



The Episcopal Diocese of San Diego

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www.edsd.org



2024 Annual Enrollment for Benefits

TO: Clergy Leadership, Parish Administrators, or Other Benefits Personnel

FROM: Jeff Martinhauk, EDSD CFO

RE: **2024 Health Benefits Overview**

DATE: October 10, 2023

I am pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2024 health benefits offerings and Annual Enrollment. Please share this information with your employees. A template for communicating with your employees follows this memo.

Annual Enrollment for 2024 will run from **October 25 to November 15**. All eligible employees are encouraged to attend a benefits overview on October 25 at 2:00 via Zoom. Please share the link to register with your eligible employees. The link is [here](#).

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 [Administrative Policy Manual](#).

The most frequently used benefit resources for EDSD can be found on our website at edsd.org/finance/humanresources.

New Vendor: Delta Dental! Action Required!

The Diocese currently offers dental coverage with Cigna Dental through the Medical Trust. That coverage is going away after December 31, 2023. **Employees who wish to continue dental benefits must select a Delta Dental plan from the Premium, Comprehensive, and Basic plan options.** If an employee does not actively enroll in Delta Dental, their dental benefits will end on 12/31/23. Learn more below.

Medical Plans

We will offer the same medical plans to our employees through the Medical Trust as offered in 2023:

Anthem BCBS

- CDHP 15/HSA
- CDHP 20/HSA
- BlueCard PPO 90
- BlueCard MSP PPO 90 – Eligible employees only

Kaiser

- EPO High
- EPO 80

Please see 2024 Plan Rates, [here](#), for rates and cost-sharing.

The base/minimum employer monthly contribution towards premiums for full time employees in 2024 is

Single	Single + 1	Family
1,066.58	1,469.34	1,930.20

Dental Plans

Dental Plans Are Changing!

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024. Members will be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. Their coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service. That puts your members in charge of making their money go further.

Learn more about what Delta Dental offers in the “Changes for 2024” section below.

We will offer the following Delta Dental plans through the Medical Trust:

Delta Dental
Premium Plan
Comprehensive Plan (Base plan)
Basic Plan

Each dental plan is available in three tiers: Single, Employee plus One, and Family coverage.

Please see 2024 Plan Rates, [here](#), for rates and cost-sharing.

What You Need to Know About Annual Enrollment

During the Medical Trust’s Annual Enrollment period:

- Current plan members may change their plan selections for the following year.
 - If the employee intends to have dental coverage through the Medical Trust in 2024, **action is required. They must enroll with Delta Dental, our new vendor. Cigna Dental coverage is going away.**
 - If the employee plans to maintain their current medical coverage, no action is required.
- Eligible non-participating employees have the option to enroll in a Medical Trust plan. **You must notify eligible non-participating employees of annual enrollment** (CPG will notify employees who already participate). A template is provided.
- 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

Currently enrolled employees (plan members) will receive an Annual Enrollment letter in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This letter will include information about how to access the enrollment site and their Annual Enrollment dates. Please instruct them to save this letter. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

If an employee takes no action, and their current medical plan is offered for 2024, their medical plan selections will automatically carry over to 2024, and any applicable rate increases will apply.

Note: Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust. If members are currently enrolled in a Cigna Dental plan through the Medical Trust, that

coverage is going away on December 31, 2023. They **must** select a Delta Dental plan option for themselves and their dependents during Annual Enrollment for 2024.

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 the Medical Trust's Annual Enrollment through [MyCPG Accounts](#). Their plan selections will carry over into 2024 if they do not make a change during Annual Enrollment. If the employee wishes to make a change to their medical plan enrollment for 2024 or if they wish to enroll in Delta Dental coverage through the Medical Trust in 2024, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. Members may contact CPG's 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. The Client ID number is no longer used to access the account. **It is important for all members to create an account prior to Annual Enrollment if they have not already done so.**

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@cpq.org.

Non-Participating Employees

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2024 plan year. The previous decision to decline coverage will carry over into 2024 if they do not enroll during Annual Enrollment. Please submit an enrollment form to Anabel Cazarez (acazarez@edsd.org) as this process must be handled by the group administrator.

NOTE: As materials are not mailed to potential (i.e., eligible, but not enrolled) members, please send a communication to 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 www.cpg.org/mtdocs. You may use the enclosed template and modify as needed.

Plan Documents

2024 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details may be found on the Church Pension Group website at www.cpg.org/mtdocs.

2024 Plan Offering

New! Delta Dental Plans Offered in 2024

Please note that the Medical Trust is offering new dental plan options with Delta Dental in 2024. Details about the plans are available at cpq.org/deltadental.

Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust. Members currently enrolled in a Cigna dental plan offered by the Medical Trust will **not** have dental coverage if they do not actively participate in Annual Enrollment and select a Delta Dental plan option.

No Changes to Current Medical Plan Selections

Please note that there are no changes to our current medical plan options for the coming year. 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. It is important for all members to create an account at cpq.org/mycpg prior to Annual Enrollment if they have not already done so.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health that you and your related entities may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.)

Note: If an employer chooses to offer the Cigna EAP on a stand-alone basis, all eligible employees must be enrolled, and **the employer** must pay for the EAP-only coverage. Requiring employees to contribute toward the cost of EAP-only coverage would violate the Affordable Care Act, and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP is limited to qualified non-members (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, enrollments must be completed by the group administrator with My Admin Portal (MAP) enrollment access.

Informational Meetings

Join our online presentation or participate by calling in:

October 25, 2023 2:00 pm - Register [here](#)

If you have any questions, please don't hesitate to contact me.

Sincerely,

The Rev. Canon Jeff Martinhauk,
Canon for Finance/CFO
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Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of The Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.