



## **Coming soon...Annual Enrollment 2025**

<First Name> <Last Name> <Address>

Your 2025 Annual Enrollment session dates: October 16, 2024 to November 15, 2024

Your Associated Email Address: Your Client Number:

### Dear Friend:

Every fall, during Annual Enrollment, you have the opportunity to review the medical and dental plans available to you from The Episcopal Church Medical Trust (Medical Trust), compare options, select the ones that are best for you and your family, and add or remove spouse or dependent(s). This year our new vendor, Quantum Health (Quantum), will be available to assist you during Annual Enrollment.

### **Introducing Quantum Health**

If you're enrolled—or eligible to enroll—in a plan that uses the Anthem or Cigna network,\* Quantum will be ready to help you understand plan options and choose the right plans for yourself and your dependents. Simply call **866-871-0629**.

Quantum will know the plans being offered for 2025 but not the specific subset being made available to any one individual. Therefore, if you require assistance selecting a plan, you'll need to know from which options you can choose before calling Quantum.

Please note that next year you will have ONLY ONE ID card (with a **NEW** ID NUMBER) for medical, prescription, and behavioral health services. You will receive the new card by **December 31, 2024**, and must share it with healthcare providers—except dentists—beginning January 1, 2025, when your old card will no longer work.

\*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.

### **Factors to Consider During Annual Enrollment**

- Has your household changed? For example, did you get married or divorced?
- Has there been a change in anyone's health status? Are you or a covered family member planning to undergo surgery or another medical procedure?
- Is your existing health plan being offered in 2025?
  - If it is and you take no action, your current elections will continue for 2025, and any rate changes will apply.
  - If it isn't, you must enroll in a new plan, or you will not have Medical Trust coverage in 2025.

# Visit cpg.org/annualenrollment



Click on either the "I'm an Active Employee" or the "I'm an Early Retiree" tab to access the decision guide and learn about health plan benefits. You'll find:

- The 2025 Annual Enrollment Guide which contains information about our plans and important plan changes taking effect next year\*
- A downloadable Summary of Benefits and Coverage for each plan we offer in 2025\*
- Dental Plan information, if offered by your employer through us
- The Glossary of Health Coverage and Medical Terms provided by the Centers for Medicare & Medicaid Services.

#### Make Your Selections

Log in to MyCPG Accounts with the email address specified above.

- You may need to update your password to meet new security standards.
- If you don't see an email address or if you haven't accessed your account since before 2022, please select "Create Account" and follow the prompts.
  - Use Client Number above. The number can make it easier to verify you during the account setup process.
- Make sure that your personal information is correct. Then you'll be ready to make plan selections online.
- Refer to the Plan Comparison Chart for highlights of Medical Trust plans that your Participating Group is offering in 2025<sup>1</sup>.
- Download and follow the instructions to make your selection(s). Complete your Annual Enrollment by November 15, 2024.

### Contact Quantum Health

Call Quantum Health at 866-871-0629 for assistance choosing the medical plan that is best for you and your dependents.

## Contact Delta Dental

Learn more about your Delta Dental plan options at *cpg.org/deltadental* or call Delta Dental at 888-894-7059.

\*Digital copies of the 2025 Annual Enrollment Guide and the Summary of Benefits and Coverage for each plan are also available at cpg.org/mtdocs. To request a free paper copy, contact Client Services.

<sup>1</sup>Your Participating Group may not offer every plan available from the Medical Trust. Those plans offered by your Participating Group will appear on the MyCPG Annual Enrollment page.

## Have questions about eligibility or the enrolllment process?

Call Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email us at mtcustserv@cpg.org.

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