



THE EPISCOPAL DIOCESE OF NORTH CAROLINA

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September 1, 2021

TO: Rectors/Vicars, Sr. Wardens, and Treasurers

FROM: Maria Gillespie, Chief Financial Officer

SUBJECT: 2022 Insurance Premiums

It's that time of year again. Below you will find important details about our 2022 health benefits offerings and the Annual Enrollment process. Please share this information with your employees.

Our online Annual Enrollment period for 2022 will run from October 27, 2021 through November 17, 2021.

Medical Plans

We are offering the following medical plans to our employees in 2022 through The Episcopal Church Medical Trust:

Monthly Healthcare Insurance Premiums for 2022: (All Healthcare Insurance Plans through Anthem BC/BS)

Plan Name	Single	Plus Spouse	Plus Child	Family	% Increase
Anthem BCBS High Deductible 15/HSA	984.00	1,771.00	1,771.00	2,755.00	6.49%
Anthem BCBS High Deductible 20/HSA	761.00	1,370.00	1,370.00	2,131.00	6.01%
Anthem BCBS High Deductible 40/HSA	710.00	1,278.00	1,278.00	1,988.00	5.97%
Anthem BCBS BlueCard PPO 70	928.00	1,670.00	1,670.00	2,598.00	6.52%
Anthem BCBS BlueCard PPO 80	1,017.00	1,831.00	1,831.00	2,848.00	6.50%
Anthem BCBS BlueCard PPO 90	1,121.00	2,018.00	2,018.00	3,139.00	6.47%
Anthem BCBS BlueCard MSP PPO 70 (over 65)	740.00	1,332.00	1,332.00	2,072.00	6.04%
Anthem BCBS BlueCard MSP PPO 80 (over 65)	814.00	1,465.00	1,465.00	2,279.00	6.54%
Anthem BCBS BlueCard MSP PPO 90 (over 65)	893.00	1,607.00	1,607.00	2,500.00	6.06%

Monthly Dental Premiums for 2022

Plan Name	Single	Plus Spouse	Plus Child	Family	% Increase
Cigna Preventive Dental DDPV	37.00	67.00	67.00	104.00	0.00%
Cigna Basic Dental 50/150 DD50	63.00	113.00	113.00	176.00	0.00%
Cigna Dental & Ortho 25/75 DD25	82.00	148.00	148.00	230.00	0.00%

Monthly Employee Assistance Program (EAP) Premium for 2022

Plan Name	Single	Plus Spouse	Plus Child	Family	% Increase
EAP Only	4.00	4.00	4.00	4.00	0.00%

Life Insurance and Pension are mandatory for all eligible employees (working at least 20 hours/week or 1,000 hours a year). The Diocese renegotiated the life insurance contract in 2018 lowering the premium to \$.25/thousand. The amount of coverage should be equal to one year's pension based compensation to the maximum amount of \$150,000 for eligible clergy and lay employees.

What You Need to Know About Annual Enrollment

During the Medical Trust's Annual Enrollment period:

- Current plan members may change their plan selections for the following year.
- Eligible non-participating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added or removed from a member's plan without the need to demonstrate a qualifying event.

Currently Enrolled Employees

Currently enrolled employees (plan members) will receive an Annual Enrollment brochure in a green envelope from the Medical Trust approximately one week before their Annual Enrollment period. This brochure will include their Client ID number, which they'll need to enroll. Please instruct them to save this brochure. It also includes their Annual Enrollment dates, a checklist, what's changing for 2022, benefit reminders, and how to enroll. In your communications, please encourage your employees to begin reviewing their options and to research plans early.

IMPORTANT NOTE: For 2022, you will use the same username and password you created on MyCPG Accounts to access the Annual Enrollment website. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. (You will need your Client ID number to create an account.) For assistance, contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

Non-participating Employees

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan may enroll during Annual Enrollment Period for the 2022 plan year. If you are a parish administrator with access to the Employee Roster, then please set the employee up in the CPG system first and then submit a completed enrollment form to the diocese as this process must be handled by the diocesan plan administrator. Please submit all new enrollment forms to email Benefits@episdionc.org by October 27, 2021.

NOTE: Materials are not mailed to potential members, please send a communication to inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and direct them to applicable legal notices and *Summaries of Benefits and Coverage* available at www.cpg.org/mtdocs

Plan Documents

2022 Summaries of Benefits and Coverage and Plan Document Handbooks containing more information about the available plans may be found on the Church Pension Group website at www.cpg.org/mtdocs. Please remember that you are responsible for providing newly eligible employees with a copy of all applicable Regulatory Notices and Summaries of Benefits and Coverage.

New Plans

There are no new plans year for 2022.

No Changes to Current Plan Selections

Please note that there are no changes to our current plan options for the coming year. However, members are encouraged to log in to MyCPG Accounts during Annual Enrollment.

Health Advocate

Health Advocate representatives can help all members review their 2022 plan choices. Call (866) 695-8622, 24 hours a day, 7 days a week. Normal business hours are Monday through Friday, 8:00AM - 9:00PM ET.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP that you and your related entities may elect to offer to their employees who opt out of medical benefits coverage. (The EAP is already included as part of each medical plan offering.)

Note: if the EAP is offered on a stand- alone basis, the employer must pay for the EAP-only coverage. Requiring employees to contribute towards the cost of the EAP-only coverage would violate the Affordable Care Act and the employer could be subject to significant penalties. Eligibility for the stand- alone EAP program is limited to qualified non-members. Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, enrollments must be completed by the group administrator with MLPS access.

The Cigna Employee Assistance Program (EAP) now includes access to Talkspace® virtual behavioral health!

- Connect with a licensed therapist or psychiatrist online, by video, or text using Talkspace, available for Cigna EAP members, ages 13 and up.
- Visit mycigna.com to access Talkspace virtual behavioral health

What's New in 2022

COVID-19 Provisions

The Medical Trust will continue to waive all copays, deductibles, and coinsurance for its members for healthcare services relating to the evaluation and testing for COVID-19 through at least December 31, 2022. In addition, the Medical Trust also will waive all copays, deductibles, and in-network coinsurance for its active members for healthcare services relating to the treatment of COVID-19 through at least December 31, 2022.¹

Telehealth platforms for Active Members² – You can continue to access a medical professional through telehealth platforms offered by Anthem, or Cigna using your computer or mobile device. You will need high-speed internet access, a webcam or built-in camera, and audio capability. Please remember your personal healthcare provider may not participate on the vendor's telehealth platform. In response to the COVID-19 pandemic, effective March 1, 2020, all services received via vendor telehealth platforms are available to you with no deductible, copay, or coinsurance through December 31, 2022.

- **Anthem Blue Cross Blue Shield** – Access [LiveHealthOnline.com](https://www.livehealthonline.com) or download the LiveHealth Online mobile app in the App Store® or Google Play™.
- **Cigna** – Access [MDLiveforCigna.com](https://www.mdliveforcigna.com) on your computer, or download the MDLIVE mobile app by searching in the App Store or Google Play.

Virtual Visits

A virtual visit is an appointment with your personal healthcare provider carried out through an electronic medium of your provider's choice (e.g., Zoom, Skype, telephonic) but that is not offered through your health plan carrier's telehealth platform (e.g., Anthem LiveHealth Online, Cigna MDLive).

The Medical Trust will continue to allow claims for virtual visits with network and out-of-network providers that do not use a telehealth platform offered by Anthem or Cigna. Prior to March 1, 2020, virtual visits with your personal healthcare provider were generally excluded from health plan coverage. The virtual visit benefit exclusion will be removed from the Medical Trust's Anthem and Cigna health plans effective January 1, 2022.

Virtual visits are covered at standard levels of benefits and member cost shares.

Please email your Annual Enrollment questions to our Finance and Benefits Coordinator, Erin Sweeney at Benefits@episdionc.org.

¹ This deductible waiver includes our HSA-qualified Consumer-Directed Health Plans (CDHP) as permitted by [IRS Notice 2020-15](#).

² Please note, telehealth can help with minor, non-life-threatening conditions. During a medical emergency, individuals should visit the nearest hospital or call 911 for assistance.

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.

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 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.