

First Name, Last Name
Address

Important Benefits Information
2024 Rate Change Notification

Please Read Carefully

November 28, 2023

Dear Friend:

Thank you for choosing to maintain your dental benefits under the Extension of Benefits provision of The Episcopal Church Medical Trust (Medical Trust) health plans. Please read this letter carefully, take action quickly, and call us if you have any questions.

New Vendor: Delta Dental

Delta Dental will be our new dental vendor for 2024! If you are enrolled in a Cigna Dental plan through the Medical Trust, that coverage is going away. **We will enroll you in the Delta Dental PPO + Premier™ Delta Dental Premium plan option for 2024.**

Please take a moment to review the information below.

Rate for 2024

Effective January 1, 2024, **your monthly Dental plan rate will be [\$AMOUNT]**. Your mid-December 2023 invoice for January 2024 coverage will reflect this rate. If you pay through automatic deduction, please update your banking records to reflect this rate.

About Delta Dental

Delta Dental has the largest network of dentists nationwide. You'll be able to access services in two Delta Dental dentist networks (Delta Dental PPO™ and Delta Dental Premier®) or use out-of-network dentists. Your coinsurance, deductible, and maximum annual benefit will vary based on the network you use for a covered dental service. That puts you in charge of making your money go further.

Providers in the Delta Dental PPO¹ network and Delta Dental Premier network have agreed to contracted rates, and you won't be charged more than your expected share of the bill.² Using the Delta Dental PPO³ network offers the highest annual maximum benefit, allowing you the most savings. Using an out-of-network dentist may result in higher out-of-pocket expenses.

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 contract 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.

- All Delta Dental plan options cover
 - diagnostic care and preventive care
 - three dental cleanings per year (four cleanings based on certain conditions)
 - basic and major restorative services, subject to applicable coinsurance, deductibles, limitations, and exclusions.
- Orthodontia services have an enhanced in-network lifetime benefit in the Premium Plan and are also offered in our Comprehensive Plan.

You can find a dental provider, check your benefits, and access other helpful resources all in one place at deltadentalins.com.

Learn more about our new vendor, Delta Dental, at cpg.org/deltadentalwelcome and what Delta Dental offers you at cpg.org/deltadental.

Plan Benefits

You will be eligible to continue these benefits until your Extension of Benefits coverage ends on or prior to the date previously communicated to you. We urge you to take full advantage of your dental benefits.

For detailed information about your plan options and benefits, visit cpg.org.

Questions?

Please call our Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

Sincerely,

The Episcopal Church Medical Trust Team

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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.

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