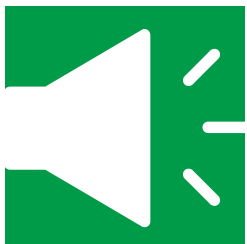


Stay tuned for the
Church Pension Group Webinar

Important Reminders



Audio

Audio will auto-mute for all attendees



Questions

Live Q&A at end of presentation



Recording

This webinar is being recorded and will be available in ARC at: cpg.org/arc

2024 Annual Enrollment: Highlights, Reminders, and Q&A Forum for Annual Enrollment Administrators



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Relationship Manager, Benefits Relationship
Management

Jeri Regnier
Trainer, Client Services

Akina Warner
Benefits Policy
October 12, 2023

**Group Health Plan Renewal &
Annual Enrollment Webinar Series**



Topics for Today



- 2024 Annual Enrollment Timeline
- Welcome to Delta Dental!
- New MAP/MyCPG Features
- General AE Updates & Reminders
- Your Questions

2024 Annual Enrollment Timeline

Annual Enrollment



January to July

- Plan array process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications



August to September

- Health Plan Renewals Release Date: 08/25
- Group Plan Renewals: 08/25–9/30
- System preparation
- Member communication mailings



October

- Group Plan Renewals continue to 9/29
- Active AE dates
 - 1st Session: 10/11–11/1
 - 2nd Session: 10/25–11/15
- Post-65 Former Employee dates: 10/16–11/17
- Pre-65 Former Employee dates: 10/25–11/15
- Vendor / member account set-up



December to January

- CPG conducts a quality review of AE transactions
- Member ID card production and mailing

Welcome to Delta Dental!



EPISCOPAL CHURCH
MEDICAL TRUST

Welcome to
Delta Dental!



 **DELTA DENTAL**

Learn about
your plans

We've got you covered

Delta Dental PPO



- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.

Delta Dental PPO

The Delta Dental Difference[®]



Delta Dental PPO



Delta Dental Premier[®]



Non-Delta Dental

The Choice is Yours

Save the most with PPO

Claims example

	Most claims savings Delta Dental PPO	Some claims savings Delta Dental Premier	No claims savings Non-Delta Dental Dentists
Dentist's charge for a crown	\$2,100	\$2,100	\$2,100
Plan allowance	\$1,050	\$1,500	\$2,100
Percentage paid by plan	85%**	85%**	75%**
Plan Payment	\$893	\$1,275	\$1,575
Patient payment	\$157 (\$1,050 - \$893 =)	\$225 (\$1,500 - \$1,275 =)	\$525 (\$2,100 - \$1,575 =)
Balance-billing	NO	NO	YES*

*Non-contracted dentists can charge the difference between their submitted charge for a service and Plan Allowance. In this example, it's \$2,100 - \$1,575 = \$525. **This example assumes no deductible or maximum applied towards the service and is based on the Premium Plan design.

Find a network dentist

- Go to deltadentalins.com.
- Look for the **Find a Dentist** tab.
- Search by name, address, landmark, city or ZIP code.
- Select network PPO or Premier but remember you save the most with a PPO dentist.
- Click **Search**.
- **Narrow your search** by location, specialty, network and language.
- Your search results will include a dentist's Yelp rating, address and phone number.



Your Plan Option – Basic Plan

Benefit Highlights: Delta Dental PPO Plus Premier™
Plus Benefit Highlights for: The Episcopal Church Medical Trust (Delta Dental Basic)
Group Number: 22379

Effective Date: 1/1/2024

Benefits	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists)
Deductibles Per member each calendar year	No Deductible	No Deductible	No Deductible
Maximums Per member each calendar year	\$2,000	\$1,500	\$1,000
D&P counts toward maximum?	No		
Covered Services*	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists)
Diagnostics & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings, Simple Extractions, Posterior Composites and Denture Repair/Reline/Rebase	80%	80%	70%
Endodontics Root Canals	80%	80%	70%
Periodontics Surgical and Non Surgical Periodontics	80%	80%	70%
Oral Surgery	80%	80%	70%
Major Services Crowns, Inlays, Onlays and Cast Restorations	40%	40%	1%
Prosthodontics Bridges and Dentures	40%	40%	1%



** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 90th Percentile for Non-Delta Dental dentists.

Your Plan Option – Comprehensive Plan

Benefit Highlights: Delta Dental PPO Plus Premier™
Plus Benefit Highlights for: The Episcopal Church Medical Trust (Delta Dental Comprehensive)
Group Number: 22379

Effective Date: 1/1/2024

Benefits	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles Per member each calendar year	No Deductible	No Deductible	\$100/ \$300
Deductibles waived for Diagnostic & Preventive?	No Deductible	No Deductible	Yes
Deductibles waived for Orthodontics?	No Deductible	No Deductible	No
Maximums Per member each calendar year	\$2,500	\$2,000	\$1,500
D&P counts toward maximum?	No		
Covered Services*	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists
Diagnostics & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings, Simple Extractions, Posterior Composites and Denture Repair/Reline/Rebase	85%	85%	75%
Endodontics Root Canals	85%	85%	75%
Periodontics Surgical and Non-Surgical Periodontics	85%	85%	75%
Oral Surgery	85%	85%	75%
Major Services Crowns, Inlays, Onlays and Cast Restorations	50%	50%	40%
Prosthodontics Bridges and Dentures	50%	50%	40%
Implants Implant Services	50%	50%	40%
Orthodontic Services Adults and Dependent Children	50%	50%	40%
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime	\$1,000 Lifetime



** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 90th Percentile for Non-Delta Dental dentists.

Your Plan Option – Premium Plan

Benefit Highlights: Delta Dental PPO Plus Premier™
Plus Benefit Highlights for: The Episcopal Church Medical Trust (Delta Dental Premium)
Group Number: 22379

Effective Date: 1/1/2024

Benefits	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles Per member each calendar year	No Deductible	No Deductible	\$50/ \$150
Deductibles waived for Diagnostic & Preventive?	N/A	N/A	Yes
Deductibles waived for Orthodontics?	N/A	N/A	No
Maximums Per member each calendar year	\$3,000	\$2,500	\$2,000
D&P counts toward maximum?	No		
Covered Services*	Dental Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists)
Diagnostics & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings, Simple Extractions, Posterior Composites and Denture Reline/Repair/Rebase	85%	85%	75%
Endodontics Root Canals	85%	85%	75%
Periodontics Surgical and Non-Surgical Periodontics	85%	85%	75%
Oral Surgery	85%	85%	75%
Major Services Crowns, Inlays, Onlays and Cast Restorations	85%	85%	75%
Prosthodontics Bridges and Dentures	85%	85%	75%
Implants Implant Services	85%	85%	75%
Orthodontic Services Adults and Dependent Children	50%	50%	40%
Orthodontic Deductible	No Deductible	No Deductible	\$50 Lifetime
Orthodontic Maximums	\$2,000 Lifetime	\$2,000 Lifetime	\$1,500 Lifetime



** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 90th Percentile for Non-Delta Dental dentists.

Save benefit dollars with Diagnostic & Preventive Maximum Waiver[®] - Benefit of All Plans

Visit your dentist for diagnostic and preventive care without affecting your annual maximum



Dental treatment	Delta Dental pays	You pay	Maximum remaining
Without D&P Maximum Waiver	\$350	\$0	\$1,650
With D&P Maximum Waiver	\$350	\$0	\$2,000

SmileWay® Wellness Benefits – Benefit of All Plans

SmileWay Wellness Benefits are now available to members with any of 14 chronic medical conditions.

SmileWay Wellness Benefits

Periodontal scaling and root planing	1 every calendar or contract year	100% covered
Teeth cleaning (prophylaxis)		
Periodontal maintenance procedure	Any combination of 4 per calendar or contract year	100% covered
Scaling in presence of moderate to severe gingival inflammation		



Your Smile is Covered – Transition of Care

- We'll coordinate dual coverage
- Transition of care – Not a problem!
 - If you started treatment before 1/1/2024, your prior carrier is responsible.
 - Any treatment after 1/1/2024 Delta Dental is responsible.
 - For orthodontia, Delta Dental will pick up payment where your previous carrier left off. This is a no loss/no-gain benefit. Just let your orthodontist know to submit your claim to Delta Dental after 1/1/2024.
- Pre-treatment estimates available after 1/1/2024.



Sign up for an online account

Check your benefits information online

- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- View or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.



Member perks

Extra features, exceptional outcomes



Virtual dentistry

Remote consultations
with a dentist

BrushSmart™

Savings on home oral
health care products

Hearing aids and LASIK

Discounts through
Amplifon and QualSight

LifePerks

Discounts on products,
services, memberships
and more

Wellness resources

Online articles, recipes,
videos and more



Members can learn more at
www1.deltadentalins.com/memberperks



Contact Customer Service

Call us toll-free at 888-894-7059

Speak to a Customer Service representative
Monday through Friday, 8 am to 8 pm
Eastern Time

For simple questions, use our automated
phone system, available 24/7

Ask online: Go to deltadentalins.com
Contact Us. Then follow the prompts or fill
out the Customer Service Form.





Thank you!

We're pleased to take your questions

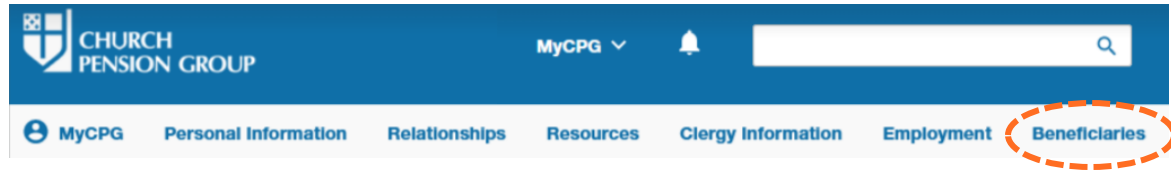
New MAP/MyCPG Features



Update Beneficiaries Online



- Members can now update their beneficiaries through MyCPG Accounts
 - Defined Benefit pension benefits
 - Group Life insurance benefit



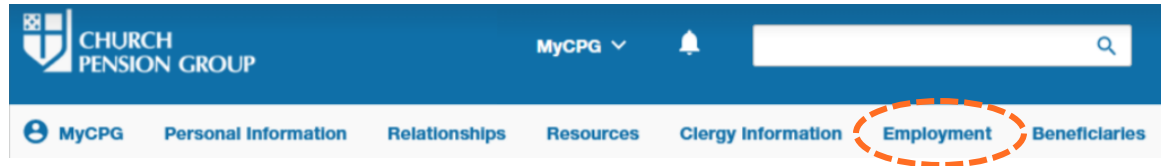
Members will be notified of this update in their annual enrollment communications.



The New Hire Process Just Got Easier



- Connected process for adding and enrolling new employees in benefits
- Reduced risk of enrollment oversight





Topics for Discussion



- General AE Updates & Reminders
 - Mandatory Enrollment for Delta Dental (Active Members)
 - Post-65 Retiree Default Enrollment Dental Enrollment
 - Special Enrollment Circumstances
 - AE Member Letter Audience
 - 2024 Plan Design Review & AE Guide
 - AE Portal Display Dates
 - Coverage Going Away Report
- Your Questions

≡ Reflections, Questions, and Discussion ≡



Feedback Survey



Thank You!

For your participation and feedback.

Important Disclosures

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.

CPF currently offers a post-retirement health subsidy to eligible clergy and spouses. However, CPF is required to maintain sufficient liquidity and assets to pay its pension and other benefit plan obligations. Given uncertain financial markets and their impact on assets, CPF has reserved the right, at its discretion, to modify or discontinue the post-retirement health subsidy at any time.

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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 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.