



# EPISCOPAL DIOCESE *of* INDIANAPOLIS

October 17, 2024

Dear Episcopal Diocese of Indianapolis Plan Participant:

This letter contains important information about the 2025 health benefits available from The Episcopal Church Medical Trust (Medical Trust). Please read it carefully and contact me with any questions.

Online Annual Enrollment for your 2025 Medical Trust health benefits is open from October 16 to November 15.

## Medical Plans

You will be able to choose from the following medical plans through the Medical Trust. Premiums shown are monthly. If you enroll in the Cigna OpenAccess Plus CDHP 15 or 20 plan, you 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.

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).

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

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

### **Preventive Care Incentive**

If you enroll in one of the above plans and demonstrate proof of having received preventive care services in calendar year 2025 by November 30, the Diocese of Indianapolis will refund 1% of your annual medical insurance premium by check in December of 2025. This benefit is worth approximately \$100-300, depending on the plan selected. 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. The preventive care incentive is not applicable to employees of cooperating ministries.

### **Dental Plans**

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.

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

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

### Changes for 2025

<p>Deductible increase for Cigna CDHP-15 and CDHP-20</p>	<p>The IRS increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible.<sup>1</sup> (Note that the Medical Trust refers to HDHPs as CDHPs.)</p> <p>For 2025, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,650 for self-only coverage and \$3,300 for family coverage. The amounts for 2024 were \$1,600 and \$3,200, respectively.</p> <p>Effective January 1, 2025, the Medical Trust's Anthem, Cigna, and Kaiser CDHP-20 network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage. The out-of-network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage.</p>
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<sup>1</sup>See [IRS Rev. Proc. 2024-25](#).

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Quantum Health	<p>The Medical Trust is adding healthcare coordination via Quantum Health (Quantum) to its medical plans that use the Cigna network.</p> <p>With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help Cigna members make the most of their medical, vision (EyeMed), prescription (Express Scripts), and behavioral health benefits, including the Employee Assistance Plan.</p> <p>As a single point of contact for members and providers, Quantum also eases the administrative burden associated with healthcare. <i>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 Quantum Health Services..</i></p>
Anthem and Cigna members can access the following services through Quantum.	
Teladoc	<p>The Medical Trust is introducing Teladoc Health Services (Teladoc) for Cigna members. Teladoc will replace both the MDLIVE and LiveHealth Online platforms currently available. A fully integrated virtual care platform, Teladoc offers primary, behavioral health, acute, chronic, specialty, and complex care services, all seamlessly accessed via Quantum Health.</p>
Magellan	<p>The Medical Trust is introducing Magellan Healthcare, a service that provides a holistic approach to behavioral healthcare management by collaborating with members to help them successfully address their mental health. Magellan's services include outreach to members while in treatment, continuing care plans, support and resources, education, and crisis intervention.</p>
Personal Precision Oncology Management	<p>The Medical Trust will provide members and their treating</p>

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	<p>oncologists support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough therapies. Their support will include case reviews and clinical collaboration with the treating physician.</p>
<p>EncircleRx</p>	<p>In 2023, GLP-1 agonists (drugs that lower blood sugar levels and promote weight loss) accounted for 9.3% of the Medical Trust's prescription drug costs. This was a 295% increase over 2022 in our costs for GLP-1 agonists used as weight-loss medications. During the same period, our peers in the Church Benefits Association's coalition with Express Scripts experienced a 193% increase in the cost of these drugs when used for losing weight.</p> <p>To manage these costs and ensure these drugs are used appropriately, the Medical Trust is introducing the EncircleRx program with Express Scripts, which:</p> <ul style="list-style-type: none"> <li>• ensures that medical data and documentation are on file for the use of GLP-1 in diabetes</li> <li>• increases GLP-1 monitoring to reduce waste in the system</li> </ul> <p>establishes higher BMI requirements to target those populations most impacted.</p>

**Details About Your Benefits**

Details about your benefits, including 2025 *Summaries of Benefits and Coverage*, the *Annual Enrollment Guide*, and Plan Document Handbooks are available on the Church Pension Group website at [cpg.org/mtdocs](http://cpg.org/mtdocs). To receive a free paper copy of the *Summaries of Benefits and Coverage*, you can use the "Mail It to Me" option at [cpg.org/mtdocs](http://cpg.org/mtdocs) or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

**No Changes to Current Medical or Dental Plan Choices**

The same medical and dental plan options will be available to you in 2025. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify/make the necessary changes to your personal information, dependent coverage, and plan selections.

**If You Are Enrolled in a Medical Trust Plan**

Approximately one week before your Annual Enrollment session, you will receive an Annual Enrollment letter in a green envelope with information about your Annual Enrollment dates and how to access the

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enrollment site. Please save this letter. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and check that your personal information and that of your dependents is correct. You can submit any corrections through MyCPG Accounts and/or by notifying me.

Please note that, if you take no action, and your current plan(s) are being offered for 2025, your current plan selections will automatically carry over to 2025, and any applicable rate increases will apply.

### **New Hires After Annual Enrollment Begins**

If you enrolled in a Medical Trust plan for the first time after the Annual Enrollment after the Annual Enrollment letter mailing list is created, you will not receive an Annual Enrollment letter; however, you will be able to participate in the Medical Trust's Annual Enrollment through MyCPG Accounts. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2025. If you wish to make a change to your medical or dental plan enrollment for 2025, you must log in to MyCPG Accounts and make plan selections or contact me for assistance. You may contact CPG Client Services for assistance accessing your login credentials.

**IMPORTANT NOTE:** For 2025, you will use the same credentials (associated email address and password) you created on MyCPG Accounts to access the Annual Enrollment page. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. 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).

As part of CPG's ongoing efforts to strengthen its online security, usernames are no longer accepted to access MyCPG Accounts. As of February 2023, you must enter the email address and password associated with your account to access MyCPG.

If you plan to make a change or enroll for the first time in a Medical Trust plan, begin to review your options now so that you'll have enough 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.

### **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. To further explore plans and benefits, visit [cpg.org](http://cpg.org), hover over **Benefits**, select **Active Clergy** or **Lay**, then select **Health**. You will not receive a letter from the Medical Trust or be able to access Annual Enrollment through MyCPG, so please contact me with any questions and to request an enrollment form and a copy of the *Summaries of Benefits and Coverage* and other important notices. If you take no action, your previous decision to decline coverage will remain in effect for 2025.

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 the Medical Trust health plans, your employer also offers a standalone EAP through Cigna for eligible employees who have spousal or qualified coverage through an entity other than the Medical Trust. This program covers your entire household and is paid for by your employer.

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

Sincerely,

Brendan O'Sullivan-Hale  
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*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.*

*This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.*

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