



EPISCOPAL DIOCESE *of* INDIANAPOLIS

TO: Episcopal Diocese of Indianapolis Benefits Plan Participants
FROM: Brendan O'Sullivan-Hale, brendan@indydio.org
RE: **2026 Health Benefits Overview**
DATE: September 24, 2025

I am pleased to provide you with these important details about Annual Enrollment and the 2026 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Online Annual Enrollment for 2026 will take place from October 15 to November 7.

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

Quantum Health

During Annual Enrollment, Quantum will be available (at 866-871-0629) to help both members and potential members (i.e., those eligible to enroll) in plans that use the Cigna network* to 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 use 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 Open Access 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 (1,700 single / 3,400 +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	\$1,176	\$2,117	\$3,293
Employer Share	882	1,588	2,470
Employee Share	294	529	823

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Cigna OpenAccess Plus PPO 80	\$1,297	\$2,335	\$3,632
Employer Share	973	1,751	2,724
Employee Share	324	584	908
Cigna OpenAccess Plus CDHP 20/HSA	\$1,041	\$1,874	\$2,915
Employer Share	781	1,406	2,186
Employee Share	260	468	729

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

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Cigna OpenAccess Plus MSP PPO 90	\$1,224	\$2,203	\$3,427
Employer Share	918	1,625	2,570
Employee Share	306	551	857
Cigna OpenAccess Plus MSP PPO 80	\$1,052	\$1,894	\$2,946
Employer Share	789	1,421	2,210
Employee Share	263	473	736

Preventive Care Incentive

If the primary beneficiary of the plan demonstrates proof of having received preventive care services in calendar year 2026 by November 30, the Diocese of Indianapolis will refund 1% of the participant's annual medical insurance premium by check in December of 2026. If proof of 2025 preventive care services is provided between December 1, 2026 and January 15, 2027, the refund check will be issued in January 2027. No refund will be provided if proof is not furnished by January 15, 2027. 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 Quantum or 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.

Dental Plans

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2026, members will continue to 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.

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Dental Plan / Monthly Rates	Single	Employee + 1	Family
Delta Dental Premium	\$80	\$144	\$224
Employer Share	41	41	41
Employee Share	39	103	183
Delta Dental Comprehensive	\$61	\$110	\$171
Employer Share	41	41	41
Employee Share	20	69	130
Delta Dental Basic	\$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.
 - If the employee's current medical or dental 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 2026.**
- Eligible nonparticipating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added to 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 2026, their plan selection(s) will automatically carry over to 2026, 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 able to participate in Annual Enrollment through *MyCPG Accounts*. If they don't make a change during Annual Enrollment, their plan selections will carry over into 2026. If they wish to change their selections for 2026 or if their medical or dental plan is no longer being offered for 2026, 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. 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@cpg.org.

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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 2026 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2026. 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 and provide them with the plans and rates available to them and the applicable legal notices and *Summaries of Benefits and Coverage* available at cpq.org/mtdocs.

Plan Documents

2026 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available on the Church Pension Group website at cpq.org/mtdocs.

2026 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 2026. 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 Anthem and Cigna network 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 through 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.)

Note: If an employer chooses to offer the Cigna EAP on a standalone basis, all eligible employees who are not enrolled in Medical Trust medical plans must be enrolled, and **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 standalone EAP is limited to qualified nonmembers (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). Since these employees won't be able to select the EAP on a standalone basis during Annual Enrollment, their enrollment must be completed by the group administrator with My Admin Portal (MAP) enrollment access.

Informational Meetings

Join our online presentation or participate by calling in:

Thursday, October 9 4pm Eastern

Zoom Meeting ID 859 4063 5273 Passcode 591568

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

Faithfully,

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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 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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