



# EPISCOPAL DIOCESE of INDIANAPOLIS

October 21, 2020

Dear Diocese of Indianapolis plan participant:

This letter contains important information about The Episcopal Church Medical Trust (Medical Trust) 2021 health benefits. Please read it carefully and contact me with any questions.

Key details:

- Our online Annual Enrollment for your 2021 Medical Trust health benefits will run from October 28 to November 18.
- There are no major changes to plan design this year, but there is an enhanced hearing aid benefit, and some coverage enhancements made due to the COVID-19 pandemic will remain in effect at least through December 31, 2021.
- Premiums for medical insurance increased by approximately 5%. There was no increase in dental insurance premiums.
- The employee cost share for medical insurance will remain at 22% in 2021. A 1% rebate is available for plan participants who document an annual preventive care visit in 2021.

## Medical Plans

You may choose from the following medical plans through the Medical Trust. Premiums shown are monthly.:.

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna Open Access Plus CDHP-15 <sup>1</sup>	\$845.00	\$1521.00	\$2366.00
<i>Employee Share</i>	<i>\$185.90</i>	<i>\$334.62</i>	<i>\$520.52</i>
Cigna Open Access Plus CDHP-20 <sup>1</sup>	\$748.00	\$1346.00	\$2094.00
<i>Employee Share</i>	<i>\$164.56</i>	<i>\$296.12</i>	<i>\$460.68</i>
Cigna Open Access Plus PPO 80	\$950.00	\$1710.00	\$2660.00
<i>Employee Share</i>	<i>\$209.00</i>	<i>\$376.20</i>	<i>\$585.20</i>

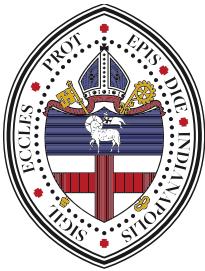
<sup>1</sup> Employer will provide an annual health savings account contribution of \$1400 (single coverage) or \$2800 (family or +1 coverage), pro-rated for the employee's enrollment date.

**The Rt. Rev. Jennifer Baskerville-Burrows, Bishop**

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The following plans are available to Medicare-enrolled employees over age 65 whose employers are eligible for the Small Employer Exemption.

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna Open Access Plus PPO 80 MSP	\$770.00	\$1386.00	\$2156.00
<i>Employer Share</i>	<i>\$600.60</i>	<i>\$1080.30</i>	<i>\$1681.68</i>
<i>Employee Share</i>	<i>\$169.40</i>	<i>\$305.70</i>	<i>\$474.32</i>
Cigna Open Access Plus PPO 90 MSP	\$833.00	\$1499.00	\$2332.00
<i>Employer Share</i>	<i>\$649.74</i>	<i>\$1169.22</i>	<i>\$1818.96</i>
<i>Employee Share</i>	<i>\$183.26</i>	<i>\$329.78</i>	<i>\$513.04</i>

## No Changes to Current Plan Selections

Please note that there are no changes to our current plan options for the coming year. However, members are encouraged to go online during Annual Enrollment to verify their demographic information, dependent coverage, and plan selections, and to make changes if necessary.

When employees log into the Annual Enrollment website, they will see an option for the Cigna Open Access Plus CDHP-40 plan. This is a lower-cost plan requested by one of our Cooperating Ministries. Employees of the Diocese of Indianapolis or its congregations are not eligible to select this plan. We will contact any employee who attempts to enroll in this plan to obtain an alternative selection.

## What's Changing for 2021

- To ensure that members have a high-quality, comprehensive benefit plan and in response to feedback, if you enroll in any of the Cigna health plans, you will have access to a hearing aid benefit allowance:

Current Benefit	2021 Benefit
Amplifon hearing aid device discount only	Maximum benefit of \$1,500 per ear every three years

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Note: In order to offer our active members a hearing aid benefit allowance in 2021, we will no longer be offering the Amplifon hearing aid device discount that we currently provide.

- In response to COVID-19, effective March 1, 2020, the Medical Trust waived member cost shares for services received through our health plan carriers' telehealth platforms. The Medical Trust also removed plan exclusions to allow virtual visits with members' personal healthcare providers to be covered at the usual in-person office visit cost share. Both of these provisions will be continued at least through December 31, 2021.

### **Health Savings Account Contributions**

Employees of the diocese or its congregations who select either of the CDHP medical plans will be eligible to receive an employer Health Savings Account (HSA) contribution. For those employees who enroll in the Cigna CDHP 15 the contribution amount will be equal to the deductible. So, for an individual participant, the HSA annual contribution will be \$1,400 or \$2,800 for a family, pro-rated for the period the employee is enrolled. Employees who enroll in the Cigna CDHP 20 will receive an amount equal to what an employee who enrolls in the Cigna CDHP 15 plan would receive, even though the deductible amounts are higher (\$2,800 for an individual and \$5,450 for a family). Employees may make additional contributions to a health savings account, subject to Internal Revenue Service (IRS) limits. HSA employer contributions do not apply to those employees who elect the Cigna PPO 80 plan, or who are enrolled in Medicare.

### **Preventive Care Incentive**

It is important to the Diocese of Indianapolis that its employees and the employees of its congregations take advantage of the free preventive care benefits included in diocesan plans. If the primary beneficiary of the plan demonstrates proof of having received preventive care services in calendar year 2021 by November 30, the Diocese of Indianapolis will refund 1% of the participant's annual medical insurance premium by check in December of 2021. If proof of 2021 preventive care services is provided between December 1, 2021 and January 15, 2022, the refund check will be issued in January 2022. No refund will be provided if proof is not furnished by January 15, 2022. Proof will take the form of a doctor's note attesting that the preventive care visit occurred according to a template that will be provided on the diocesan web site. No private health information will be requested related to this incentive. The diocesan office will handle

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recordkeeping for both diocesan and congregational employees. Congregations are responsible for issuing the refund to their lay employees.

### **Employee Assistance Program (EAP) with Cigna Behavioral Health**

In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health to employees who opt out of medical coverage. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.) The plan is paid for by the employer.

### **Dental Plans**

We will offer the following Cigna dental plans through the Medical Trust. Premiums shown are monthly. The Diocese of Indianapolis and its congregations will pay a cost share equivalent to the premium of the Preventive Dental plan (single coverage). Some congregations may be more generous at their discretion.

Dental Plan / Monthly Rates	Single	Employee + 1	Family
Preventive Dental	\$41	\$74	\$115
<i>Employee Share</i>	<i>\$0</i>	<i>\$33</i>	<i>\$74</i>
Basic Dental	\$59	\$106	\$165
<i>Employee Share</i>	<i>\$18</i>	<i>\$65</i>	<i>\$124</i>
Dental & Orthodontia	\$78	\$140	\$218
<i>Employee Share</i>	<i>\$37</i>	<i>\$99</i>	<i>\$177</i>

### **Details About Your Benefits**

Details about your benefits, including 2021 *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](http://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*.

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## No Changes to Current Health Plan Choices

You will have the same health plan options available to you in 2021. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify your personal information, dependent coverage, and plan selections, and to make changes if necessary.

## If You Are Currently Enrolled in a Medical Trust Plan

You will receive an Annual Enrollment brochure in a green envelope approximately one week before Annual Enrollment begins. This brochure will include your Client ID number, which you will need to enroll. Please save this brochure. It also includes your Annual Enrollment dates, a checklist, benefit reminders, and how to enroll. Whether or not you plan to make a change, be sure to log in to the Medical Trust Annual Enrollment website and check that personal information is correct for yourself and your dependents. You can submit any corrections through the Medical Trust Annual Enrollment website and/or by notifying me.

**IMPORTANT NOTE:** For 2021, you will use the same username and password you created on MyCPG Accounts to access the Annual Enrollment website. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. (You will need your Client ID number to create an account.) For assistance, contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org).

Begin to review your options now if you plan to make a change or newly enroll in a Medical Trust plan to allow yourself time to make an informed decision. This is also the time of year when you may add or remove eligible dependents without a qualifying event.

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## Not a Member and Want to Enroll?

If you are not currently participating in a Medical Trust plan and would like to enroll, please review the plan options in this letter. Then go online to [www.cpg.org](http://www.cpg.org), select **Active Clergy** or **Lay**, hover over **Insurance**, then select **Health** to explore the plans and benefits. You will not receive a brochure from the Medical Trust, so please contact me to request an enrollment form and a copy of the *Summaries of Benefits and Coverage* and other important notices, or to ask any questions.

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

Sincerely,

Brendan O'Sullivan-Hale  
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*Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of the Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.*

*The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.*

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