

# 2025 Annual Enrollment and Health Plan Selection:

## *Plan Design and Rate Methodology*



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August 14, 2024  
**Group Health Plan Renewal &  
Annual Enrollment Webinar Series**

Annual  
Enrollment  




# Roadmap for Today



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|-----------|--|
| <b>01</b> | Key Dates                                |
| <b>02</b> | Quantum Health                           |
| <b>03</b> | Active Medical Plan Updates and Pricing  |
| <b>04</b> | Retiree Medical Plan Updates and Pricing |
| <b>05</b> | Delta Dental Updates and Pricing         |
| <b>06</b> | Annual Renewal                           |
| <b>07</b> | Reflections, Questions, and Discussion   |

# 01. Key Dates

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# 2025 Health Plan Renewal and Annual Enrollment Timeline

## Annual Enrollment



### January to July

- Policy and design process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications



### August to September

- Plan renewals release date: **8/29**
- Group plan renewals: **8/29 – 9/20**
- Institution plan sub-selection period: **9/23 – 10/4**
- Enrollment system preparation
- Member communication mailings



### October to November

- Active Member & Pre-65 Former Employee AE dates: **10/16 – 11/15**
- Post-65 Former Employee dates: **10/23 – 11/22\***
- Vendor / member account set-up



### December to January

- CPG conducts a quality review of AE transactions
- Member ID cards are created and mailed

\*Dates are subject to change.

## 02. Quantum Health

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# Healthcare Navigator – Overview\*



\*Carve out solution excludes Kaiser and Hawaii plans.

# Quantum Health

The healthcare navigation category creator and leader

## Unmatched Experience

**20+ Years**

since Quantum founded the category

**18 Years**

of positive third-party validated ROI

## Unmatched Scale

**2M+**

consumers

**2,000**

healthcare coordinators

**450+**

clients across industries

## Financially Strong

**20+ Years**

positive EBITDA

**95%**

client retention rate

WARBURG PINCUS  
Great Hill  
PARTNERS

## Industry and Workplace Recognition





# Simplifying the Consumer's Experience

## A single healthcare navigation platform



### Connecting resources and curating the experience:

- Member services
- Provider services
- Clinical/care coordination services



CLAIMS ADMINISTRATOR AND NETWORK



PHARMACY BENEFITS MANAGER



POINT SOLUTIONS



COMMUNITY RESOURCES



ALL BENEFITS AND BENEFITS ADMINISTRATIVE PLATFORM



**During Annual Enrollment this fall,  
Quantum care coordinators will be  
available to help members**

- review existing benefits
- understand plan options
- choose the right plans for themselves and their families
- get answers to other benefits questions and concerns

## 03. Active Medical Plan Updates and Pricing

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# Medical Plans Offered for 2025



## Seven plan options with each – Anthem and Cigna Networks

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



## Three plan options with Kaiser

- EPO High
- EPO 80
- CDHP 20

# 2025 Health Plan Updates



**Point Solutions**



**CDHP-15 & CDHP-20  
Deductible Increases**



**EncircleRx**

# Pricing: Focus on Cost Trend Assumptions

## What do current trend studies show for 2025?



- Continued price inflation caused by provider contracting and input cost
- Increasing prescription drug utilization (e.g., GLP-1s)
- Government regulation (e.g., Inflation Reduction Act)
- Ongoing aging of population
- Deflators: point solutions and medical plan navigation



# DHP Task Force – Key Findings

## Reaffirms Denominational Health Plan (DHP) Mandate

- Most effective way to provide healthcare coverage to the Episcopal Church
- Plans are above benchmarks (e.g., PPO 100)
- Higher value plans subsidized by lower value plans
- Recommendations incorporated into Resolution A101

# Resolution A101 Impact on Pricing



- Each plan being self-sufficient
  - greater increases for high value plans (e.g., PPO 100)



- Churchwide pricing should incorporate equity based on ability to pay



- Reaffirms Episcopal Church's commitment to maintain parity

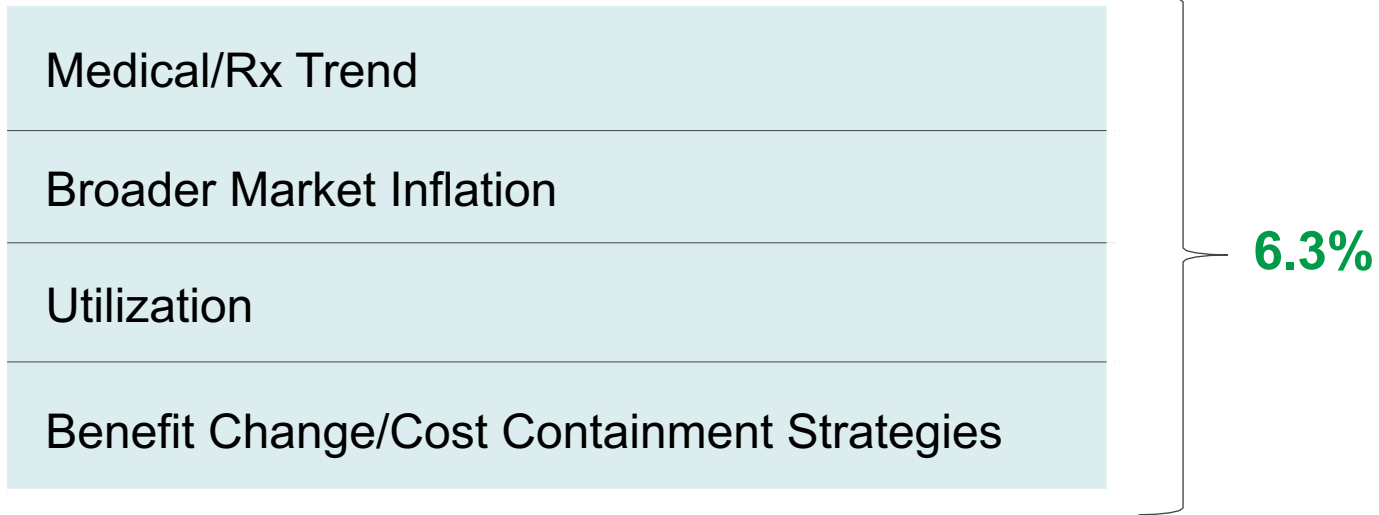


- Support Navajoland Area Mission and the dioceses of Alaska, North Dakota, and South Dakota (incorporated into DHP rates)



# 2025 Overall Average Preliminary Rates

## Active Health



## 04. Retiree Medical Plan Updates and Pricing

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# Retiree Medical Design Structure

## Group Medicare Advantage (GMA) Plan Overview



- Two UnitedHealthcare® GMA plans\*
  - GMA Comprehensive (PPO)
  - GMA Premium (PPO)
- GMA plans will be available to eligible clergy and lay employees enrolled in Medicare parts A and B:
  - Costs are expected to increase due to the Inflation Reduction Act.
  - Rates are expected to be finalized in late August or early September.
  - After rates are finalized, CPF will determine the amount of the post-retirement health subsidy for 2025.

# Retiree Support via Quantum/Cariloop

Available January 1, 2025

**Quantum will connect retirees and their family members who require support to Cariloop's caregiver resources**



**Cariloop's care coaches will help retirees:**

- understand benefits
- find the right medical providers
- estimate and compare costs
- understand treatments and make treatment decisions
- schedule appointments and transfer records
- obtain preauthorizations
- resolve insurance and billing issues
- initiate an appeals process

# 05. Delta Dental Plan Updates and Pricing

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# Dental Updates and Pricing



## Actives

**Average increase 1.7% Nationwide**

- Passive enrollment
- No design changes

## Retirees:

**No rate increase**

# ≡ Dental Plans Offered for 2025 ≡

Three plan options available with Delta Dental



1. Basic
2. Comprehensive
3. Premium

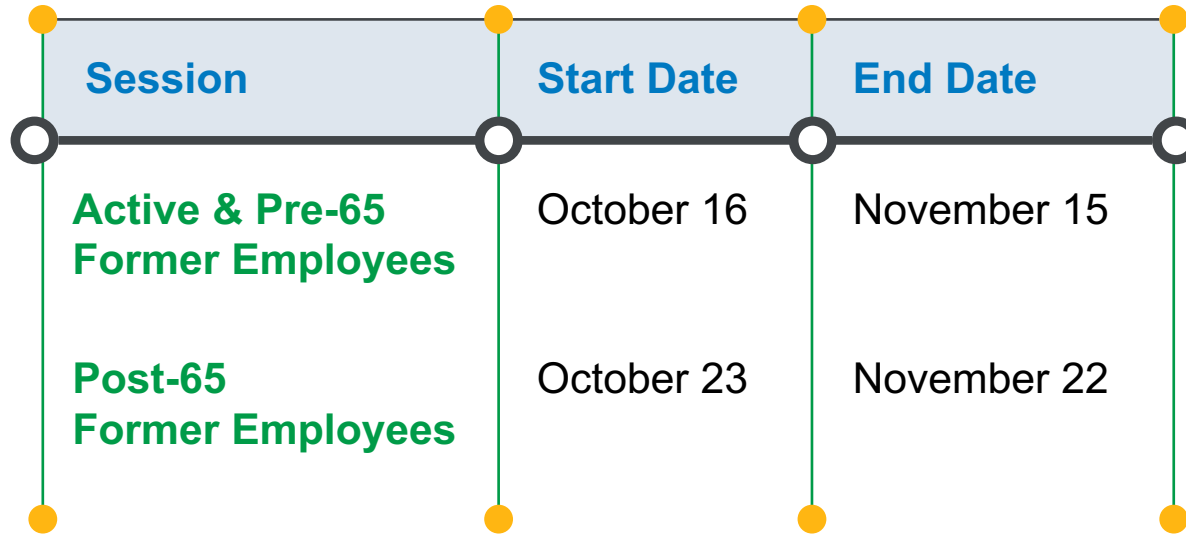


# 06. Annual Renewal

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# Member Annual Enrollment Timeline



# Medical Plans Going Away

## For Participating Groups that Eliminate Plans from their Current Offerings

If members with plans going away don't make a new selection, you can select a plan for them by **December 31, 2024**. Otherwise, they **will not have health coverage in 2025**.

Use the tools and enrollment monitoring reports designed to help you manage members whose plans are going away.

# ☰ Institution Plan Sub-select ☰

New this year!

September 23 to October 4:  
institutions can make a sub-selection

Plan sub-selection allows institutions to offer only a subset of the medical and dental plan options made available by their Participating Groups.

An institution that takes no action will offer all the plan options made available by its Participating Group.

Demo available:



# Renewal Package

## Renewal Email



- Alerts Master/Senior Administrator to go to the web portal for the Group's Plan offerings and selections
- Provides a link to instructions for accessing information

## Renewal Supporting Materials



- Medical Trust Renewal Letter
- Participating Group Agreement
- Administrative Policy Manual
- Medical Trust Compass Report and instructions
- Health Plan Comparison Chart
- Healthcare Compliance Notices
- Summaries of Benefits and Coverage (SBCs) on [CPG.org](https://www.cpg.org)
- AE Timeline and Letter Templates for Administrators

# 2025 Active Renewals

## August 29 – Available in MAP/MLPS

- Review and share with your key stakeholders
- Determine 2025 plan offerings and make selections in MAP/MLPS

## Plan Selection Dates

- Plan Selection  
Deadline: **September 20**
- Institution Plan Sub-selection  
Deadline: **October 4**

Benefits Relationship Management Team and resources are available to answer your questions.



# 2025 Annual Enrollment Planning



Communicating to your related entities and employees

## August 29

### In Your Renewal Package

- Letter Template for Administrators
- Plan Comparison Chart
- Annual Enrollment Guide
- Summaries of Benefits and Coverage (SBCs) posted to [CPG.org](https://www.cpg.org)



**Late September**

Active and Pre-65  
Former Employee  
Annual Enrollment  
Letters



## Late September

Healthcare Compliance  
Notices & Notice of  
Creditable Coverage  
(NOCC)

## Late October

Dependent  
Aging-Out Letter





# Communicating with Related Entities and Employees

## Letter Templates



Customizable templates facilitate communications with your group about plans, rates, dates, etc.

**Template #1:** Memo to clergy leadership, parish admins, and other benefits personnel

**Template #2:** Letter to employees (members and non-participating employees)

**Template #3:** Letter to employees who will become ineligible for coverage for the upcoming plan year

**Template #4:** Letter to institution administrators about the sub-select feature in MAP

## Plan Comparison Chart

	Plan A Basic	Plan B Regular	Plan C Premium
—	✓	✓	✓
—	x	✓	✓
—	✓	x	x

Provides side-by-side benefit details to help members compare their options

## Annual Enrollment Guide



Helps employees make their annual plan elections

# Annual Enrollment Letter and Emails

**EPISCOPAL CHURCH MEDICAL TRUST**  
19 East 34th Street  
New York, NY 10016

**Annual Enrollment**

**Coming soon... Annual Enrollment 2024: We're almost there!**  
You'll soon be able to choose 2024 health coverage for yourself and your family members, and make any changes to your personal information.

**Your 2024 Annual Enrollment session dates:**  
«<AE Session Start Date>» to «<AE Session End Date>»

**Your Client ID:** «<Client ID>»

**Available now...** Discover your 2024 health plan options on the Annual Enrollment member page at [cpg.org/annualenrollment](http://cpg.org/annualenrollment).

**Website Resource**

- Plan Comparison Chart for Highlights of The Episcopal Church Medical Trust (Medical Trust) plans that your group is offering in 2024
- 2024 Annual Enrollment Guide, which includes descriptions of changes for 2024, as well as other information on the plan
- 2024 Summaries of Benefits and Coverage for plans of Medical Trust available for download\*
- Vendor contact information
- Glossary of Health Coverage and Medical Terms
- Plan Document Handbooks—2023 editions of existing now; 2024 editions will be available at a later date, after 10/15/24

**Log in to MyCPG Accounts** to view all the benefits and with the Church Pension Group (CPG).

**Contact Health Advocate** for assistance with choosing the and your dependent(s) your organization is. \*Episcopal Church

**Need help?** Contact Church Pension Group Client Services  
Call us Monday to Friday, 8:30 AM to 8:00 PM ET. (800) 600-1500  
Email: [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org)

**Annual Enrollment**

**Annual Enrollment for your 2025 Episcopal Church Medical Trust (Medical Trust) benefits will begin on October 16 and will end on November 15.**

## AE Member Letter Mail Dates

Active Members/Pre- and Post-65 Retirees: approximately 2 weeks before their Annual Enrollment sessions commence

# Register today for the next 2025 AE Administrator webinar

2025 Annual Enrollment and Health Plan Selection:  
Highlights, Reminders, and Q&A Forum

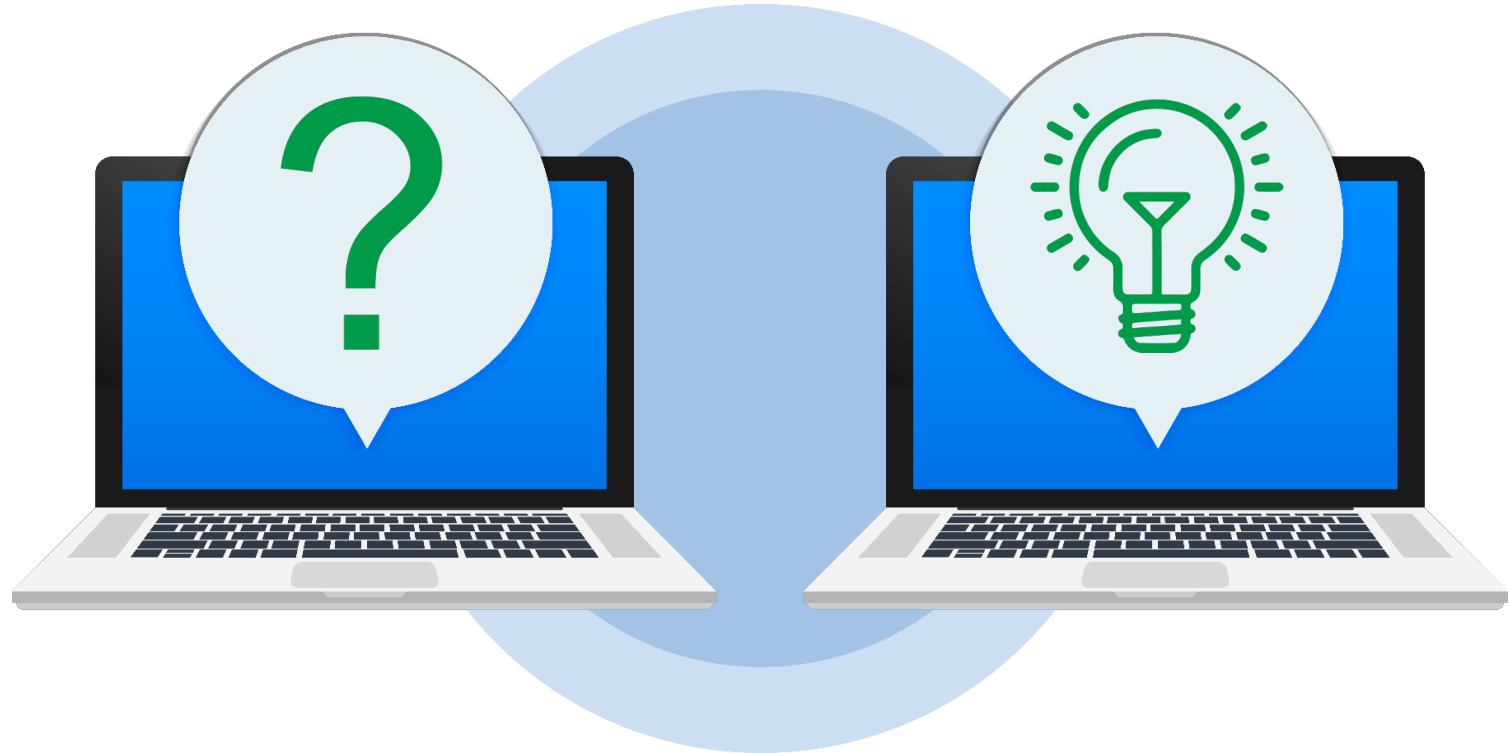
October 16, 2024  
3:30 PM ET

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# ≡ Reflections, Questions, and Discussion ≡



# Administrator Webinar Resources

Register for upcoming webinars and access on-demand recordings and resources on the webinar page of ARC at [cpg.org/arc](https://cpg.org/arc)

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Thank You!  
for your participation and feedback

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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.