



EPISCOPAL DIOCESE *of* INDIANAPOLIS

TO: Benefits Administrators in the Diocese of Indianapolis

FROM: Brendan O'Sullivan-Hale, 317-926-5454, brendan@indydio.org

RE: **2022 Health Benefits Overview**

DATE: October 5, 2021

I am pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2022 health benefits offerings and Annual Enrollment.

Annual Enrollment for 2022 will run from October 27 to November 17.

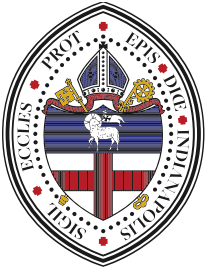
Effective January 1, 2022, the Medical Trust will simplify the Episcopal Health Plan (EHP) eligibility criteria by eliminating the exempt/non-exempt status criteria and will move to an hours-based eligibility criteria for active employees. An employee will be eligible to enroll in the EHP, regardless of whether they are an exempt or non-exempt employee, if they are normally scheduled to work 1,000 or more compensated hours per plan year.ⁱ

This distinction has been a source of confusion about who qualifies as an exempt employee and has raised concerns about compliance with the Medicare Secondary Payer rules. Post-65 clergy who retired under the Clergy Pension Plan and who are no longer eligible for EHP coverage because they work less than 1,000 hours a year may now enroll in the Medical Trust retiree plan and receive their post-retirement medical subsidy, if eligible.ⁱⁱ

Medical Plans

We will offer the following medical plans to our employees through the Medical Trust. Premiums shown are monthly. Employers subject to the authority of the diocese are responsible for 78% of the premium, plus a health savings account contribution for participants using one of the CDHP plans. Cooperating Ministries may have different cost sharing policies for their employees.

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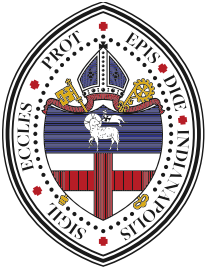
Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna Open Access Plus CDHP-15 ⁱⁱⁱ	\$896.00	\$1,613.00	\$2,509.00
<i>Employer Share</i>	<i>\$698.88</i>	<i>\$1,258.14</i>	<i>\$1,957.02</i>
<i>Employee Share</i>	<i>\$197.12</i>	<i>\$354.86</i>	<i>\$551.98</i>
Cigna Open Access Plus CDHP-20 ⁱⁱⁱ	\$793.00	\$1,427.00	\$2,220.00
<i>Employer Share</i>	<i>\$618.54</i>	<i>\$1,113.06</i>	<i>\$1,731.60</i>
<i>Employee Share</i>	<i>\$174.46</i>	<i>\$313.94</i>	<i>\$488.40</i>
Cigna Open Access Plus PPO 80	\$1,002.00	\$1,804.00	\$2,806.00
<i>Employer Share</i>	<i>\$781.56</i>	<i>\$1,407.12</i>	<i>\$2,188.68</i>
<i>Employee Share</i>	<i>\$220.44</i>	<i>\$396.88</i>	<i>\$617.32</i>

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	\$812.00	\$1,462.00	\$2,274.00
<i>Employer Share</i>	<i>\$633.36</i>	<i>\$1,140.36</i>	<i>\$1,773.72</i>
<i>Employee Share</i>	<i>\$178.64</i>	<i>\$321.64</i>	<i>\$500.28</i>
Cigna Open Access Plus PPO 90 MSP	\$879.00	\$1,582.00	\$2,461.00
<i>Employer Share</i>	<i>\$685.62</i>	<i>\$1,233.96</i>	<i>\$1,919.58</i>
<i>Employee Share</i>	<i>\$193.38</i>	<i>\$348.04</i>	<i>\$541.42</i>

Note that the rates shown on the Annual Enrollment website are the Medical Trust rates before our employer contribution. Eligible employees of the diocese or of employers subject to its authority will only be responsible for the employee share listed above. The employee share may vary for employees of cooperating ministries.

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Preventive Care Incentive

It is important to the Diocese of Indianapolis that its employees and the employees of employers subject to the authority of the diocese 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 2022 by November 30, the Diocese of Indianapolis will refund 1% of the participant's total annual medical insurance premium by check in December of 2022. **This benefit is worth approximately \$90-\$300, depending on the plan selected and number of beneficiaries.** If proof of 2022 preventive care services is provided between December 1, 2022 and January 15, 2023, the refund check will be issued in January 2023. No refund will be provided if proof is not furnished by January 15, 2023. 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 recordkeeping for both diocesan and congregational employees. Congregations are responsible for issuing the refund to their lay employees. Cooperating ministries are not obligated to offer this incentive.

Dental Plans

We will offer the following Cigna dental plans through the Medical Trust:

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

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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 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

Currently enrolled employees (plan members) will receive an Annual Enrollment brochure in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This brochure will include their Client ID number, which they'll need to enroll. Please instruct them to save this brochure. It also includes their Annual Enrollment dates, a checklist, what's changing for 2022, benefit reminders, and how to enroll. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

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 user list is created will not receive an Annual Enrollment brochure and they will not participate in the Medical Trust's Annual Enrollment. Their plan selections will carry over into 2022. If the employee wishes to make a change to their plan enrollment for 2022, they will need to contact their group benefits administrator for assistance.

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 members to create an account on MyCPG Accounts prior to Annual Enrollment, if they have not already done so. 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@cpg.org.

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Non-participating Employees

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan may enroll during Annual Enrollment for the 2022 plan year. Please submit an enrollment form to me as this process must be handled by the plan administrator.

NOTE: As materials are not mailed to potential members, please send a communication to inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and provide them with the applicable legal notices and *Summaries of Benefits and Coverage* available at www.cpg.org/mtdocs. You may use the enclosed template and modify as needed.

Plan Documents

2022 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details may be found on the Church Pension Group website at www.cpg.org/mtdocs.

2022 Plan Offering

Plans No Longer Offered

Please note that we will no longer offer the following plan/plans in 2022: Cigna Open Access Plus CDHP-40/HSA. No members are enrolled in this plan so this change will cause no disruption for your employees. Employees may contact a Health Advocate representative at (866) 695-8622 or answers@HealthAdvocate.com for assistance with their 2022 plan choices.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health that you and your related entities may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.) The cost is \$4 per month.

The employer must pay for the EAP-only coverage. Requiring employees to contribute toward the cost of EAP-only coverage would violate the Affordable Care Act, and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP is limited to qualified non-members (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, enrollments must be completed by the group administrator with MLPS access. Please contact Kim Christopher at christopher@indydio.org for assistance.

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Informational Meetings

Join our online presentation or participate by calling in:

Tuesday, October 19, 5pm EDT

www.zoom.us | Meeting ID: 840 3245 9867 | Passcode: 978403 – **this meeting will be recorded**

Or call 312-626-6799

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

Sincerely,

Brendan O'Sullivan-Hale

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This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund ("CPF") and its affiliates (collectively, "CPG") retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

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.

ⁱ One thousand (1,000) or more scheduled compensated hours per plan year is the Medical Trust's minimum hours requirement. Some employers may elect to impose a higher hours threshold for its employees to qualify for active health benefits under the EHP. For institutions under the Denominational Health Plan rules, for any cleric or lay employee working more than 1,500 compensated hours per year (and meeting all other eligibility requirements), the institution shall make available Medical Trust health benefits, including premium payments, to those eligible clerics and lay employees.

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ii If an employee is no longer eligible to participate in the plan effective January 1, 2022, as a result of the change in our eligibility rules, they may voluntarily continue medical and/or dental coverage on their own for up to 36 months commencing on January 1, 2022, through the Medical Trust's Extension of Benefits provision.

iii 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 health savings account contribution may vary for employees of cooperating ministries.

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