

EPISCOPAL DIOCESE OF CHICAGO

2024 HEALTH/DENTAL INSURANCE MEMO

TO: Rectors, Vicars, Wardens and Treasurers

FROM: Anna Stefaniak, Canon for Administration, 312-751-4202
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DATE: September 2023 - **CORRECTED 9/20/2023**

This memo contains important information about our 2024 Health Benefits and Annual Enrollment. **Please share this information with all your employees.**

Our online Annual Enrollment for 2024 will run from October 25, 2023, through November 15, 2023.

Medical Plans

We are offering the following medical plans to our employees through The Episcopal Church Medical Trust (**PLEASE CONTACT ANNA STEFANIAK IF INTERESTED IN THE MEDICARE AS SECONDARY PAYER PROGRAM**).

Medical Plan /Yearly Rates 2024	Single	Emp. plus 1 (Spouse or child)	Family	Increase
Employee Assistance Program Only (Must be paid for by employer – employees are not eligible to pay for this plan)	\$ 48.00	\$ 48.00	\$ 48.00	0%
Anthem BCBS Consumer-Directed Health Plan with a 75% (of either \$3,200 single or \$5,450.00 plus one/family deductible) Funded HSA Total Cost	\$ 11,232.00 + \$ 2,400.00 = \$13,632.00	\$20,220.00 + \$ 4,087.50 = \$24,307.50	\$31,452.00 + \$ 4,087.50 = \$35,539.50	7.72%
Anthem BCBS PPO 70	\$12,816.00	\$23,064.00	\$35,880.00	7.21%
Anthem BCBS PPO 80	\$14,916.00	\$26,844.00	\$41,760.00	7.24%
Anthem BCBS PPO 90	\$16,380.00	\$29,484.00	\$45,864.00	7.23%
Anthem BCBS MSP PPO 70 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$10,236.00	\$18,420.00	\$28,656.00	7.28%
Anthem BCBS MSP PPO 80 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$12,096.00	\$21,768.00	\$33,864.00	7.22%
Anthem BCBS MSP PPO 90 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$13,260.00	\$23,868.00	\$37,128.00	7.28%

Dental Plans

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:

Dental Plan / Yearly Rates 2024	Single	Emp. plus 1 (spouse/partner or child)	Family	Increase
Delta Dental Premium	\$ 972.00	\$ 1,752.00	\$ 2,724.00	0%
Delta Dental Comprehensive	\$ 732.00	\$ 1,320.00	\$ 2,052.00	0%
Delta Dental Basic	\$ 492.00	\$ 888.00	\$ 1,380.00	0%

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.**
- Eligible non-participating 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

Currently Enrolled Employees

Currently enrolled employees (plan members) will receive an Annual Enrollment brochure in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This brochure will include their Client ID number, which they’ll need to enroll. Please save this brochure. It also includes their Annual Enrollment dates, a checklist, what’s changing for 2024, benefit reminders, and how to enroll.

IMPORTANT REMINDER: Members will access the Annual Enrollment website with the same credentials (username and password) they created to access their benefits information on [MyCPG Accounts](#). It is important for all members to create an account on MyCPG Accounts 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@cpg.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. **Please submit an enrollment form to me (Anna Stefaniak) as this process must be handled by me. If you have employees and their eligible employees who have never been enrolled and want to enroll for 2024, please work with them to contact me (Anna Stefaniak) for enrollment by November 15, 2023.**

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.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.)

Changes for 2024

<p><i>Delta Dental</i></p>	<p>Delta Dental is our new dental vendor for 2024! You MUST enroll in a Delta Dental plan during Annual Enrollment if you want dental coverage through the Medical Trust in 2024. <i>Cigna dental plans will no longer be offered.</i></p> <p>Delta Dental has the largest network of dentists nationwide. You'll be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. Your coinsurance, deductible, and maximum annual benefit will vary based on the network you use for a covered dental service. That puts you in charge of making your money go further.</p> <ul style="list-style-type: none">• Providers in the Delta Dental PPO network and Delta Dental Premier® network have agreed to contracted rates, and you won't be charged more than your expected share of the bill. Using the Delta Dental PPO network offers the highest annual maximum benefit, allowing you the most savings.• All Delta Dental plans cover no-cost-share diagnostic and preventive care and three dental cleanings a year (four cleanings based on certain conditions).• Basic and major restorative services are covered in all plans, subject to applicable coinsurance, deductibles, limitations, and exclusions.• Orthodontia services have an enhanced in-network lifetime benefit in the Premium Plan and are also offered in our Comprehensive Plan. <p>Learn more about what Delta Dental offers you at cpg.org/deltadental (available in September).</p> <p>You can find a dental provider, check your benefits, and access other helpful resources all in one place at deltadentalins.com.</p> <p>Members can find more information about CPG's medical and dental benefits at cpg.org/annualenrollment.</p> <p>If a member would like help with Annual Enrollment, they should call our Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.</p> <p>Note: The Medical Trust will no longer offer Cigna dental plans beginning in 2024.</p>
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<p>COVID-19 provisions</p>	<p>Effective January 1, 2024, member cost sharing (i.e., copays, deductibles, and coinsurance) will apply based on service type and place of service for healthcare services related to the evaluation and testing for COVID-19.</p> <p>In addition, effective January 1, 2024, member cost sharing (i.e., copays, deductibles, and coinsurance) will apply based on service type and place of service for healthcare services relating to the treatment of COVID-19.</p> <p>COVID-19 over-the-counter home test kits</p> <ul style="list-style-type: none"> • Effective January 1, 2024, eligible individuals and their dependents who are enrolled in Anthem medical plans through the Medical Trust may receive up to four COVID-19 over the counter (OTC) home test kits per month without cost-share (i.e., copay, deductible, or coinsurance). • Eligible individuals and their dependents who are enrolled in Anthem Consumer-Directed Health Plans (CDHPs) may receive up to four COVID-19 over the counter (OTC) home test kits per month with no coinsurance after they meet their annual network deductible. <p>Although the Medical Trust is no longer required by law to provide any OTC home test kits at no cost, we will still allow members to receive up to four test kits per member per month as described above until further notice.</p>
<p>Telehealth</p>	<p>Telehealth platforms for Active Members¹ – You can access a medical professional through <i>telehealth platforms</i> offered by Anthem using your computer or mobile device. You will need high-speed internet access, a webcam or built-in camera, and audio capability. Please remember your personal healthcare provider may not participate on the vendor’s telehealth platform.</p> <p>For Anthem members, all services received via vendor telehealth platforms are available to you with no deductible, copay, or coinsurance through December 31, 2024.</p> <ul style="list-style-type: none"> • Anthem Blue Cross Blue Shield – Access LiveHealthOnline.com or download the LiveHealth Online mobile app in the App Store® or Google Play™

¹ Please note, telehealth can help with minor, non-life-threatening conditions. During a medical emergency, individuals should visit the nearest hospital or call 911 for assistance.

<p>Deductible increase for Anthem CDHP-20</p>	<p>The Internal Revenue Service increased the minimum and maximum amounts that a high-deductible health plan (HDHP) (note that the Medical Trust refers to HDHP as CDHP) may impose as a deductible. <small>Error! Bookmark not defined.</small></p> <p>For 2024, the minimum amount that must be imposed as a deductible for self-only coverage under a HDHP is \$1,600. The minimum amount that must be imposed as a deductible for family coverage under a HDHP is \$3,200. The amounts for 2023 were \$1,500 and \$3,000, respectively.</p> <p>Effective January 1, 2024, the Medical Trust's Anthem CDHP-20 network deductible for self-only coverage will be \$3,200 and the network deductible for family coverage will remain \$5,450. The out-of-network deductible for self-only coverage will be \$3,200 and the out-of-network deductible for family coverage will remain \$6,000.</p>
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Details About Your Benefits

Details about your benefits, including *2024 Summaries of Benefits and Coverage*, *Annual Enrollment Guide*, and Plan Document Handbooks are available on the Church Pension Group website at www.cpg.org/mtdocs. You can use the "Mail It To Me" option to receive a free paper copy of the *Summaries of Benefits and Coverage*. Or you can call CPG's Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET to request a free paper copy over the phone.