

TO: All Entities and Congregations with eligible employees employed within the Diocese of Long Island

FROM: Camlyn A. Gravesande, Human Resource Manager

RE: **2027 Health Benefits Overview**

DATE: October 8, 2027

I am pleased to provide you with these important details about Annual Enrollment and the 2027 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Online Annual Enrollment for 2027 will take place from **October 14th through November 6th, 2026**. **All plan changes will be effective January 1, 2027.**

For information about eligibility for the Episcopal Health Plan, the Medicare Secondary Payer Small Employer Exception (MSP-SEE) Plan, and the Group Medicare Advantage Plan, refer to the Medical Trust's [Administrative Policy Manual](#).

Quantum Health

During Annual Enrollment, Quantum will be available at 866-871-0629 to help members enrolled (or eligible to enroll) in plans that use the Anthem and Cigna networks* to review existing benefits, understand plan options, and choose the right plan for themselves and their families.

**Members covered by Kaiser Permanente and by the Hawaii Medical Service Association have comprehensive services as part of their plans and will not use the services of Quantum Health. Neither will members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP.*

Medical Plans

We will offer the following medical plans to our employees 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+)	\$1,367	\$2,461	\$3,828
Anthem BCBS or Cigna MSP PPO 100 (pre-approval required, must be 65+ or have a covered family member 65+)	\$1,576	\$2,837	\$4,413
**Anthem BCBS or Cigna PPO 90	\$1,710	\$3,078	\$4,788
Anthem BCBS or Cigna PPO 100	\$1,974	\$3,553	\$5,527
Anthem BCBS or Cigna CDHP 20 plus fully funded HSA thru Health Equity	\$1,232 \$300	\$2,218 \$600	\$3,450 \$600
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

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2027, members will continue to be able to access services in two of its networks (PPO and Premier) or use out-of-network dentists. Member coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service.

We will offer the following Delta Dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + 1	Family
**Aetna DMO/PPO	\$23	\$48	\$77
Delta Dental Basic	\$44	\$79	\$123
Delta Dental Comprehensive	\$74	\$133	\$207
Delta Dental Premium	\$93	\$167	\$260

****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 2027

- Annual Enrollment Notifications – Going Green
 - In support of its commitment to environmental sustainability, Church Pension Group (CPG) will discontinue mailing annual enrollment notifications in green envelopes. Beginning October 7, employees enrolled in medical coverage will receive enrollment information electronically. Please monitor your email for important notifications and instructions regarding annual enrollment.
- Medical Plan Deductibles
 - Effective January 1, 2027, all CPG medical plans will include a deductible.
- GLP-1 Medication Coverage and Weight Management Support
 - The rising costs of GLP-1 medications and specialty drugs have been significant contributors to increasing healthcare expenses nationwide. In response to these rising costs, CPG has made the decision to discontinue coverage of GLP-1 medications prescribed specifically for weight loss, under **all** its medical plans. However, GLP-1 medications prescribed for diabetes treatment will continue to be covered.
 - To provide alternative support, CPG is offering a program administered by Digbi Health, which focuses on weight management and metabolic health. The program is designed to help members manage their weight, improve metabolic health, and address diabetes and related conditions.

What You Need to Know About Annual Enrollment

- Current members may change their plan selections for the upcoming year.
 - If the employee plans to maintain current medical or dental coverage, no action is required.
 - If the employee's current medical or dental plan is not being offered next year, **they will need to enroll in a new plan or they will not have Medical Trust coverage in 2027.**
- Eligible nonparticipating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added to or removed from a member's plan without the need to demonstrate a qualifying event.
- Ineligible employees' coverage should be terminated.

Currently Enrolled Employees

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive an email from the Medical Trust with information about Annual Enrollment dates and how to access the enrollment site. Please instruct employees to save this email and encourage them to begin

reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2027, their plan selection(s) will automatically carry over to 2027, and any applicable rate increases will apply.

New Hires After Annual Enrollment Begins

New hires and other employees who enroll in a Medical Trust plan for the first time after the Annual Enrollment email list is created will not receive an Annual Enrollment email; however, they will be able to participate in Annual Enrollment through [MyCPG Accounts](#). If they don't make a change during Annual Enrollment, their plan selections will carry over into 2027. If they wish to change their selections for 2027, they will need to log in to MyCPG Accounts or contact me, their group benefits administrator for assistance. (Members may contact the Client Services team for assistance accessing their login credentials.)

IMPORTANT REMINDER: Members will make their plan selections on [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. If they have not already done so, members must create an account before Annual Enrollment.

For assistance, employees may contact CPG Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

Nonparticipating Employees

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment email but may enroll during Annual Enrollment for the 2027 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2027. Please contact me to submit an enrollment form, as this process must be handled by the group administrator.

NOTE: Because materials won't be emailed to eligible-but-not-enrolled employees, please inform them that they and their eligible dependents may enroll and provide them with the plans and rates available to them, along with the *Summaries of Benefits and Coverage* chart for each plan.

Plan Documents

2027 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available within the Human Resource section of our Diocesan website found [here](#).

No Changes to Current Medical or Dental Plan Selections

Please note that there are no changes to our current medical or dental plan options for 2027. However, members are encouraged to verify their personal information, dependent coverage, and plan selections and to make changes, if necessary, by logging in to MyCPG Accounts during Annual Enrollment. If they have not already done so, all members must create an account at cpg.org/mycpg before Annual Enrollment.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to health plans, the Medical Trust makes available a standalone EAP through Cigna Behavioral Health that you may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust medical coverage are automatically enrolled in Cigna EAP benefits.)



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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 of The Episcopal Church (the Church) and their eligible dependents. 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.