

**Subject:** HEADS UP! 2024 Annual Enrollment PLUS! is underway  
**Date:** Thursday, October 26, 2023 at 1:03:39 PM Eastern Daylight Time  
**From:** Annual Enrollment-The Episcopal Church Medical Trust

Web Version



## 2024 Annual Enrollment



# 2024 Annual Enrollment Windows Are Open!

Dear Annual Enrollment Administrator:

It's time for active members and former employees to enroll in their Episcopal Church Medical Trust (Medical Trust) benefits for 2024.

### 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 your Participating Group offers coverage with Cigna Dental through the Medical Trust, *that coverage is going away*. Your members **must** enroll in a Delta Dental PPO + Premier™ plan during Annual Enrollment or they will not have dental coverage through the Medical Trust in 2024. Learn about our new vendor, [Delta Dental](#).

### Active Member Annual Enrollment

Please mark your calendar with these dates and reminders.

- **Session 1 active members** have from October 11 through November 1, 2023, to make their plan selections.
  - [Session 1 active member letters](#) were mailed the week of September 27.
- **Session 2 active members** have from October 25 through November 15, 2023, to make their plan selections.
  - [Session 2 active member letters](#) are being mailed the week of October 11.

If you believe your members did not receive their letters, please contact your [benefits relationship manager](#) as soon as possible.

### Former Employee Annual Enrollment

- Pre-65 Former Employees have from October 25 through November 15, 2023, to make their plan selections.
- Post-65 Former Employees have from October 16 through November 17, 2023, to make their plan selections.
  - Post-65 Former Employee letters and Pre-65 Former Employee letters are being mailed in October.

### New Dental Plan Vendor for 2024

If you offer dental coverage through the Medical Trust, **members must actively participate in Annual Enrollment and select a Delta Dental plan option**. *Cigna Dental will no longer be offered*.

### How Delta Dental Can Work for Your Members

With the Delta Dental PPO + Premier plan, your members will be able to access services in two Delta Dental dentist networks (Delta Dental PPO™ and Delta Dental Premier®), or use out-of-network dentists. Their coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service. That puts your members in charge of making their money go further.

- Providers in the Delta Dental PPO<sup>1</sup> network and Delta Dental Premier network have agreed to contracted rates, and they won't be charged more than their expected share of the bill.<sup>2</sup> **Using the Delta Dental PPO network offers the highest annual maximum benefit, allowing your members the most savings.** Using an out-of-network<sup>3</sup> dentist may result in higher out-of-pocket expenses.
- All Delta Dental plan options cover
  - three dental cleanings a year (four cleanings based on certain conditions)
  - basic and major restorative services, subject to applicable coinsurance, deductibles, limitations, and exclusions.
  - diagnostic care and preventive care
- Orthodontia services have an enhanced in-network lifetime benefit in the Premium Plan and are also offered in our Comprehensive Plan.

**Eligible Spouses Who Are Not Yet 65 Years Old and for Other Eligible Dependents – This is an active enrollment.** They need to sign in to MyCPG Accounts and make their own health plan selections, including a Delta Dental plan option, during Annual Enrollment. If they do not select a Delta Dental plan option, they will not be enrolled in dental coverage for 2024.

**Post-65 Former Employees – This is a passive enrollment.** Post-65 former employees will be enrolled in a Delta Dental plan option through the Medical Trust that is most similar to their current Cigna Dental plan. See the table below:

2023 Cigna Plan	*NEW* 2024 Delta Dental Plan
Preventive Dental →	Delta Dental Basic
Basic Dental →	Delta Dental Comprehensive
Dental & Orthodontia →	Delta Dental Premium

- We also encourage Post-65 Former Employees to sign in to MyCPG Accounts at [cpg.org/mycpg](#) to view and change the Delta Dental plan selection. *Making changes is optional, not mandatory.*

### Delta Dental Member Resources

Members can learn more about what Delta Dental offers at [cpg.org/deltadental](#) or by calling Delta Dental at (888) 894-7059.

- They can find a dental provider, check their benefits, and access other helpful resources all in one place at [deltadentalins.com](#).
- Encourage members who need help with their dental choices to call Delta Dental at (888) 894-7059.
- They can find more information about CPG's medical and dental benefits at [cpg.org/annualenrollment](#).
- If a member would like help with Annual Enrollment, they should call our Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

### Don't Miss the Deadline!

If your group is not offering some of your 2023 plans for 2024, please monitor your members by using the "Coverage Going Away" report available to you in My Admin Portal (MAP):

- If members with plans going away do not make a new selection by November 15, you can select a new plan for them by December 31, 2023.
  - If members whose plans are going away do not enroll, and you do not make new plan selections on their behalf, they will not have Medical Trust health coverage beginning January 1, 2024.
- Please monitor your "Coverage Going Away" report for members who were enrolled in Cigna Dental but who have not elected a Delta Dental plan. Be sure to reach out to your members and, if necessary, enroll them in the Delta Dental plan by 12/31/2023. If a member does not select dental coverage for 2024 during Annual Enrollment, you have until 12/31/2023 to select a Delta Dental plan on their behalf.
  - Members who do not participate in Annual Enrollment and are not enrolled in a dental plan by their administrator by 12/31/2023 will not have dental coverage through the Medical Trust in 2024.
- If a pre-65 former employee did not make a Delta Dental plan selection, you should not enroll them in Delta Dental. The pre-65 former employee should make their own election or contact Client Services at (800) 480-9967 or [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org) by 12/31/2023.

### New! Check Beneficiaries Online!

Members can now view and update their beneficiary information online! Encourage them to look for the *Beneficiary* tab on [MyCPG Accounts](#) and review their beneficiaries.

If you have questions, please reach out to your [benefits relationship manager](#).

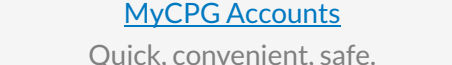
Thank you for your time and effort to ensure that your employees have quality healthcare benefits.

Sincerely,  
Your Annual Enrollment Team

1 In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.  
2 You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contracted allowance.  
3 You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

### MyCPG Accounts

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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 (and their eligible dependents) of the Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employees. 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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Church Pension Group

