The Episcopal Church in Alabama
Connie Bryson | Director of Finance and Administration

2027 Health Benefits Overview

October 1, 2026

Dear Medical Benefits Participant:

This letter contains important information about the 2027 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 2027 Medical Trust health benefits will take place from **October 14 to November 6**.

Medical Plans

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

Medical Plan/Monthly Rates *See enclosed comparison sheet for details*	**Single Coverage EmployEE Pays**	**Single Coverage EmployER Pays**	**Family Coverage EmployEE Pays**	**Family Coverage EmployER Pays**
Anthem PPO 80	$142	$1055	$357	$2,391
Anthem PPO 70	$19	$1055	$74	$2,391
Anthem CDHP 20**	$0	$1055	$0	$2,391
Anthem MSP PPO 80 (For Medicare-Eligible Employees at Parishes with a MSP Exemption)	$0	$962	$0	$2,207
Anthem MSP PPO 70 (For Medicare-Eligible Employees at Parishes with a MSP Exemption	$0	$864	$0	$1,982

****CDHP 20**: 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 2027. 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.

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NEW for 2027

All communications for Church Pension Group regarding Annual Enrollment will be fully digital. All information will be emailed beginning in October. 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 2027, and any applicable rate increases will apply.**

2027 Dental Insurance Benefit

The dental benefit option for the Diocese of Alabama will remain the same for 2027, **but the premiums for the dental benefit will change.**

Open Enrollment for dental benefits is the same as for medical benefits: October 14 through November 6. 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 "View Resources" – scroll down to the dark purple section entitled "Benefits."

Monthly premiums for the dental benefit will change for 2027:

Employee Only: $37.06	Employee + Child(ren): $87.12
Employee + Spouse: $91.22	Employee + Family: $117.48

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

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.

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Plan Design Changes for 2027

Plan	Deductibles	Out-of-Pocket Maximums
PPO 80	**Network:** Individual $1,000 → **$1,500**; Family $2,000 → **$3,000** **Out-of-Network:** Individual $2,000 → **$3,000**; Family $4,000 → **$6,000**	**Network:** Individual $3,500 → **$5,000**; Family $7,000 → **$10,000** **Out-of-Network:** Individual $7,000 → **$10,000**; Family $14,000 → **$20,000**
PPO 70	**No change**	**Network:** Individual $5,000 → **$6,500**; Family $10,000 → **$13,000** **Out-of-Network:** Individual $10,000 → **$13,000**; Family $20,000 → **$26,000**
CDHP-20	**Network:** Individual $3,400 → **$3,600**; Family $6,800 → **$7,200** **Out-of-Network:** Individual $3,400 → **$7,200**; Family $6,800 → **$14,400**	**Network:** Individual $4,200 → **$5,000**; Family $8,450 → **$10,000** **Out-of-Network:** Individual $7,000 → **$10,000**; Family $13,000 → **$20,000**

Additional Changes:

PPO 80 and PPO 70

- Primary care visit copays will increase from $30 to $35, and specialist visit copays will increase from $45 to $50.
- Urgent care visit copays will increase from $50 to $60.

PPO Standard Rx

- Copays and specialty drug coinsurance for all plans will increase.

GLP-1 Coverage

- All plans will no longer cover GLP-1's for weight loss. A new vendor, Digbi, will be available for members to enroll in to get personalized support for glucose health, digestive wellness, and weight reduction.

Details About Your Benefits

Details about your benefits, including 2027 *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.

IMPORTANT NOTE: For 2027, you will use the same credentials (associated email address and password) you created on your MyCPG Account to access the Annual Enrollment page. If you have not already created an account on MyCPG, 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*.

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.

**Employees scheduled to work 1000 or more hours a year are eligible to enroll in the medical trust, but cost-sharing is not required.*

New Hires After Annual Enrollment Begins

If you enrolled in a Medical Trust plan for the first time after the Annual Enrollment contact list is created by CPG (generally in early September), you will not receive any Annual Enrollment communications; however, you will be able to participate in the Medical Trust's Annual Enrollment through your MyCPG Account. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2027. If you wish to make a change to your medical enrollment for 2027, 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