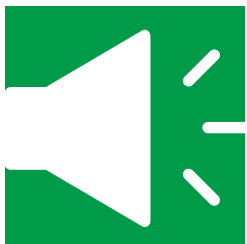


*Stay tuned for the*  
Church Pension Group Webinar

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# 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](https://cpg.org/arc)

# Health Plan Selection and Annual Enrollment: Key Dates and Plan Array Updates



**Akina Warner**  
Planning Specialist, Communications,  
Research & Events

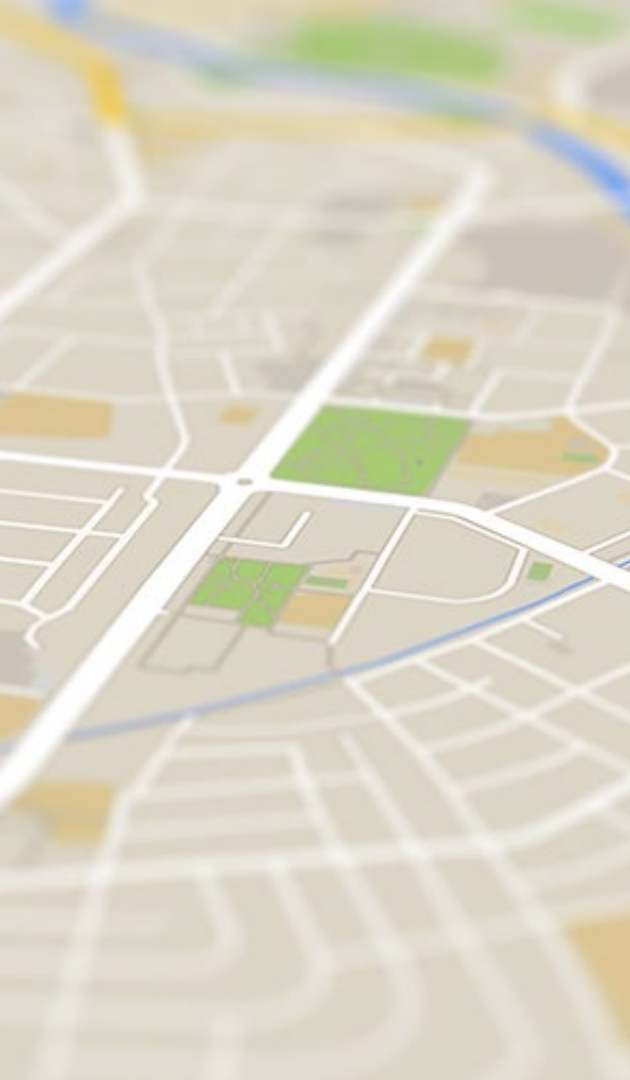
**Shelene Monroe**  
Sr. Business Analyst, Benefits Policy

**Anthony Cota**  
VP Plan Administration, Benefits Policy

July 13, 2023  
**Group Health Plan Renewal &  
Annual Enrollment Webinar Series**





**Annual**  
Enrollment





# Roadmap for Today

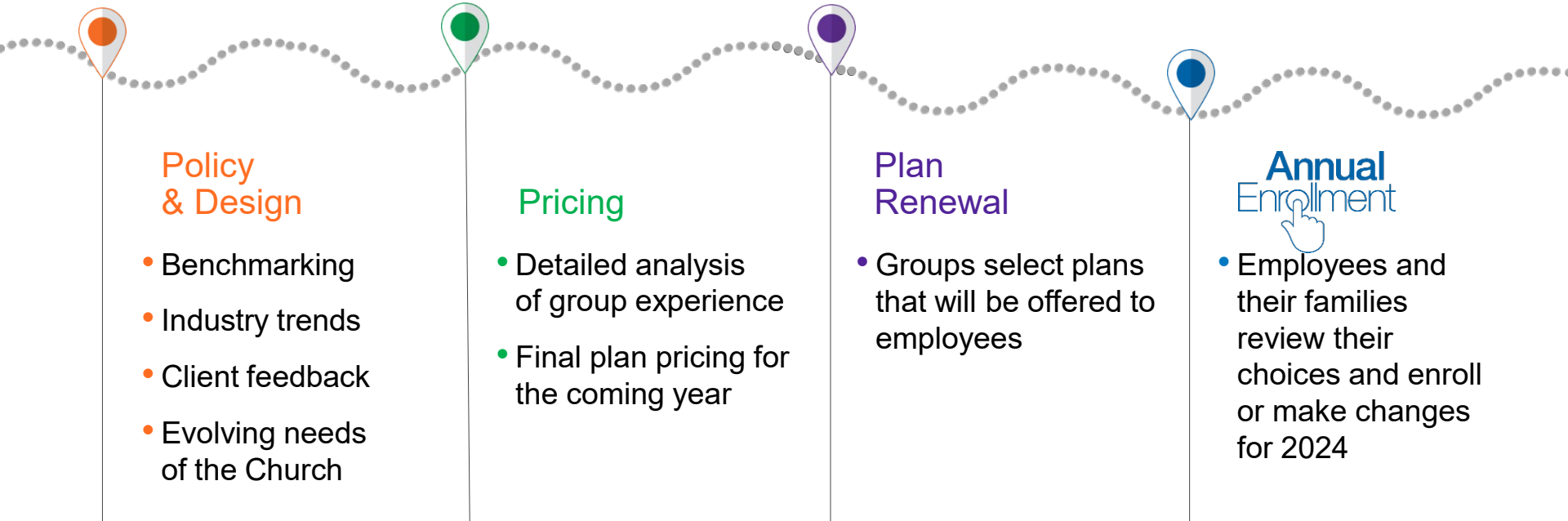


-  Group Health Plan Renewal & Annual Enrollment Timeline
-  Plan Array Updates
-  Annual Enrollment Communications
-  Reflections, Questions, and Discussions



## **Group Health Plan Renewal & Annual Enrollment Timeline**

# Overview of Our Seamless Annual Process



## Policy & Design

- Benchmarking
- Industry trends
- Client feedback
- Evolving needs of the Church

## Pricing

- Detailed analysis of group experience
- Final plan pricing for the coming year

## Plan Renewal

- Groups select plans that will be offered to employees

## Annual Enrollment

- Employees and their families review their choices and enroll or make changes for 2024

# 2024 Health Plan Renewal and Annual Enrollment Timeline

Annual  
Enrollment

## January to July

- Policy & design process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications

## August to September

- Plan renewals release date: 8/24
- Group plan renewals: 8/24–9/29
- Enrollment system preparation
- Member communication mailings

## October to November

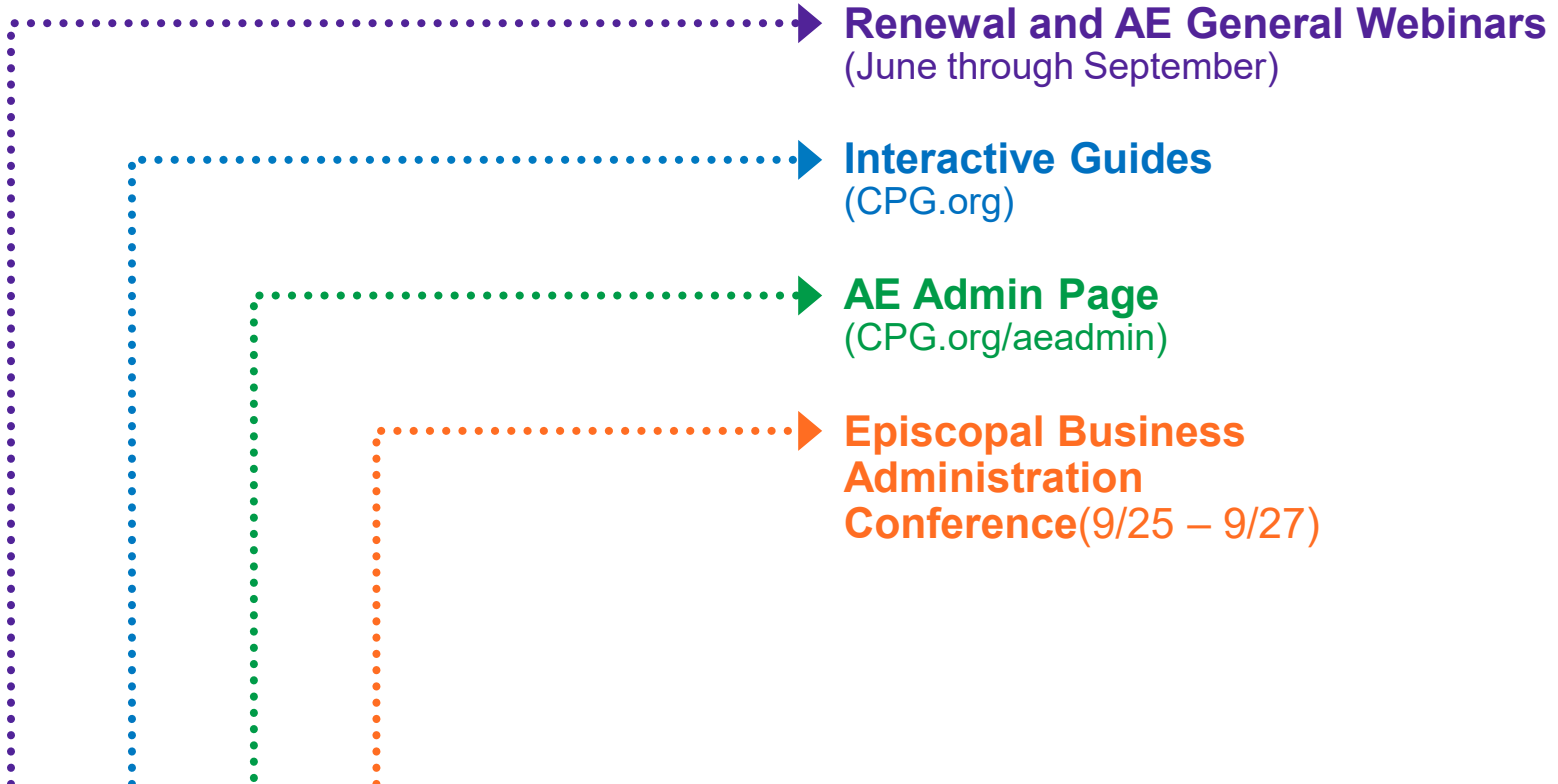
- Group plan renewals continue to 9/29
- Active AE dates
  - 1st Session: 10/11–11/1
  - 2nd Session: 10/25–11/15
- Pre-65 Former Employee dates: 10/25–11/15
- Post-65 Former Employee dates: 10/16–11/17\*
- Vendor / member account set-up

## December to January

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

\*Dates are subject to change.

# 2024 Administrator Education Opportunities





An aerial-style map of a city grid with a river on the right. A semi-transparent purple rectangle is overlaid on the map, containing the text 'Plan Array Updates'.

# Plan Array Updates

# ≡ Dental Assessment—Overview



## What?

- Conduct vendor selection process
- Benchmark current designs
- Redesign plan options
- Evaluate Dental HMO (DHMO)/ In-network only solutions

## Why?

- Due diligence and financial discipline
- Provide market competitive benefit designs and cost
- Optimize in-network benefit utilization



# Request for Proposal Summary

## Top Considerations

- Financial stewardship
- Programs, products, and services
- Network access and provider disruption

## Evaluated seven national dental vendors— three finalists selected

- Cigna, Delta Dental, and MetLife
  - MetLife was deselected after finalist meetings
- Continued negotiations with Cigna and Delta Dental

# Finalist Comparison

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## Advantages

## Considerations



- Innovative design features (e.g., progressive annual maximum)
- Robust web tools and plan selection
- Lowest fixed cost (i.e., fees)
- Most fees at risk

- Leased networks
- Discount levels less competitive



- Largest national network
- Most competitive discounts
- Broadest coverage specifically in rural locations
- Lowest overall cost

- Higher fixed cost
- Webtool sufficient, but not as innovative as Cigna

# ≡ Dental Finalist Selected

Dental business awarded to Delta Dental



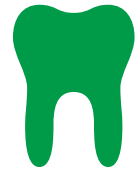
**Lowest  
cost**



**Brand  
recognition has  
perceived value**



**Broader  
provider  
network**



**Largest  
dental  
vendor**

# Key Milestones



**Contract  
Conditions and  
Elements**



**Plan Design  
Considerations**



**Project Team  
Kick-off Meeting  
with Delta**



**Announcement  
letter**



**Delta Dental  
website and call  
center available**



**Annual  
Enrollment**

# Medical Plans Offered for 2024



## Seven plan options with each – Anthem and Cigna

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



## Three plan options with Kaiser

- EPO High
- EPO 80
- CDHP 20

# The Way Forward

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# Future Vision: Healthcare Navigator

- Single point of contact
- Request for Proposal Update
- Implementation Timeline



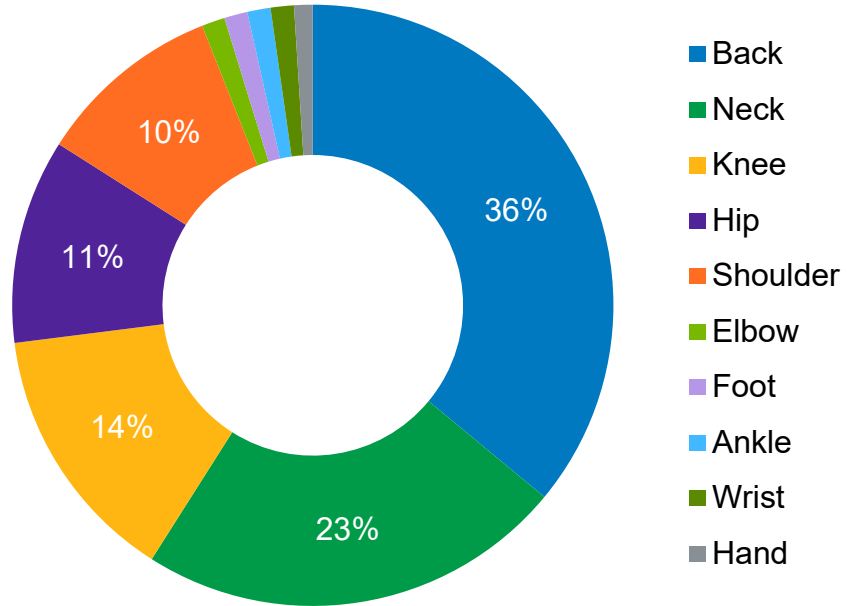
# Hinge Health

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# Hinge Health—Engagement Statistics

**669**  
Members  
engaged



# ≡ Hinge Health—Results

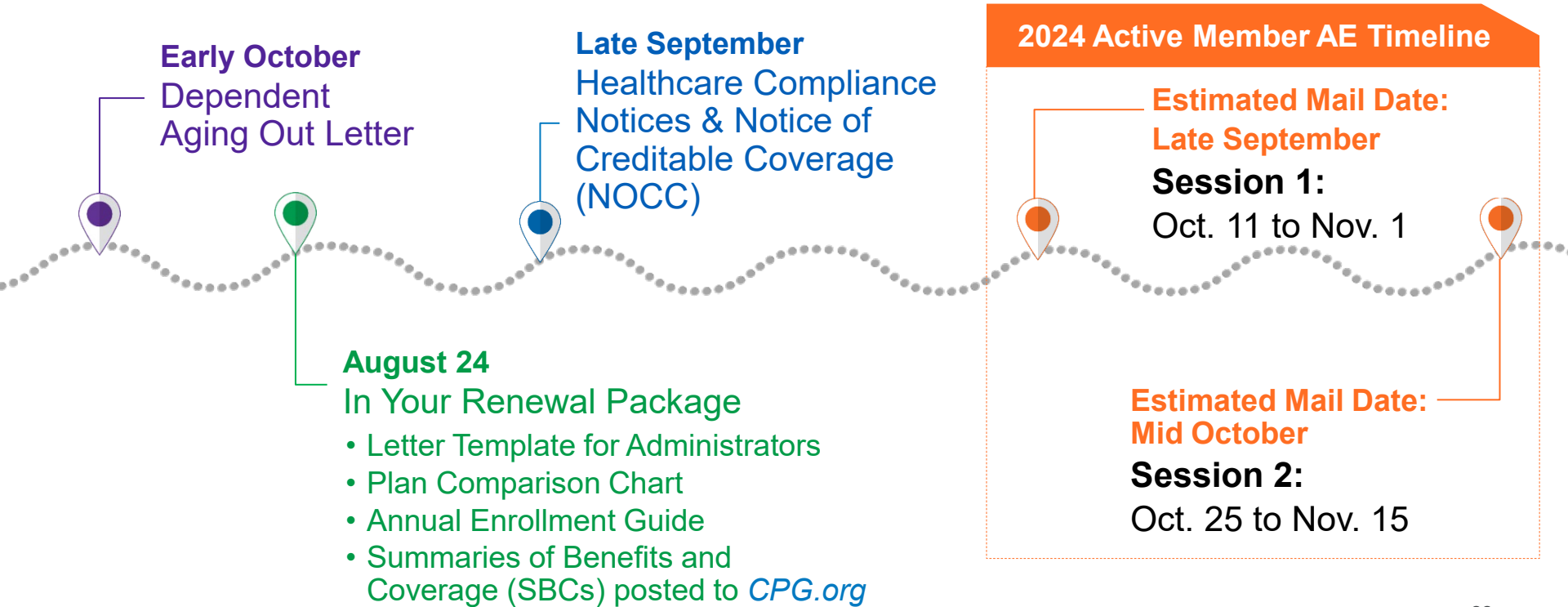




# Annual Enrollment Communications & Planning

# 2024 Annual Enrollment Planning

Communicating to your related entities and employees



# 2024 Annual Enrollment Planning

## Communicating to your related entities and employees

### Plans Going Away

**The Medical Trust is not discontinuing any **Medical** plans for 2024.**

“**Plan Going Away**” applies **only** if a group chooses to not offer a plan in 2024 that they offered in 2023.

**All Cigna **Dental** plans will no longer be offered for the 2024 plan year.**

“**Plan Going Away**” applies for **all** employees currently enrolled in Medical Trust dental coverage.

### Action Required

**Dental Annual Enrollment requires employee action.**

No action will result in no coverage in 2024.

#### **My Administrator Portal**

MAP has tools and reports to help you manage membership.

### Member Changes

**When Members Change Networks or Plan Types**

Resources available to provide information.

Ensures continuity of care for those in treatment.

# Plans Going Away

For Dental Plans and Participating Groups electing to no longer offer a Medical Plan in 2024 that they offer in 2023.

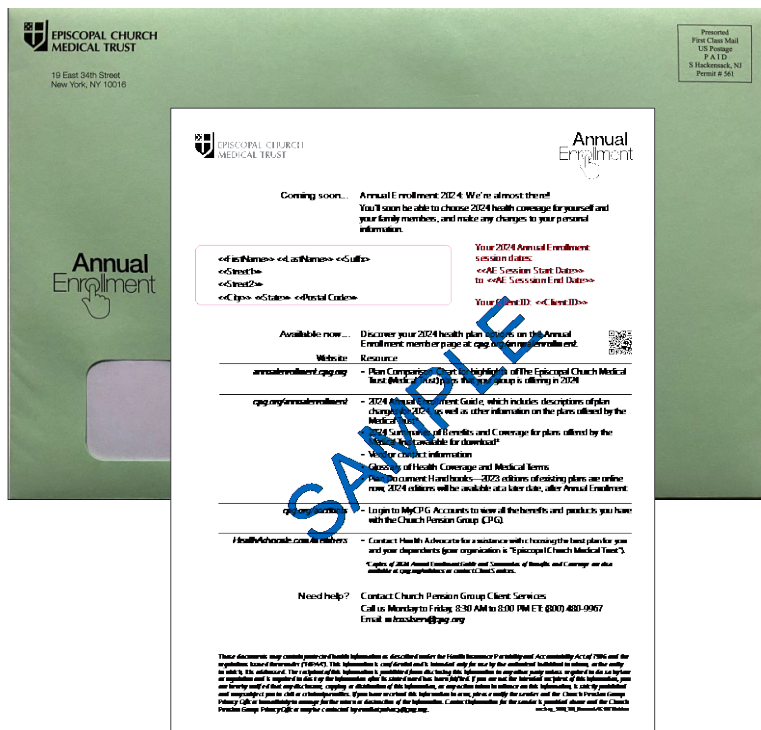
Employees are required to make a plan selection during Annual Enrollment or they will lose coverage.

Tools and reports to help group administrator manage members in plans going away.

**Changes to Participating Group plan selections may affect the plan types and networks available to members of the Participating Group.**



# 2024 Annual Enrollment Letter



## 2024 Annual Enrollment Member Letter Estimated Mail Dates

### Active Members:

Session 1: Late September

Session 2: Mid October

Retirees: Late September

# Annual Enrollment Communication and Member Education Materials



The screenshot shows the Church Pension Group website. At the top, there is a navigation bar with links for 'About Us', 'Investment Management', 'Contact Us', and 'Jobs', along with a 'Sign In / Create Account' button. Below this is a search bar and a 'Change text size' option. The main navigation menu includes 'MyCPG', 'Retirement', 'Insurance', 'Learning', and 'Administrators'. The page features a large banner for '2024 Annual Enrollment' with a photo of a family and a 'Login to Enroll' button. Below the banner, there is a section titled 'All of the Annual Enrollment information you need, all in one place.' followed by two sub-sections: 'What is Annual Enrollment?' and 'Why Enroll Each Year?'. The 'What is Annual Enrollment?' section explains that the Episcopal Church Medical Trust (Medical Trust) holds Annual Enrollment (AE) each fall for its health plan members, providing them with the opportunity to compare their current medical and/or dental plan with other available options, select the plan(s) that will best meet their and/or their family's health and financial needs for the upcoming year, and add or drop covered dependents. The 'Why Enroll Each Year?' section states that the medical and dental plan choice you make can have important health and financial implications for the upcoming year, so it's important to understand your individual situation and how the available plans meet those needs.

Show employees where to find materials, resources and additional information



I'm an Active Employee

(currently working<sup>2</sup>)

[Get Resources For Me](#)



I'm an Early Retiree

(not eligible for Medicare)

[Get Resources For Me](#)



I'm a Retiree

(eligible for Medicare)

[Get Resources For Me](#)

# Member Annual Enrollment Website



## Sign In or Create Account

[Sign In](#) [Create Account](#)



**Note: Username and Client ID are no longer used to sign in to MyCPG Accounts or My Admin Portal.** Instead, use the email address associated with your account and your password. Contact Client Services if you experience difficulty signing in.

\* Personal Email

the.rev.smith@gmail.com

\* Password

Show typing

Enter your password

[Forgot Password?](#)

Remember this device for 10 hours. Do not select if you are on a public or shared computer.

Sign In

Need Help?

Please contact Client Services (855) 594-2201  
Monday - Friday, 8:30AM - 8:00PM EST

\* Required field.

Encourage employees to log into the AE website.

# Centralized AE Administrator Information



[CPG.org/AEAdmin](https://www.cpg.org/AEAdmin)

Investment Management | Contact Us | Jobs | Sign In / Create Account

CHURCH PENSION GROUP

Search for subjects, conferences, videos

MyCPG Insurance Learning Active Clergy

## Health Plan Renewal and Annual Enrollment Administrator Central

**In This Section**

- News & Updates
- 2022 Annual Enrollment Timeline
- Learning Modules
- Webinars
- Documents & Mailings

**News & Updates**

Check back for news and updates on 2022 Renewal and Annual Enrollment!

**2022 Renewal and Annual Enrollment Timeline for Administrators**

**AUG 26** Renewal Selection Release Date

Plan selections are announced to Administrators by email Thursday, August 26, 2021.

## Central location on *CPG.org*

- Health plan renewal and AE information
- AE Admin news and updates
- Education, documents, and mailings
- Calendar key dates and resources

# Stay Tuned for More Information

## Annual Enrollment Resources



The screenshot shows the Church Pension Group website. At the top left is the logo for CHURCH PENSION GROUP. To the right of the logo are navigation links: About Us | Investment Management | Contact Us | Careers | International Support. Further right is a green button that says "Sign In / Create Account". Below the logo and navigation is a dark blue header bar containing "Benefits", "Insurance", "Publishing", and "Learning" with icons. A search bar with the placeholder "Search for subjects, cont..." is also present, along with "Popular Topics" and "Your Role" dropdown menus. The main content area features a left-hand navigation menu with items: Administrators' Resource Center, About MAP, Guides & Resources, New Administrator Training, Events, Who to Contact, Documents & Mailings, and Recursos en Español. The main content area has a large image of two people looking at a computer screen, with the heading "Administrators' Resource Center" below it. Underneath is a section titled "Latest Updates" with a sub-heading "Covid Test Kit Provisions Update". The text below reads: "See the [letter to members](#) of the Episcopal Church Medical Trust for benefit changes related to the end of Public Health Emergency for COVID-19 effective May 12, 2023."

Register for upcoming webinars on ARC at [cpg.org/arc](https://cpg.org/arc)

# ≡ Reflections, Questions, and Discussion ≡



# 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.

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.