THE EPISCOPAL DIOCESE OF LONG ISLAND
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TO: All Entities and Congregations with eligible employees employed within the Diocese of Long Island

FROM: Nancy Signore, *Human Resource Manager*

RE: **2026 Health Benefits Overview**

DATE: October 13, 2025

This communication contains important information about the 2026 health benefits available from The Episcopal Church Medical Trust (Medical Trust). Please read it carefully and contact me with any questions.

Online Annual Enrollment for your 2026 Medical Trust health benefits takes place from **October 15th through November 7th, 2025.** **All plan changes will be effective January 1, 2026.**

Medical Plans

You will be able to choose from the following medical plans through the Medical Trust:

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Anthem BCBS or Cigna **MSP** PPO 90 (pre-approval required, must be 65+ or have a covered family member 65+)	$1,210	$2,178	$3,388
Anthem BCBS or Cigna **MSP** PPO 100 (pre-approval required, must be 65+ or have a covered family member 65+)	$1,395	$2,511	$3,906
****Anthem BCBS or Cigna PPO 90**	$1,513	$2,723	$4,236
Anthem BCBS or Cigna **PPO 100**	$1,747	$3,145	$4,892
Anthem BCBS or Cigna **CDHP 20**	$1,090	$1,962	$3,052
plus fully funded HSA thru Health Equity	$283.33	$566.67	$566.67
Employee Assistance Plan (stand-alone) *	$4	$4	$4

*****Considered adequate medical coverage within the Diocese of Long Island***

Speak to the Administrator at your place of employment to get accurate information concerning your financial obligation towards the medical premiums listed above, if any.

Dental Plans

The following Dental plans are offered through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
****Aetna DMO/PPO**	$22	$47	$75
Delta Dental Basic	$43	$77	$120

Delta Dental Comprehensive	$73	$131	$204
Delta Dental Premium	$91	$164	$255

*****Considered adequate dental coverage within the Diocese of Long Island***

Speak to the Administrator at your place of employment to get accurate information concerning your financial obligation towards the dental premiums listed above, if any.

Changes for 2026

Deductible Increase for Anthem, and Cigna CDHP-20

Effective January 1, 2026, the Consumer Directed Health Plan's deductibles will increase to $1,700 per year for Employee only coverage and $3,400 per year for Employee + 1 or family coverage. (The out-of-network deductibles will be $3,400 and $6,800, respectively). In addition to paying the premiums to the Medical Trust, In-Network deductibles must be contributed to an enrolled Employee's Health Savings Account through Health Equity. There are no Administrative Fees when using Health Equity.

Details About Your Benefits

Details about your benefits, including 2026 *Summaries of Benefits and Coverage,* the *Annual Enrollment Guide*, and Plan Document Handbooks, are available on the Church Pension Group website. To receive a free paper copy of the *Summaries of Benefits and Coverage*, use the "Mail It to Me" option at *cpg.org/mtdocs* or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

No Changes to Current Medical or Dental Plan Choices

The same medical and dental plan options will be available to you in 2026. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify/make the necessary changes to your personal information, dependent coverage, and plan selections.

If You Are Enrolled in a Medical Trust Plan

Approximately one week before your Annual Enrollment session, you will receive an **Annual Enrollment letter in a green envelope** with information about your Annual Enrollment dates and how to access the enrollment site. Please save this letter. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and check that your personal information and that of your dependents is correct. You can submit any corrections through MyCPG Accounts and/or by notifying me.

Please note that if you take no action and your current plan(s) are being offered for 2026, your current plan selections will automatically carry over to 2026, and any applicable rate increases will apply.

New Hires After Annual Enrollment Begins

If you enrolled in a Medical Trust plan for the first time after the Annual Enrollment letter mailing list is created (generally in early September), you will not receive an Annual Enrollment letter; however, you will be able to participate in the Medical Trust's Annual Enrollment through MyCPG Accounts. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2026. If you wish to make a change to your medical or dental plan enrollment for, you must log in to MyCPG Accounts and make plan selections or contact me for assistance. You may contact CPG Client Services for assistance accessing your login credentials.

IMPORTANT NOTE: For 2026, you will use the same credentials (associated email address and password) you created on MyCPG Accounts to access the Annual Enrollment page. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. For assistance, contact TECH at 855-594-2201, Monday to Friday, 8:30 AM to 8:00 PM ET, or email *mtcustserv@cpg.org*.

If you plan to make a change or enroll for the first time in a Medical Trust plan, begin to review your options now so that you'll have enough time to make an informed decision. This is also the time of year when you may add or remove eligible dependents without a qualifying event.

Not a Member and Want to Enroll?

If you are not currently participating in a Medical Trust plan and would like to enroll, please review the plan options in this communication. To further explore plans and benefits, visit the Human Resource section of www.dioceseli . You will not receive a letter from the Medical Trust or be able to access Annual Enrollment through MyCPG, so please contact me with any questions and/or to request an enrollment form and a copy of the *Comparison of Benefits offered to eligible employees within the Diocese of Long Island* and other important notices. If you take no action, your previous decision to decline coverage will remain in effect for 2026.

During Annual Enrollment, Quantum will be available at 866-871-0629 to Anthem and Cigna network members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the Medical Trust health plans, your employer also offers a standalone EAP through Cigna for eligible employees who have spousal or qualified coverage through an entity other than the Medical Trust. This program covers your entire household and is paid for by your employer.

Sincerely,

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