



EPISCOPAL DIOCESE *of* INDIANAPOLIS

TO: Episcopal Diocese of Indianapolis Benefits Administrators
FROM: Brendan O'Sullivan-Hale 317-926-5454 brendan@indydio.org
RE: **2027 Health Benefits Overview**
DATE: September 29, 2026

I am pleased to provide you with these important details about Annual Enrollment and the 2027 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Online Annual Enrollment for 2027 will take place from October 14 to November 6.

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 members enrolled (or 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.

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, 20, or 40 plans will receive an employer health savings account (HSA) contribution equivalent to 50% of the in-network out-of-pocket limit of the CDHP 15 Plan (\$1,950 single / \$3,900 +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 Open Access Plus CDHP-15/HSA	\$1,382	\$2,488	\$3,870
Employer Share	1,037	1,866	2,903
Employee Share	345	622	967
Cigna Open Access Plus CDHP-20/HSA	\$1,223	\$2,201	\$3,424
Employer Share	917	1,651	2,568
Employee Share	306	550	856

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Medical Plan/Monthly Rates, cont'd	Single	Employee + 1	Family
Cigna Open Access Plus CDHP-40/HSA	\$1,190	\$2,142	\$3,332
Employer Share	893	1,607	2,499
Employee Share	297	535	833
Cigna Open Access Plus PPO 80	\$1,524	\$2,743	\$4,267
Employer Share	1,143	2,057	3,200
Employee Share	381	686	1,067

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 Open Access Plus MSP PPO 80	\$1,236	\$2,225	\$3,461
Employer Share	927	1,669	2,596
Employee Share	309	556	865
Cigna Open Access Plus MSP PPO 90	\$1,438	\$2,588	\$4,026
Employer Share	1,079	1,941	3,020
Employee Share	359	647	1,006

Preventive Care Incentive

If the primary beneficiary of the plan demonstrates proof of having received preventive care services in calendar year 2027 by November 30, the Diocese of Indianapolis will refund 1% of the participant's annual medical insurance premium by check in December of 2027. If proof of 2027 preventive care services is provided between December 1, 2027 and January 15, 2028, the refund check will be issued in January 2028. No refund will be provided if proof is not furnished by January 15, 2028. 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 2027, 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:

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Dental Plan/Monthly Rates	Single	Employee + 1	Family
Delta Dental Basic	\$42	\$76	\$118
Employer Share	42	42	42
Employee Share	0	34	76
Delta Dental Comprehensive	\$62	\$112	\$174
Employer Share	42	42	42
Employee Share	20	70	132
Delta Dental Premium	\$81	\$146	\$227
Employer Share	42	42	42
Employee Share	39	104	185

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 2027.**
- 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 an email from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this email and encourage them to begin reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2027, their plan selection(s) will automatically carry over to 2027, 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 email list is created will not receive an Annual Enrollment email; 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 2027. If they wish to change their selections for 2027, 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.

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment email but may enroll during Annual Enrollment for the 2027 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2027.

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Please submit an enrollment form to LaShaundra Bridges at bridges@indydio.org, as this process must be handled by the group administrator.

NOTE: Because materials won't be emailed to eligible but not enrolled employees, please inform them that they and their eligible dependents may enroll and provide them with the plans and rates available to them, the *Summary of Benefits and Coverage* for each plan (found at cpg.org/mtdocs), and the requisite legal notices. You may use the enclosed template and modify it as needed. You may use the attached enrollment form for new member enrollments and return it to me before <DATE>.

Plan Documents

2027 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available on the Church Pension Group at cpg.org/mtdocs.

2027 Plan Offering

Insert red text for the group to choose according to its situation:

New Plans

Please note that we are offering new Medical Trust plans for 2027: Cigna Open Access Plus CDHP 40. Details about the plans are available at cpg.org and on MyCPG Accounts.

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). NEW: This year, individuals enrolled in the standalone EAP will be able to participate in Annual Enrollment via MyCPG Accounts.

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

Sincerely,

Brendan O'Sullivan-Hale
317-926-5454 / brendan@indydio.org

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.

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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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