



The Episcopal Church in Alabama

Connie Bryson | Director of Finance and Administration

2026 Health Benefits Overview

October 2, 2025

Dear Medical Benefits Participant:

This letter contains important information about the 2026 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 2026 Medical Trust health benefits will take place from **October 15 to November 7**.

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.

Medical Plans

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

Medical Plan/Monthly Rates <i>See enclosed comparison sheet for details</i>	Single Coverage EmployEE Pays	Single Coverage EmployER Pays	Family Coverage EmployEE Pays	Family Coverage EmployER Pays
Anthem PPO 80	\$130	\$936	\$329	\$2,117
Anthem PPO 70	\$12	\$936	\$58	\$2,117
Anthem CDHP 20**	\$0	\$936	\$0	\$2,117
Anthem MSP PPO 80 (For Medicare-Eligible Employees at Parishes with a MSP Exemption)	\$0	\$857	\$0	\$1,966
Anthem MSP PPO 70 (For Medicare-Eligible Employees at Parishes with a MSP Exemption)	\$0	\$763	\$0	\$1,750

****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 2026. For those with single coverage the monthly contribution in 2026 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.

Changes for 2026

Deductible Increase for Anthem, Cigna, & Kaiser CDHP-20	<p>For 2026, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,700 for self-only coverage and \$3,400 for family coverage. The amounts for 2025 were \$1,650 and \$3,300, respectively.</p> <p>Effective January 1, 2026, the Medical Trust's Anthem, Cigna, and Kaiser CDHP-20 network deductibles will be \$1,700 for self-only coverage and \$3,400 for family coverage. The out-of-network deductibles will be \$3,400 and \$6,800, respectively.</p>
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Details About Your Benefits

Details about your benefits, including 2026 *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*, 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.

Quantum Health

Quantum’s care coordinators- nurses, benefit experts, and claims specialists can help guide members with today’s complex healthcare system, help you understand coverage, and support your health care needs, whether that is looking for a specialist, managing a chronic condition, or help understanding a claim. Download the Quantum Health app today or visit their website at <https://myquantumcare.org/#/register> to create your account.

2026 Dental Insurance Benefit

The dental benefit option for the Diocese of Alabama will remain the same in 2026, and all premiums for the dental benefit will also remain the same.

Open Enrollment for dental benefits is the same as for medical benefits: October 15 through November 7. If you are already enrolled in dental benefits and need to print a dental insurance card, please visit: login.sunlifeconnect.com/commonlogin/#/registration/createaccount

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.”

Monthly premiums for the dental benefit will remain the same for 2026:

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).

New Plans for 2026

We are offering new Medical Trust plans for 2026: Anthem MSP PPO 70 (For Medicare-Eligible Employees at Parishes with a MSP Exemption). Details about the plans, including *Summaries of Benefits and Coverage* and Plan Document Handbooks, are available on cpg.org/mtdocs and MyCPG Accounts.

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 into your MyCPG Account and check that your personal information and that of your dependents are correct. You can submit any corrections through your MyCPG Accounts. **Please note that if you take no action, your current plan selections will automatically carry over to 2026, and any applicable rate increases will apply.**

IMPORTANT NOTE: For 2026, 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 TECH at 855-594-2201, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

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 (generally in early September), you will not receive an Annual Enrollment letter; however, you will be able to participate in the Medical Trust's Annual Enrollment through your MyCPG Accounts. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2026. If you wish to make a change to your medical or dental plan enrollment for 2026. You may contact CPG Client Services for assistance accessing your login credentials.

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 network 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 (cbryson@dioala.org) or Makenzie Oeder (moeder@dioala.org).

Sincerely,

Connie Bryson
Director of Finance and Administration