



The Episcopal Church in Alabama

Dara Miller | Director of Finance and Administration

2025 Health Benefits Overview

October 1, 2024

Dear Medical Benefits Participant:

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**.

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. In addition, employees scheduled to work between 1,000 and 1,500 hours annually are eligible to enroll in medical benefits at their own cost (i.e., all premiums paid by the employee).

2025 Medical Plans

You will be able to choose from the following medical plans through the Medical Trust:

<u>Medical Plan / Monthly Rates</u> <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 to update your records with your 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.

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.

Changes for 2025

Deductible increase for Anthem CDHP-20	<p>The IRS increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible.¹ (Note that the Medical Trust refers to HDHPs as CDHPs.)</p> <p>For 2025, the minimum amounts that must be imposed as deductibles under an HDHP/CDHP are \$1,650 for self-only coverage and \$3,300 for family coverage. The amounts for 2024 were \$1,600 and \$3,200, respectively.</p> <p>Effective January 1, 2025, the Medical Trust's deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage. The out-of-network deductibles will also be \$3,300 for self-only coverage and \$6,600 for family coverage.</p>
Quantum Health	<p>The Medical Trust is adding healthcare coordination via Quantum Health (Quantum) to its medical plans. With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help 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.</p>
Anthem members can access the following services through Quantum Health:	
Teladoc	<p>The Medical Trust is introducing Teladoc Health Services (Teladoc). 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.</p>
Magellan	<p>The Medical Trust is introducing Magellan Healthcare, a service that provides a holistic approach to behavioral healthcare management by collaborating with members to</p>

¹See IRS Rev. Proc. 2024-25.

	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: <ul style="list-style-type: none"> • 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

Details About Your Benefits

A Plan Comparison Chart is enclosed with this letter. Further 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 cpg.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 cpg.org/mtdocs or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET. 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 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, please visit: login.sunlifeconnect.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).

No Changes to Current Medical or Dental Plan Choices

The same medical and dental plan options will be available to you in 2025. *If an employee takes no action, their plan selection(s) will automatically carry over to 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 (dmiller@dioala.org) or Makenzie Oeder (moeder@dioala.org). Please note that, if you take no action 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 enrolled 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 from CPG (green envelope); 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 or Makenzie for assistance (see email addresses above). You may contact CPG Client Services for assistance in 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@cpg.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.

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