

EPISCOPAL DIOCESE OF CHICAGO

2026 HEALTH & DENTAL INSURANCE MEMO

TO: All Clergy & Lay Parish Leadership: Wardens, Treasurers, & Vestries

FROM: Graicey Van Spankeren, Director of HR & Finance Associate
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This memo contains important information about the 2026 Health Benefits & Annual Enrollment process. Please share this information with all your benefits-eligible employees.

2026 Online Annual Enrollment dates:

- Active employees & pre-65 retirees: October 15 - November 7, 2025
- Post-65 retirees: October 22 - November 21, 2025

Quantum Health Support during Open Enrollment

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

MEDICAL PLANS

The Diocese of Chicago is offering the following medical plans to employees through The Episcopal Church Medical Trust. Please contact Graicey Van Spankeren if interested in the Medicare as Secondary Payer (MSP) plans.

Medical Plan Yearly Rates 2026	Single	Employee + 1 (Spouse or child)	Family	Increase
Employee Assistance Program Only (Employer paid only)	\$48.00	\$48.00	\$48.00	0%
Anthem BCBS Consumer-Directed Health Plan (CDHP 20) + 75% of deductible* funded into HSA = Total Cost *Deductible: \$3,400 for Single tier; \$6,800 for Emp + 1 & Family tiers	\$12,552 + \$2,550 = \$15,102	\$22,596 + \$5,100 = \$27,696	\$35,148 + \$5,100 = \$40,248	6.97%
Anthem BCBS PPO 70	\$14,328	\$25,788	\$40,116	6.97%
Anthem BCBS PPO 80	\$16,680	\$30,024	\$46,704	7.01%

Medicare as Secondary Payer Plans For employers with less than 20 employees	Single	Employee + 1 (Spouse or child)	Family	Increase
Anthem BCBS MSP PPO 70	\$11,436	\$20,580	\$32,016	6.94%
Anthem BCBS MSP PPO 80	\$13,524	\$24,348	\$37,872	7.06%

The rates in the tables above reflect the full annual cost for each plan.

Plans No Longer Offered in 2026: Anthem PPO 90 & Anthem MSP PPO 90

The PPO 90 and MSP PPO 90 will not be offered for 2026. **If you do not switch plans during open enrollment, you will not be automatically enrolled in a different plan and you will lose coverage for 2026.** If you are enrolled in either of these plans, contact Graicey Van Spankeren to switch to a different plan for 2026.

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 for a covered dental service.

The Diocese of Chicago is offering the following Delta Dental plans through The Episcopal Church Medical Trust.

Dental Plan Yearly Rates 2026	Single	Employee +1 (Spouse or child)	Family	Increase
Delta Dental Basic	\$492.00	\$888.00	\$1,380.00	0%
Delta Dental Comprehensive	\$744.00	\$1,344.00	\$2,088.00	1.74%
Delta Dental Premium	\$984.00	\$1,776.00	\$2,760	1.29%

The rates in the table above reflect the full annual cost for each plan.

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](#). 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](#) 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@cpq.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. Please submit an enrollment form to me, as this process must be handled by the group administrator. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2026.

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 cpq.org/mtdocs. Have them reach out to Graicey Van Spankeren at the contact information on the first page of this memo to proceed with enrollment.

Changes for 2026

Deductible Increase for Anthem CDHP-20	<p>The IRS increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible next year, which has implications for the Medical Trust's CDHP-20 plans. (Note that the Medical Trust refers to HDHPs as CDHPs.)</p> <p>For 2026, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,700 for self-only coverage and \$3,400 for family coverage. The amounts for 2025 were \$1,650 and \$3,300, respectively.</p> <p>Effective January 1, 2026, the Medical Trust's Anthem CDHP-20 network deductibles will be \$3,400 and \$6,800, for single and employee +1/family coverage, respectively.</p>
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Details About Your Benefits

Details about your benefits, including 2026 *Summaries of Benefits and Coverage*, the *Annual Enrollment Guide*, and Plan Document Handbooks, are available on the Church Pension Group website at cpq.org/mtdocs. To receive a free paper copy of the *Summaries of Benefits and Coverage*, use the "Mail It to Me" option at cpq.org/mtdocs or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.