



The Episcopal Church Medical Trust
 19 East 34th Street
 New York, NY 10016
 www.cpg.org

October 2, 2017

Dear «FirstName»:

This letter contains important information about your health benefits for 2018. Please read it carefully and contact me with any questions.

Our online Open Enrollment for your 2018 health benefits will run from **November 3-20**.

Medical Plans

We are offering the following medical plans to our employees through The Episcopal Church Medical Trust (Medical Trust):

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Anthem BCBS BlueCard PPO 90	825	1485	2310
Anthem BCBS Consumer-Directed Health Plan-15/HSA	679	1222	1901
Anthem BCBS Consumer-Directed Health Plan-20/HSA	561	1010	1571
Anthem BCBS BlueCard MSP PPO 90	660	1188	1848

Dental Plans

The following Cigna dental plans are also offered through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
Preventive Dental	39	70	109
Basic Dental	52	94	146
Dental & Orthodontia	70	126	196

Plan Documents

2018 Summaries of Benefits and Coverage and 2017 Plan Document Handbooks have more information about the available plans and may be found 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. (Plan Document Handbooks will be updated on the website in January 2018.)

Please note that for 2018, our plan offering with the Medical Trust has been changed:

Plans Going Away

Please note that the Anthem BCBS 80/60 plan will no longer be offered in 2018. This is because this plan will no longer offered by the Medical Trust in 2019 and is being phased out. If you are currently in this plan, it is imperative that you select another plan if you want to continue medical coverage for the 2018 plan year.

New Plans Offered

Please note that we are offering a new plan from the Medical Trust for the 2018 plan year – Anthem BCBS Consumer-Directed Health Plan-15/HSA. Additional information about the plan design, including Summaries of Benefits and Coverage, is available for your review on www.cpg.org/mtdocs as well as on the Open Enrollment page.

Current Members

You will receive a letter from the Medical Trust approximately one week before Open Enrollment begins. This letter will have information regarding when and how to access the Open Enrollment website. Even if you do not want to make changes to your health plan, ***it is important for you to log in to the Medical Trust Open Enrollment website to check that your personal information – such as Social Security numbers – is correct for yourself and your dependents.*** You can submit any corrections through the online system and/or by notifying me.

IMPORTANT NOTE: For 2018, you will use the same user name and password you created to access your benefits information on MyCPG Accounts to access the enrollment web page. If you have not already created an account on MyCPG Accounts, please do so before Open Enrollment begins. (Note: You will need your Client ID number to create an account.) For assistance, contact the Client Services Team at (800) 480-9967, Monday to Friday, 8:30AM – 8:00PM ET (excluding holidays). Or, email mtcustserv@cpg.org.

Begin reviewing your options now if you are considering a plan change or considering enrolling in a Medical Trust plan. Research your options prior to the Open Enrollment period to allow yourself time to make your decision. This is also the time of year when you may add eligible dependents to your plan or remove eligible dependents from your plan without the need to demonstrate a qualifying event.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, your employer also offers a stand-alone EAP for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. (The EAP is already included as part of each medical plan offering.) This outstanding program covers your entire household, and is paid for by your employer.

Informational Meetings

You are invited to join CPG for informational presentations on **October 18, 2017:**

St. George's Episcopal Church
Johnson Hall, 10 a.m. – 12 p.m.
4715 Harding Road
Nashville, TN 37205

St. Paul's Episcopal Church
Parish Hall, 2 p.m. – 4 p.m.
315 East Main Street
Murfreesboro, TN 37130

IBAMS account representative Kathy North will be available to answer questions and to provide information about the change in plans.

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

Sincerely,

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Please note that this document is provided for informational purposes only and should not be viewed as an offer of coverage, legal, medical, tax or other advice. Please consult with your own professional advisor for further guidance. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, for any reason and unless required by law, without notice.