



Coming soon... Annual Enrollment 2024: We're almost there!

You'll soon be able to choose 2024 health coverage for yourself and your dependents.

FirstName,LastName
Address

Your 2024 Annual Enrollment session dates: **October 25, 2023 to November 15, 2023**

Your Associated Email Address: *****

Your Client Number: ***_***_**

Dear Friend:

Every fall, during Annual Enrollment, you have the opportunity to review the medical and dental plans available to you from The Episcopal Church Medical Trust (Medical Trust), compare all your options, select the best plan(s) for you and your family, and add or remove your spouse or dependents.

Annual Enrollment PLUS! New Vendor: Delta Dental. Action Required!

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024! If you are currently enrolled in a Cigna Dental plan through the Medical Trust, *that coverage is going away. You must enroll in a Delta Dental PPO + Premier™ plan during Annual Enrollment* or you will not have dental coverage through the Medical Trust in 2024. *Learn more about Delta Dental in the enclosed Welcome Announcement.*

Please take a moment to review the information below. It will help you make your 2024 plan choices and successfully complete your enrollment.

Considerations for Your 2024 Health Plan Choices

- Has there been a change in your household? For example, did you get married or divorced?
- Has there been a change in your health status? Do you or a covered family member have any upcoming surgeries or medical procedures planned?
- Is your current health plan being offered in 2024?
 - If your current health plan **is** being offered in 2024 and you take no action, your current elections will continue for 2024. Any rate changes will apply.
 - If your current health plan is **not** being offered next year, you **must** enroll in a new plan or else **you will not have Medical Trust coverage in 2024.**
 - Do you want dental coverage for you and your eligible dependents through the Medical Trust in 2024? If you do, enroll in a Delta Dental PPO + Premier plan option or **you will not have Medical Trust dental coverage** in 2024.

Website

cpg.org/annualenrollment



Resource

Discover Annual Enrollment and use the “I’m an Early Retiree” decision guide to learn about health plan benefits:

- 2024 Annual Enrollment Guide for descriptions of important plan changes for 2024, as well as other information on the plans offered by the Medical Trust*
- 2024 Summaries of Benefits and Coverage for plans offered by the Medical Trust, available for download*
- Vendor contact information
- Glossary of Health Coverage and Medical Terms
- Plan Document Handbooks—2023 editions of current plans, online now; 2024 editions will be available at a later date, after Annual Enrollment
- New! Delta Dental Plan information

Make Your Selections

- Sign into *MyCPG Accounts* at cpg.org with the email address above. You may need to update your password to meet new security standards.
- If you have not accessed your account in 2022 or later, please select “Create Account” and follow the prompts.
 - Use your Client Number above. The number can make it easier to verify you during the account set-up process.
- *Once you’ve signed in, make sure your personal information is up to date. Now you will be ready to make plan selections online during Annual Enrollment!*
- Download and follow the instructions to make your selection(s). Complete your Annual Enrollment by November 15, 2023.

HealthAdvocate

- Contact a Health Advocate representative for assistance with choosing the best medical plan at (866) 695-8622 or answers@HealthAdvocate.com.

Delta Dental

- Learn more about your Delta Dental plan options at cpg.org/deltadental or call Delta Dental at (888) 894-7059.

**Copies of 2024 Annual Enrollment Guide and Summaries of Benefits and Coverage are also available at cpg.org/mtdocs or contact Client Services.*

New! Check Your Beneficiaries Online

You will be able to view and update your beneficiary information online! Look for the *Beneficiaries* tab on *MyCPG Accounts* and view your beneficiaries.

Have questions or need or need assistance? Contact Church Pension Group Client Services:

- Call us Monday to Friday, (800) 480-9967, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.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 (ÓCPFÓ) and its affiliates (collectively, ÓCPGÓ) 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.

These documents may contain protected health information as described under the Health Insurance Portability and Accountability Act of 1996 and the regulations issued thereunder (“HIPAA”). This information is confidential and is intended only for use by the authorized individual to whom, or the entity to which, it is addressed. The recipient of this information is prohibited from disclosing this information to any other party unless required to do so by law or regulation and is required to destroy the information after its stated need has been fulfilled. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying or distribution of this information, or any action taken in reliance on this information, is strictly prohibited and may subject you to civil or criminal penalties. If you have received this information in error, please notify the sender and the Church Pension Group Privacy Officer immediately to arrange for the return or destruction of the information. Contact information for the sender is provided above and the Church Pension Group Privacy Officer may be contacted by email at privacy@cpg.org.

Neither The Church Pension Fund nor any of its affiliates (collectively, “CPG”) is responsible for the content, performance, or security of any website referenced herein that is outside the www.cpg.org domain or that is not otherwise associated with a CPG entity.