

EPISCOPAL DIOCESE OF CHICAGO

2025 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 2024

This memo contains important information about our 2025 Health Benefits and Annual Enrollment. **Please share this information with all your employees.**

Our online Annual Enrollment for 2025 will run from October 16, 2024 through November 15, 2024.

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 2025	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 \$3,300 single or \$6,600 plus one/family deductible) Funded HSA Total Cost	\$ 11,736.00 + \$ 2,475.00 = \$14,211.00	\$21,120.00 + \$ 4,950.00 = \$26,070.00	\$32,856.0 + \$ 4,950.00 = \$37,806.00	4.47%
Anthem BCBS PPO 70	\$13,392.00	\$24,108.00	\$37,500.00	4.51%
Anthem BCBS PPO 80	\$15,588.00	\$28,056.00	\$43,644.00	4.51%
Anthem BCBS PPO 90	\$18,180.00	\$32,724.00	\$50,904.00	10.99%
Anthem BCBS MSP PPO 70 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$10,692.00	\$19,248.00	\$29,940.00	4.47%
Anthem BCBS MSP PPO 80 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$12,636.00	\$22,740.00	\$35,376.00	4.46%
Anthem BCBS MSP PPO 90 (MEDICARE AS SECONDARY PAYER – for employers with less than 20 employees)	\$14,724.00	\$26,508.00	\$41,232.00	11.05%

Dental Plans

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2025, members will 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 for a covered dental service.

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%

Introducing Quantum Health!

The Medical Trust is enhancing its plans that use the Anthem network with healthcare coordination services from Quantum Health (Quantum). Beginning January 1, 2025, Quantum's care coordinators—nurses, benefits experts, and claims specialists familiar with our membership and our plans—will guide members enrolled in those plans as they navigate today's complex healthcare system, helping them understand their coverage and supporting their healthcare needs, whether they're looking for a specialist, managing a chronic condition, or simply trying to stay healthy.

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.

Please see this link for a video on Quantum Health:

<https://fast.wistia.com/embed/channel/dz9bp67lgn?wchannelid=dz9bp67lgn&wmediaid=xr8kgum64g>

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.
- 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.

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 2025, their plan selection(s) will automatically carry over to 2025, and any applicable rate increases will apply.

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 2025 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2025.

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 2025, please work with them to contact me (Anna Stefaniak) for enrollment by November 15, 2024.

Plan Documents

2025 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available found on the Church Pension Group website at cpq.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 2025

<p>Deductible increase for Anthem CDHP-20</p>	<p>The IRS increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible.¹ (Note that the Medical Trust refers to HDHPs as CDHPs.)</p> <p>For 2025, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,650 for self-only coverage and \$3,300 for family coverage. The amounts for 2024 were \$1,600 and \$3,200, respectively.</p> <p>Effective January 1, 2025, the Medical Trust's Anthem CDHP-20 network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage. The out-of-network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage.</p>
<p>Anthem members can access the following services through Quantum.</p>	
<p>Teladoc</p>	<p>The Medical Trust is introducing Teladoc Health Services (Teladoc) for Anthem members. Teladoc will replace both the MDLIVE and LiveHealth Online platforms currently available. A fully integrated virtual care platform, Teladoc offers primary, behavioral health, acute, chronic, specialty, and complex care services, all seamlessly accessed via Quantum Health.</p>

¹See [IRS Rev. Proc. 2024-25](#).

<p>Magellan</p>	<p>The Medical Trust is introducing Magellan Healthcare, a service that provides a holistic approach to behavioral healthcare management by collaborating with members to help them successfully address their mental health. Magellan’s services include outreach to members while in treatment, continuing care plans, support and resources, education, and crisis intervention.</p>
<p>Personal Precision Oncology Management</p>	<p>The Medical Trust will provide members and their treating oncologists support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough therapies. Their support will include case reviews and clinical collaboration with the treating physician.</p>
<p>EncircleRx</p>	<p>In 2023, GLP-1 agonists (drugs that lower blood sugar levels and promote weight loss) accounted for 9.3% of the Medical Trust’s prescription drug costs. This was a 295% increase over 2022 in our costs for GLP-1 agonists used as weight-loss medications. During the same period, our peers in the Church Benefits Association’s coalition with Express Scripts experienced a 193% increase in the cost of these drugs when used for losing weight.</p> <p>To manage these costs and ensure these drugs are used appropriately, the Medical Trust is introducing the EncircleRx program with Express Scripts, which:</p> <ul style="list-style-type: none"> • ensures that medical data and documentation are on file for the use of GLP-1 in diabetes • increases GLP-1 monitoring to reduce waste in the system • establishes higher BMI requirements to target those populations most impacted

Details About Your Benefits

Details about your benefits, including 2025 *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*, you can 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.

Plans No Longer Offered (2026 – Anthem PPO90)

Please note that this will be the last year the Anthem PPO90 plan will be offered. In 2026, this plan will be going away. If you are enrolled in the PPO90 and wish to switch in 2025 to avoid the 2026 change, please contact Anna Stefaniak.