



The Episcopal Church in Alabama

Dara Miller | Director of Finance and Administration

2025 Health Benefits Overview

October 1, 2024

Dear Rectors, Administrators, and Benefits Personnel:

I am pleased to provide you with these important details about Annual Enrollment and the 2025 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees. Annual Enrollment for 2025 will run from **October 16 to November 15**.

Reminder: Resolution A177 of the General Convention states that employers are required to provide all eligible clergy and lay employees with equal access to and parity of funding for healthcare benefits, to be provided through the Medical Trust. An eligible employee is someone who is scheduled for at least 1,500 hours of compensated work annually for any domestic diocese, parish, mission, or other ecclesiastical body subject to the authority of the Church. "Parity" refers to the requirement that employer cost-sharing must be the same for all eligible clergy and lay employees. In other words, all clergy and lay employees who are scheduled to work at least 1,500 compensated hours per year must receive the same level of funding for healthcare benefits.

2025 Medical Plans**

We will offer the following medical plans to our employees through the Medical Trust. Note that the plan choices remain the same; pricing adjustments for 2025 are as follows:

Medical Plan / Monthly Rates <i>See enclosed plan comparison sheet for details</i>	Single Coverage EmployEE Pays	Single Coverage EmployER Pays	Family Coverage EmployEE Pays	Family Coverage EmployER Pays
Anthem PPO 80**	\$114	\$879	\$293	\$1,986
Anthem PPO 70**	\$4	\$879	\$40	\$1,986
Anthem CDHP 20** ^	\$0	\$879	\$0	\$1,986
Anthem MSP PPO 80** (For Medicare-Eligible Employees at Parishes with a MSP Exemption)	\$0	\$798	\$0	\$1,830

****Note:** All plan participants will receive a new Anthem insurance card, including a new ID number, by December 31, 2024. Please be sure your participants are aware of this so they can update their records with their healthcare providers.

^Note: For those continuing with or enrolling in the CDHP 20 you will receive monthly contributions to your Health Savings Account (HSA) from your employer in 2025. For those with single coverage the monthly contribution in 2025 will be \$100 (annual total \$1,200). For those with family coverage, the monthly contribution will be \$200 (annual total \$2,400). These contributions are available only to those enrolled in the CDHP 20 Plan. The contributions are not taxable income, if used for approved medical expenses. The contributions are included in the invoiced premium sent to your employer, and are deposited in your HSA, which is yours even if you leave employment.

2025 Dental Insurance Benefit

The dental benefit option for the Diocese of Alabama will remain the same in 2025, and all premiums for the dental benefit will also remain the same.

The dental insurance plan available in the Diocese of Alabama is through a group plan offered by Sun Life Financial. Enrollment information and information on the dental plan is available on the Diocesan website. Navigate to www.dioala.org and click on “Resources” and then on “For Parishes” – scroll down to the navy blue section entitled “Benefits.” Open Enrollment for dental benefits is the same as for medical benefits: October 16 through November 15. If you are already enrolled in dental benefits and need to print a dental insurance card, you can create an account on the Sunlife website at: login.sunlifefconnect.com/commonlogin/#/registration/createaccount

Monthly premiums for the dental benefit will remain the same for 2025:

Employee Only	\$ 35.30	Employee + Child(ren)	\$ 82.97
Employee + Spouse	\$ 86.88	Employee + Family	\$111.89

Whether your employer covers the dental premium or the employee pays through payroll deductions may vary. Please check with your employer (parish or school).

Introducing Quantum Health!

The Medical Trust is enhancing its plans with healthcare coordination services from Quantum Health (Quantum). Beginning January 1, 2025, Quantum’s care coordinators—nurses, benefits experts, and claims specialists familiar with our membership and our plans—will guide members enrolled in those plans as they navigate today’s complex healthcare system, helping them understand their coverage and supporting their healthcare needs, whether they’re looking for a specialist, managing a chronic condition, or simply trying to stay healthy.

During Annual Enrollment, Quantum will be available (at 866-871-0629) to help members and potential members review existing benefits, understand plan options, and choose the right plan for themselves and their families.

Other Things 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.
- Eligible nonparticipating 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.
- Ineligible employees’ coverage should be terminated.

Currently Enrolled Employees

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive a letter in a green envelope from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this letter and encourage them to begin reviewing their options early. *If an employee takes no action, their plan selection(s) will automatically carry over to 2025. Don’t forget to update the employee portion of the monthly premiums in your payroll program.*

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 letter mailing list is created will not receive an Annual Enrollment letter; however, they will be able to participate in Annual Enrollment through MyCPG Accounts. Their plan selections will carry over into 2025 if they don't make a change during Annual Enrollment. If they wish to change their selections for 2025, they will need to log in to MyCPG Accounts or contact our office 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. Client ID numbers are no longer being used to access these accounts. 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, or email mtcustserv@cpg.org.**

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2025 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2025. Please submit an enrollment form to Amy Jones with Gallagher Benefits, who assists us with medical and dental enrollment (Amy_Jones@ajg.com or (800) 752-2569) as this process must be handled by a group administrator.

NOTE: Because materials won't be mailed to potential (eligible but not enrolled) members, please inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and provide them with the applicable legal notices and *Summaries of Benefits and Coverage* available at cpg.org/mtdocs.

Plan Documents

2025 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available on the Church Pension Group website at cpg.org/mtdocs. For information about eligibility for the Episcopal Health Plan, the Small Employer Exception (SEE) Plan, and the Group Medicare Advantage Plan, refer to the Medical Trust's *Administrative Policy Manual*.

2025 Plan Offering: No Changes to Current Medical or Dental Plan Selections

Please note that there are no changes to our current medical or dental plan options for 2025. However, 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 during Annual Enrollment. If they have not already done so, all members must create an account at cpg.org/mycpg before Annual Enrollment.

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

If you have any questions, please don't hesitate to contact me (dmiller@dioala.org) or Makenzie Oeder (moeder@dioala.org).

In Christ,



Dara Miller