



2025 Annual Enrollment



Dear Administrator:

Meet Quantum Health, a new healthcare coordinator for Anthem and Cigna members!

Annual Enrollment will soon be underway, and this year members will have additional support from our new vendor, Quantum Health (Quantum).

With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years of experience, Quantum will be available (at 866-871-0629) to help **members whose plans use the Anthem and Cigna networks** review existing benefits, understand plan options, and choose the right plans for themselves and their dependents.

Quantum will know the full array of Medical Trust plans (Anthem/Cigna) being offered for 2025 but not the specific subarray offered to any one individual. Therefore, members who require assistance choosing a plan will need to know what they're being offered before calling Quantum.

Next year Anthem and Cigna members will have **ONLY ONE** ID card for medical, vision, prescription, and behavioral health services. They will receive this card (with a **NEW ID NUMBER**) by **December 31, 2024**, and **must share it** with healthcare providers beginning January 1, 2025, when the full suite of Quantum services will be available.

It's Time to Make 2025 Health Plan Selections

The Episcopal Church Medical Trust (Medical Trust) has posted 2025 health plan renewal information on My Admin Portal (MAP) via the Medical & Life Participant System (MLPS).¹ MAP administrators who make plan selections for their groups can access this information.

Your group must select its 2025 plan offerings on or before September 20th to ensure that the Annual Enrollment site reflects your selections for downstream activity.

To get started, please review the following documents.

- The [2025 Renewal Information Memorandum](#) provides information about the various resources available in MAP (via MLPS) and what to consider as you determine plan offerings for your participating group.
- The [2025 Plan Selection Instructions for Administrators](#) shows MAP administrators how to access new plan rates and make selections for their participating group.
- The **Medical Trust Renewal Letter** from John Servais, Senior Vice President of Benefits Policy and Design, provides an overview of health cost trends and explains Medical Trust pricing methodology and plan enhancements for 2025. It is included on the **MLPS Plan selection page**.

Remember that if your group chooses to offer medical plans that utilize both the Anthem and Cigna networks, **it must choose the same plan designs from each network**. This requirement prevents adverse risk selection between the two networks and provides your employees with equitable choices.

The timing of Annual Enrollment this year will be as follows:

- **Active and pre-65 former employees:** 10/16 – 11/15
- **Post-65 former employees:** 10/23 – 11/22

Getting in Touch

The [Benefits Relationship Management](#) team has been fully engaged in the rate-setting process and is here to support you. If you have any questions about your health plan renewal, would like to discuss your options and strategy, or want to schedule member education during Annual Enrollment, please contact your [benefits relationship manager](#).

Thank you for the opportunity to serve you another year.

Faithfully,

Laurie Kazilionis
Senior Vice President
Benefits Relationship Management

¹ If you have trouble opening a renewal document from MAP/MLPS, try saving it to your desktop first and then opening it from the saved location, as some browsers may experience compatibility issues.

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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.

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Church Pension Group

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