

September 25, 2023

Your Associated Email Address:

Your Client Number:

### Get Ready for 2024 Annual Enrollment New Vendor: Delta Dental!

Dear Member:

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024! If you have dental benefits with Cigna Dental through The Episcopal Church Medical Trust (Medical Trust), that coverage is going away. *You don't have to do anything. We will enroll you in a Delta Dental PPO + Premier™ (Delta Dental) plan option that is most similar to your current Cigna Dental plan.*

#### Making Changes Is Optional, Not Required

We want to be sure you can sign in to MyCPG Accounts at [cpg.org/mycpg](http://cpg.org/mycpg), where you can view your medical and Delta Dental plan selections and make any changes.

- If you don't make a change to your current **medical plan**, your plan will continue in 2024, and any rate changes will apply.
- You will be enrolled in a **Delta Dental plan option** that most closely resembles your current Cigna Dental plan. See the table below. You can also sign in to MyCPG Accounts to view and change the Delta Dental plan option we selected for you. *Making changes is optional, not mandatory.*

2023 Cigna Plan	*NEW* 2024 Delta Dental Plan
Preventive Dental →	Delta Dental Basic
Basic Dental →	Delta Dental Comprehensive
Dental & Orthodontia →	Delta Dental Premium

(over)

- If you don't have dental benefits through the Medical Trust and would like coverage, sign in to MyCPG Accounts and make your Delta Dental plan selection.



Learn more about our new vendor, Delta Dental, in the enclosed Welcome Announcement. For additional plan information and resources, visit [cpg.org/deltadental](https://cpg.org/deltadental) or scan the QR code.

### What You Need to Do Today

Make sure you can log in to your MyCPG Account, where you'll be able to view and make any optional changes to your medical and dental plan selections during Annual Enrollment. Watch for the green envelope in your mailbox.

- Sign into MyCPG Accounts at [cpg.org/mycpg](https://cpg.org/mycpg) with the email address above. You may need to update your password to meet new security standards.
- If there is no email address above or if you did not access your account in 2022 or later, please select "Create Account" and follow the prompts.
  - Use your Client Number above. The number can make it easier to verify you during the account set-up process.
- Once you've signed in, make sure your personal information is up to date.
- Now you will be ready to view and make any plan selection changes during Annual Enrollment.
- Look for more Annual Enrollment details coming soon.

### New! Check Your Beneficiaries Online!

After you make your health plan selections during Annual Enrollment, look for the "Beneficiaries" tab on MyCPG Accounts, where you can and review and update your beneficiaries.

Need assistance signing into your account? Call Client Services at (855) 594-2201, Monday to Friday, 8:30 AM to 8:00 PM ET.

The Episcopal Church Medical Trust



## Broader Coverage. Richer Benefits. A Chance to Maximize Savings.

### Delta Dental is our new dental vendor for 2024!

Delta Dental has the largest network of dentists nationwide. With the Delta Dental PPO + Premier™ plan, you'll be able to access services in two Delta Dental dentist networks (Delta Dental PPO™ and Delta Dental Premier®) or use out-of-network dentists. Your coinsurance, deductible, and maximum annual benefit will vary based on the network you use for a covered dental service. **That puts you in charge of making your money go further!**

### Why are my dental benefits changing?

We evaluated our dental vendors for their plan designs and pricing. After considering several vendors, we chose Delta Dental.

If you are enrolled with Cigna Dental through The Episcopal Church Medical Trust (Medical Trust), that coverage will not be offered after December 31, 2023.

### Why Delta Dental?

Delta Dental has

- the largest national network of dentists
- the broadest coverage specifically in rural locations.

### What are the key plan features?

- All Delta Dental plan options cover
  - ~ diagnostic care and preventive care
  - ~ three dental cleanings a year (four cleanings based on certain conditions)
  - ~ basic and major restorative services, subject to applicable coinsurance, deductibles, limitations, and exclusions.
- Orthodontia services have an enhanced in-network lifetime benefit in the Premium Plan and are also offered in our Comprehensive Plan.

### What are the advantages of using providers in the Delta Dental networks?

Providers in the Delta Dental PPO<sup>1</sup> and Delta Dental Premier networks have agreed to contracted rates, and you won't be charged more than your expected share of the bill.<sup>2</sup> **Using the Delta Dental PPO network<sup>3</sup> offers the highest annual maximum benefit, allowing you the most savings.** Using an out-of-network dentist may result in higher out-of-pocket expenses.

### What if I'm in the middle of dental work?

If you have questions about transition of care, call Delta Dental at 888-894-7059.

### How do I find an in-network dentist?

You can find an in-network dental provider, check your benefits, and access other helpful resources all in one place at [deltadentalins.com](http://deltadentalins.com).

### How do I enroll?

1. Learn more about what Delta Dental offers you at [cpg.org/deltadental](http://cpg.org/deltadental) or call 888-894-7059.
2. During Annual Enrollment season
  - ✓ Think about your oral hygiene needs.
  - ✓ Select a Delta Dental plan for you and your eligible dependents if you want dental coverage through the Medical Trust in 2024.
  - ✓ Sign in to **MyCPG Accounts** at [cpg.org](http://cpg.org) to enroll in a Delta Dental plan by your Annual Enrollment deadline.

### Questions about Delta Dental coverage?

Call 888-894-7059.

Scan the code to learn more about Delta Dental plans.



<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>3</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

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