participate in Annual Enrollment via MyCPG Accounts.

If you have any questions, please don't hesitate to contact the Diocesan office at 518-692-3350 or [click here to email](#).

Sincerely,

The Rev. Canon Neal Longe