The Episcopal Church in Alabama

Connie Bryson | Director of Finance and Administration

2027 Health Benefits Overview

October 1, 2026

Dear Rectors, Administrators, and Benefits Personnel:

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**.

2027 Medical Plans

We will offer the following medical plans to our employees through the Medical Trust. The pricing adjustments for 2027 are as follows:

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.

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.

521 20th Street North | Birmingham, Alabama 35203-2682
Phone: 205-715-2060 ext. 9225 | Email: cbryson@dioala.org

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.

Plan Documents

2027 *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*.

If an employee takes no action, their plan selection(s) will automatically carry over to 2027. Don't forget to update the employee portion of the monthly premiums in your payroll program.

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).*

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).

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 in the beginning of September, they will not receive an any Annual Enrollment Communications from CPG; however, they will be able to participate in Annual Enrollment through their MyCPG Accounts. Their plan selections will carry over into 2027 if they don't make a change during Annual Enrollment. If they wish to change their selections for 2027, they will need to log into their MyCPG Accounts. Members may contact the Client Services team for assistance accessing their login credentials.

IMPORTANT REMINDER: Members will make their plan selections on their MyCPG Account 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, or email *mtcustserv@cpg.org*.**

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive any AE communications, 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 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*.

Members are encouraged to verify their personal information, dependent coverage, and plan selections, and to make changes, if necessary, by logging into their 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.

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.

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.

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.

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

In Christ,

Connie Bryson
Director of Finance and Administration

521 20th Street North | Birmingham, Alabama 35203-2682
Phone: 205/715-2060 ext. 9225 | Email: cbryson@dioala.org