TO: Congregation Administrators in charge of benefits

FROM: Jeff Martinhauk, Chief Financial Officer

RE: **2026 Health Benefits Overview**

DATE: September 15, 2025

I am pleased to provide you with these important details about Annual Enrollment and the 2026 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

There are templates available at <https://edsd.org/finance/humanresources/> to help you communicate with your employees; one for members and nonparticipating employees, another for employees who will become ineligible for coverage in 2026. Also online are the compliance notices you must provide to every employee, regardless of whether they enroll or not.

To reiterate, each employer must:

1. Send a letter using the template to every employee eligible for coverage;
2. Send the compliance notices to every ineligible employee
3. Send a letter using the template to every employee who was eligible in 2025 but will not be in 2026.

Online Annual Enrollment for 2026 will take place from October 15 to November 7. Please invite your eligible employees to join our informational webinar for employees on October 15 at 4:00. **Register here:** <https://edsd.org/event/2026-employee-information-for-annual-enrolment/>.

This year we will also offer a separate webinar for administrators, to review plan requirements for employers. It will be on 10/1/25 at 4:00. Please register at:

<https://edsd.org/event/2026-annual-enrollment-information-for-administrators/>.

Note that some plans will not be renewed in 2026, including the Anthem PPO 90 and the Kaiser EPO High. **Employees currently enrolled in these plans must make a plan selection during annual enrollment to keep coverage.**

For information about eligibility for the Episcopal Health Plan, the Medicare Secondary Payer Small Employer Exception (MSP-SEE) Plan, and the Group Medicare Advantage Plan, refer to the Medical Trust’s [*Administrative Policy Manual*](https://www.cpg.org/globalassets/documents/publications/medical-trust-administrative-policy-manual.pdf).

**Quantum Health**

During Annual Enrollment, Quantum will be available (at 866-871-0629) to help both members and potential members (i.e., those eligible to enroll) in plans that use the Anthem and Cigna networks\* to review existing benefits, understand plan options, and choose the right plan for themselves and their families.

*\*Members covered by Kaiser Permanente and by the Hawaii Medical Service Association have comprehensive services as part of their plans and will not use the services of Quantum Health. Neither will members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP.*

**Medical Plans**

We will offer the following medical plans to our employees through the Medical Trust:

|  |  |  |  |
| --- | --- | --- | --- |
| **EDSD 2026 Employee Medical Plan (Monthly)** | **Single** | **Plus One** | **Family** |
| Anthem CDHP 15 (base plan) | 54.90 | 507.90 | 1,105.90 |
| Anthem CDHP 20 | - | 237.90 | 685.90 |
| Anthem BlueCard PPO 80 | 22.48 | 546.48 | 1,232.48 |
| Anthem BlueCard MSP PPO 80\* | - | 117.48 | 565.48 |
| Kaiser EPO 80 | 1.48 | 508.48 | 1,173.48 |

The monthly rates above reflect the employee’s contribution for each plan. Note that the rates shown on MyCPG Accounts are the Medical Trust rates before any applicable employer contribution and, as a result, may differ from the rates above.

**Dental Plans**

Delta Dental, the Medical Trust’s dental vendor, has the largest network of dentists nationwide. In 2026, members will continue to be able to access services in two of its networks (PPO and Premier) or use out-of-network dentists. Member coinsurance, deductible, and maximum annual benefit will vary based on the network they use fora covered dental service.

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

|  |  |  |  |
| --- | --- | --- | --- |
| **EDSD 2026 Employee Dental Plan (Monthly)** | **Single** | **Plus One** | **Family** |
| Delta Dental Comprehensive (base plan) | - | 54.00 | 121.00 |
| Delta Dental Basic | - | 27.00 | 79.00 |
| Delta Dental Premium | 23.00 | 95.00 | 185.00 |

The monthly rates above reflect the employee’s contribution for each plan. Note that the rates shown on MyCPG Accounts are the Medical Trust rates before any applicable employer contribution and, as a result, may differ from the rates above.

**What You Need 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.
  + If the employee’s current medical or dental plan is not being offered next year, **they will need to enroll in a new plan or they will not have Medical Trust coverage in 2026**.
* Eligible nonparticipating employees have the option to enroll in a Medical Trust plan.
* Eligible dependents may be added to or removed from a member’s plan without the need to demonstrate a qualifying event.
* Ineligible employees’ coverage should be terminated.

**Currently Enrolled Employees**

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive a letter in a green envelope from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this letter and encourage them to begin reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2026, their plan selection(s) will automatically carry over to 2026, and any applicable rate increases will apply.

**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 Annual Enrollment through [*MyCPG Accounts*](https://signin.cpg.org/). If they don’t make a change during Annual Enrollment, their plan selections will carry over into 2026. If they wish to change their selections for 2026 or if their medical or dental plan is no longer being offered for 2026, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. (Members may contact the Client Services team for assistance accessing their login credentials.)

**IMPORTANT REMINDER:** Members will make their plan selections on [*MyCPG Accounts*](https://signin.cpg.org/) 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*](mailto:mtcustserv@cpg.org).

**Nonparticipating Employees**

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2026 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2026. Please submit an enrollment form to me, as this process must be handled by the 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 and provide them with the plans and rates available to them and the applicable legal notices and *Summaries of Benefits and Coverage* available at [*cpg.org/mtdocs*](http://www.cpg.org/mtdocs). Contact the diocese for help enrolling a new participant.

**Plan Documents**

2026 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available on the Church Pension Group website at [*cpg.org/mtdocs*](http://www.cpg.org/mtdocs).

**2026 Plan Offering**

**Plans No Longer Offered**

Please note that we will no longer offer the following plan/plans in 2026:

Kaiser EPO High Option

Anthem BCBS PPO 90

Anthem BCBS MSP PPO 90 (Small employers only- Medicare Supplemental for 65+)

Members currently enrolled in this plan/these plans must select another/others to continue medical and/or dental coverage in 2026.

**Institution Sub-selection**

Congregations in the Episcopal Diocese of San Diego must offer all diocesan plans. No institution sub-selection is allowed under Diocesan policy.

During Annual Enrollment, Quantum will be available at 866-871-0629 to Anthem and Cigna network members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

**Employee Assistance Program (EAP) with Cigna Behavioral Health**

In addition to health plans, the Medical Trust makes available a standalone EAP through Cigna Behavioral Health that you may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust medical coverage are automatically enrolled in Cigna EAP benefits.)

If an employer chooses to offer the Cigna EAP on a standalone basis, all eligible employees who are not enrolled in Medical Trust medical plans 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 standalone EAP is limited to qualified nonmembers (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). Since these employees won’t be able to select the EAP on a standalone basis during Annual Enrollment, their enrollment must be completed by the diocesan administrator.

**Informational Meetings**

Join our administrator training on October 1 at 4:00. Register at:

<https://edsd.org/event/2026-annual-enrollment-information-for-administrators/>

Join our online presentation for employees:

October 15, 2025 4:00 Register at:

<https://edsd.org/event/2026-employee-information-for-annual-enrolment/>

Video for both sessions will be posted a few days after the meeting.

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

Sincerely,

Jeff Martinhauk, Chief Financial Officer

***jmartinhauk@edsd.org***

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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 of The Episcopal Church (the “Church”) and their eligible dependents. 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.*