

TO: Rectors, Treasurers, and Parish Administrators
FROM: Brendan O'Sullivan-Hale, brendan@indydio.org
RE: **2019 Episcopal Diocese of Indianapolis Health Benefits Overview**
DATE: October 10, 2018

Below you will find important details about our 2019 health benefits offerings and Annual Enrollment process. Please share this information with your employees. A letter you may use as a template to communicate with your employees is attached to this memo.

Our online Annual Enrollment for 2019 will run from October 29 – November 16, 2018.

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 80	\$187	\$336	\$523
Anthem BCBS CDHP 20 / HSA	\$145	\$260	\$405
Anthem BCBS BlueCard PPO 80 Medicare Supplement (Age 65+ only)	\$151	\$272	\$423

The monthly rates above reflect the employee's required contribution for each plan. Note that the rates that appear on the Annual Enrollment website are the Medical Trust rates prior to any reduction to reflect the employer's monthly contribution and, therefore, may differ from the rates noted above.

For employees who participate in the CDHP 20 / HSA plan, the employer will also contribute 70% of the deductible to the employee's health savings account. Employees may contribute an additional amount up to maximum contribution allowed by the IRS.

Dental Plans

We are offering the following Cigna dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
Preventive Dental	\$37	\$67	\$104
Basic Dental	\$58	\$104	\$162
Dental & Orthodontia	\$77	\$139	\$216

The monthly rates above reflect the employee's required contribution for each plan. Note that the rates that appear on the Annual Enrollment website are the Medical Trust rates prior to any reduction to reflect the employer's monthly contribution and, therefore, may differ from the rates noted above.

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

- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan and participating dependents may be removed from a member's plan without the need to demonstrate a qualifying event

Currently Enrolled Employees

Please inform your currently enrolled employees (plan members) that they will receive a letter from the Medical Trust approximately one week before their Annual Enrollment period. This letter will provide them with information on when and how to access the Annual Enrollment website, and links to important benefits information and plan resources. In your communications, encourage your employees to begin reviewing their options and to research plans early.

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 participating employees to create an account on MyCPG Accounts prior to Annual Enrollment, if they have not already done so. For assistance, employees may contact the Client Services Team at (800) 480-9967, Monday to Friday, 8:30AM – 8:00 PM ET (excluding holidays), or email mtcustserv@cpq.org.

Non-participating Employees

Existing employees who qualify for health coverage but are not currently participating in one of the Medical Trust plans are eligible to enroll themselves and/or their eligible dependents during Annual Enrollment for the 2019 plan year. As we do not mail materials to these potential members, please send a communication to these employees informing them of this option as well as the plans and rates available to them and all applicable legal notices and *Summaries of Benefits and Coverage*. The *Summaries of Benefits and Coverage*, *Annual Enrollment Guide*, and legal notices are available at www.cpg.org/mtdocs. Blank enrollment forms are available on www.cpg.org.

Plan Documents

2019 *Summaries of Benefits and Coverage* and 2018 Plan Document Handbooks containing more information about the available plans may be found on the Church Pension Group website at www.cpg.org/mtdocs. (Plan Document Handbooks – including for the new Cigna plan options – will be updated on the website in January 2019.) Please remember that you are responsible for providing newly eligible employees with a copy of all applicable legal notices and *Summaries of Benefits and Coverage*.

2019 Plan Offering

Plans No Longer Offered

Please note that the Anthem BCBS BlueCard EPO 80 and Anthem BCBS BlueCard EPO 80 Medicare Supplement plans will not be available in 2019. This is because they are no longer offered by the Medical Trust. If you have members currently enrolled in this plan/these plans, it is imperative that they select another plan if they want to continue medical coverage for the 2019 plan year. Health Advocate representatives can help these members review their 2019 plan choices.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP that you and your related entities may elect to offer to their employees who opt out of medical benefits coverage. (The EAP is already included as part of each medical plan offering.) The employer must pay for the EAP-only coverage. Requiring employees to contribute towards the cost of the EAP-only coverage would violate the Affordable Care Act and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP program is limited to qualified non-members (e.g., an employee who is on a spousal plan and has opted out of medical coverage). Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, please contact the diocesan office for help enrolling these employees.

Include this as appropriate:

Informational Meetings

You are invited to join us for an informational web conference on the following date(s):
Thursday, October 18, 3:30pm Eastern
<https://zoom.us/j/210743405>

Tuesday, October 23, 5:30pm Eastern
<https://zoom.us/j/581414354>

The web conferences will be recorded for later viewing.

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

Please note that this letter 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 letter 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 letter at any time, for any reason, and unless required by law, without notice.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States, and not all Plans are available on both a self-funded and fully insured basis. The Plans do not cover all healthcare expenses, and Members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.