



# EPISCOPAL DIOCESE of INDIANAPOLIS

TO: Diocese of Indianapolis Benefits Administrators  
FROM: Brendan O'Sullivan-Hale, 317-926-5454 [brendan@indydio.org](mailto:brendan@indydio.org)  
RE: **2024 Health Benefits Overview**  
DATE: September 20, 2023

I am pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2024 health benefits offerings and Annual Enrollment. Please share this information with your employees.

Annual Enrollment for 2024 will run from October 25 to November 15.

For information about eligibility for the Episcopal Health Plan, the Small Employer Exception (SEE) Plan, and the Group Medicare Advantage Plan, refer to the Medical Trust [Administrative Policy Manual](#).

## New Vendor: Delta Dental! Action Required!

The Cigna Dental plans through the Medical Trust are going away after December 31, 2023. To continue offering dental coverage through the Medical Trust, your participants **must** select a Delta Dental plan from the Premium, Comprehensive, and Basic plan options. Learn more below.

### Medical Plans

We will offer the following medical plans to our employees through the Medical Trust. Premiums shown below are monthly. Employers subject to the authority of the diocese are responsible for 76% of the premium, plus a health savings account contribution for participants using one of the CDHP plans (\$1,400 single / \$2,800 +1 or Family). Cooperating ministries may have their own policies.

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna Open Access Plus CDHP 15	\$1,018.00	\$1,832.00	\$2,850.00
Employer share	\$773.68	\$1,392.32	\$2,166.00
Employee share	\$244.32	\$439.68	\$684.00
Cigna Open Access Plus CDHP 20	\$901.00	\$1,622.00	\$2,523.00
Employer share	\$684.76	\$1,232.72	\$1,917.48
Employee share	\$216.24	\$389.28	\$605.52
Cigna Open Access Plus PPO 80	\$1,123.00	\$2,021.00	\$3,144.00
Employer share	\$853.48	\$1,535.96	\$2,389.44
Employee share	\$269.52	\$485.04	\$754.56

Note that the rates shown on MyCPG Accounts are the Medical Trust rates before any applicable employer contribution and, as a result, may differ from the rates above.

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## Medicare Supplement Plans

The following plans are available to Medicare-enrolled employees over age 65 whose employer is eligible for the Small Employee Exemption. Premiums shown below are monthly. Employers subject to the authority of the diocese are responsible for 76% of the premium. Cooperating ministries may have their own policies.

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna Open Access Plus PPO 80 MSP	\$910.00	\$1,638.00	\$2,548.00
<i>Employer share</i>	<i>\$691.60</i>	<i>\$1,244.88</i>	<i>\$1,936.48</i>
<i>Employee share</i>	<i>\$218.40</i>	<i>\$393.12</i>	<i>\$611.52</i>
Cigna Open Access Plus PPO 90 MSP	\$985.00	\$1,773.00	\$2,758.00
<i>Employer share</i>	<i>\$748.60</i>	<i>\$1,347.48</i>	<i>\$2,096.08</i>
<i>Employee share</i>	<i>\$236.40</i>	<i>\$425.52</i>	<i>\$661.92</i>

Note that the rates shown on the Annual Enrollment website are the Medical Trust rates before any applicable employer contribution and, as a result, may differ from the rates above.

## 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 2024 by November 30, the Diocese of Indianapolis will refund 1% of the participant's total annual medical insurance premium by check in December of 2024. **This benefit is worth approximately \$100-\$350, depending on the plan selected and number of beneficiaries.** If proof of 2024 preventive care services is provided between December 1, 2024 and January 15, 2025, the refund check will be issued in January 2025. No refund will be provided if proof is not furnished by January 15, 2025. 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. Employees of cooperating ministries are not eligible for this incentive.

## Dental Plans

### Dental Plans Are Changing!

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024. Members will be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. Their coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service. That puts your members in charge of making their money go further.

Learn more about what Delta Dental offers in the "Changes for 2024" section below.

We will offer the following Delta Dental plans through the Medical Trust. Employers subject to the authority of the diocese are responsible for the paying at minimum the cost of single coverage for the Preventive Dental plan. Employees may choose enhanced coverage and/or additional beneficiaries at their own expense. It is permissible for employers subject to the authority of the diocese to be more generous in paying for dental benefits. Cooperating ministries may adopt their own policies.

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Dental Plan / Monthly Rates	Single	Employee + 1	Family
Delta Dental Basic	\$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>
Delta Dental Comprehensive	\$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>
Delta Dental Premium	\$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>

Note that the rates shown on the Annual Enrollment website are the Medical Trust rates before any applicable employer contribution and, as a result, may differ from the rates 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.
  - If the employee intends to have dental coverage through the Medical Trust in 2024, **action is required. They must enroll with Delta Dental, our new vendor. Cigna Dental coverage is going away.**
  - If the employee plans to maintain their current medical coverage, no action is required.
  - If the employee's current medical 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 2024.**
- 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 letter in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This letter will include information about how to access the enrollment site and their Annual Enrollment dates. Please instruct them to save this letter. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

If an employee takes no action, and their current medical plan is offered for 2024, their medical plan selections will automatically carry over to 2024, and any applicable rate increases will apply.

**Note:** Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust. If members are currently enrolled in a Cigna Dental plan through the Medical Trust, that coverage is going away on December 31, 2023. They **must** select a Delta Dental plan option for themselves and their dependents during Annual Enrollment for 2024.

### 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 the Medical Trust's Annual Enrollment through [MyCPG Accounts](#). Their plan selections will carry over into 2024 if they do not make a change during Annual Enrollment. If the employee wishes to make a change to their medical plan enrollment for 2024, if their plan is going away for 2024, or if they wish to enroll in Delta Dental coverage through the Medical Trust in 2024, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. Members may contact the Church Pension Group Client Services team for assistance accessing their login credentials.

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**IMPORTANT REMINDER:** Members will make their plan selections on [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. The Client ID number is no longer used to access the account. It is important for all members to create an account 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](mailto:mtcustserv@cpg.org).

### **Non-Participating Employees**

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2024 plan year. The previous decision to decline coverage will carry over into 2024 if they do not enroll during Annual Enrollment. Please submit an enrollment form to me as this process must be handled by the group administrator.

**NOTE:** As materials are not mailed to potential (i.e., eligible, but not enrolled) 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](http://www.cpg.org/mtdocs). You may use the enclosed template and modify as needed. You may use the attached enrollment form for new member enrollments and return it to me before November 15, 2023.

### **Plan Documents**

2024 *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](http://www.cpg.org/mtdocs).

### **2024 Plan Offering**

#### **New! Delta Dental Plans Offered in 2024**

Please note that the Medical Trust is offering new dental plan options with Delta Dental in 2024. Details about the plans are available at [cpg.org/deltadental](http://cpg.org/deltadental).

#### **Members must actively enroll in a Delta Dental plan if they wish to have dental coverage through the Medical Trust.**

Members currently enrolled in a Cigna dental plan offered by the Medical Trust will **not** have dental coverage if they do not actively participate in Annual Enrollment and select a Delta Dental plan option.

#### **No Changes to Current Medical Plan Selections**

Please note that there are no changes to our current medical plan options for the coming year. However, members are encouraged to verify their personal information, dependent coverage, and plan selections, and to make changes if necessary by logging in to [MyCPG Accounts](#) during Annual Enrollment. It is important for all members to create an account at [cpg.org/mycpg](http://cpg.org/mycpg) prior to Annual Enrollment if they have not already done so.

#### **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.)

#### **Informational Meetings**

Join our online presentation:  
Wednesday, October 18, 5:30 Eastern / 4:30 Central  
Zoom Meeting ID: 864 7392 3199  
Passcode: 782854

This meeting will be recorded.

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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