



EPISCOPAL DIOCESE *of* INDIANAPOLIS

TO: Diocese of Indianapolis Benefits Administrators
FROM: Brendan O'Sullivan-Hale 317-926-5454 brendan@indydio.org
RE: **2025 Health Benefits Overview**
DATE: October 16, 2024

I am pleased to provide you with these important details about Annual Enrollment and the 2025 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Online Annual Enrollment for 2025 will run from October 16 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's [Administrative Policy Manual](#).

Introducing Quantum Health!

The Medical Trust is enhancing **its plans that use the Cigna network*** with healthcare coordination services from Quantum Health (Quantum). Beginning January 1, 2025, Quantum's care coordinators—nurses, benefits experts, and claims specialists familiar with our membership and our plans—will guide members enrolled in those plans as they navigate today's complex healthcare system, helping them understand their coverage and supporting their healthcare needs, whether they're looking for a specialist, managing a chronic condition, or simply trying to stay healthy.

During Annual Enrollment, Quantum will be available (at 866-871-0629) to help members and potential members review existing benefits, understand plan options, and choose the right plan for themselves and their families.

**Members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP will not have access to the services of Quantum Health..*

Medical Plans

We will offer the following medical plans to our employees through the Medical Trust. Premiums shown are monthly. Employees who enroll in the Cigna OpenAccess Plus CDHP 15 or 20 plans will receive an employer health savings account (HSA) contribution equivalent to the in-network deductible of the CDHP 15 plan (1,650 single / \$3,300 +1 or family). Employer and employee premium shares and HSA contributions reflect the personnel policies that apply to the Diocese of Indianapolis, its constituent congregations, and other entities subject to the authority of the Church. Cooperating ministries may apply different policies.

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| Medical Plan / Monthly Rates | Single | Employee + 1 | Family |
|--|---------------|---------------------|---------------|
| Cigna OpenAccess Plus CDHP 15/HSA | | | |
| Total Premium | \$1,079 | \$1,942 | \$3,021 |
| Employer Share | 809.25 | 1,456.50 | 2,265.75 |
| Employee Share | 269.75 | 485.50 | 755.25 |
| Cigna OpenAccess Plus PPO 80 | | | |
| Total Premium | \$1,190 | \$2,142 | \$3,332 |
| Employer Share | 892.50 | 1,606.50 | 2,499.00 |
| Employee Share | 297.50 | 535.50 | 833.00 |
| Cigna OpenAccess Plus CDHP 20/HSA | | | |
| Total Premium | \$955 | \$1,719 | \$2,674 |
| Employer Share | 716.25 | 1,289.25 | 2,005.50 |
| Employee Share | 238.75 | 429.75 | 668.50 |

The following plans are available only to Medicare-enrolled plan participants aged 65 or older whose employer is eligible for the Small Employee Exemption (SEE).

| Medical Plan / Monthly Rates | Single | Employee + 1 | Family |
|---|---------------|---------------------|---------------|
| Cigna OpenAccess Plus MSP PPO 90 | | | |
| Total Premium | \$1,113.00 | \$2,003.00 | \$3,116.00 |
| Employer Share | 834.75 | 1,502.25 | 2,337.00 |
| Employee Share | 278.25 | 500.75 | 779.00 |
| Cigna OpenAccess Plus MSP PPO 80 | | | |
| Total Premium | \$965.00 | \$1,737.00 | \$2,702.00 |
| Employer Share | 723.75 | 1,302.75 | 2,026.50 |
| Employee Share | 241.25 | 434.25 | 675.50 |

Preventive Care Incentive

If the primary beneficiary of the plan demonstrates proof of having received preventive care services in calendar year 2025 by November 30, the Diocese of Indianapolis will refund 1% of the participant's annual medical insurance premium by check in December of 2025. If proof of 2025 preventive care services is provided between December 1, 2025 and January 15, 2026, the refund check will be issued in January 2026. No refund will be provided if proof is not furnished by January 15, 2026. Proof will take the form of a doctor's note attesting that the preventive care visit occurred, using [this template](#) if desired. An explanation of benefits from Cigna documenting the preventive care services may also be accepted. No private health information will be requested related to this incentive. The diocesan office will handle recordkeeping for both diocesan and congregational employees. Employees of cooperating ministries are not eligible for this benefit.

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Dental Plans

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2025, members will be able to access services in two of its networks (PPO and Premier) or use out-of-network dentists. Member coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service.

We will offer the following Delta Dental plans through the Medical Trust. Premiums shown are monthly. Employer and employee premium shares reflect the personnel policies that apply to the Diocese of Indianapolis, its constituent congregations, and other entities subject to the authority of the Church. Cooperating ministries may apply different policies.

| Dental Plan / Monthly Rates | Single | Employee + 1 | Family |
|-----------------------------|--------|--------------|--------|
| Delta Dental Premium | | | |
| Total Premium | \$79 | \$142 | \$221 |
| Employer Share | 41 | 41 | 41 |
| Employee Share | 38 | 101 | 180 |
| Delta Dental Comprehensive | | | |
| Total Premium | \$60 | \$108 | \$168 |
| Employer Share | 41 | 41 | 41 |
| Employee Share | 19 | 67 | 127 |
| Delta Dental Basic | | | |
| Total Premium | \$41 | \$74 | \$115 |
| Employer Share | 41 | 41 | 41 |
| Employee Share | 0 | 33 | 74 |

What You Need to Know About Annual Enrollment

- Current members may change their plan selections for the upcoming year.
 - If the employee plans to maintain current medical or dental coverage, no action is required.
- Eligible nonparticipating 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

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive a letter in a green envelope from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this letter and encourage them to begin reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2025, their plan selection(s) will automatically carry over to 2025, and any applicable rate increases will apply.

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

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able to participate in Annual Enrollment through [MyCPG Accounts](#). Their plan selections will carry over into 2025 if they don't make a change during Annual Enrollment. If they wish to change their selections for 2025, they will need to log in to MyCPG Accounts or contact their group benefits administrator for assistance. (Members may contact the Client Services team for assistance accessing their login credentials.)

IMPORTANT REMINDER: Members will make their plan selections on [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. Client ID numbers are no longer being used to access these accounts. If they have not already done so, members must create an account before Annual Enrollment.

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@cpq.org.

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2025 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2025. Please submit an enrollment form to me, as this process must be handled by the group administrator.

NOTE: Because materials won't be mailed to potential (eligible but not enrolled) members, please 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 cpq.org/mtdocs. You may use or adapt the enrollment form for new member enrollments [at this link](#).

Plan Documents

2025 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available found on the Church Pension Group website at cpq.org/mtdocs.

2025 Plan Offering

No Changes to Current Medical or Dental Plan Selections

Please note that there are no changes to our current medical or dental plan options for 2025. 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. If they have not already done so, all members must create an account at cpq.org/mycpq before Annual Enrollment.

During Annual Enrollment, Quantum will be available at 866-871-0629 to Cigna members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to health plans, the Medical Trust makes available a standalone EAP with Cigna Behavioral Health that you may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust medical coverage are automatically enrolled in Cigna EAP benefits.)

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

Sincerely,
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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 of The Episcopal Church (the "Church") and their eligible dependents. The Medical Trust serves only eligible Episcopal employees. 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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