October 5, 2018  

Dear <Name>:  

This letter contains important information about your health benefits for 2019. Please read it carefully and contact me with any questions.  

Our online Annual Enrollment for your 2019 health benefits will run from October 15 – November 2, 2018.  

**Medical Plans**  
We are offering the following medical plans to our employees through The Episcopal Church Medical Trust (Medical Trust):  

<table>
<thead>
<tr>
<th>Medical Plan / Monthly Rates</th>
<th>Single</th>
<th>Employee + Spouse</th>
<th>Employee + Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem BCBS CDHP 15 – HSA</td>
<td>$875</td>
<td>$1,749</td>
<td>$1,597</td>
<td>$2,507</td>
</tr>
<tr>
<td>Anthem BCBS CDHP 20 – HSA</td>
<td>$906</td>
<td>$1,816</td>
<td>$1,680</td>
<td>$2,497</td>
</tr>
<tr>
<td>Anthem BCBS BlueCard PPO 90</td>
<td>$964</td>
<td>$1,928</td>
<td>$1,735</td>
<td>$2,892</td>
</tr>
<tr>
<td>Anthem BCBS BlueCard MSP</td>
<td>$771</td>
<td>$1,542</td>
<td>$1,388</td>
<td>$2,313</td>
</tr>
</tbody>
</table>

- The employee and/or spouse must be age 65 or older to enroll in this plan and enrolled in Medicare Part A. The parish is also required to be a small employer (less than 20 employees). Contact me for additional details if you are eligible and interested in this plan.  

For the 2 CDHP plans, the above amounts include the monthly premium that is paid directly to The Medical Trust, plus funding of the deductible in a Health Savings Account (H.S.A.) with Health Equity or other account provider.  

Note: All of the above medical plans include vision, standard pharmacy, Employee Assistance Plan (EAP), and Health Advocate coverage.
Dental Plans
The following Cigna dental plans are also offered through the Medical Trust:

<table>
<thead>
<tr>
<th>Dental Plan / Monthly Rates</th>
<th>Single</th>
<th>Employee + Spouse</th>
<th>Employee + Child/ren</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Dental</td>
<td>$33</td>
<td>$66</td>
<td>$59</td>
<td>$99</td>
</tr>
<tr>
<td>Basic Dental</td>
<td>$54</td>
<td>$108</td>
<td>$97</td>
<td>$162</td>
</tr>
<tr>
<td>Dental &amp; Orthodontia</td>
<td>$73</td>
<td>$146</td>
<td>$131</td>
<td>$219</td>
</tr>
</tbody>
</table>

Plan Documents
2019 Summaries of Benefits and Coverage and 2018 Plan Document Handbooks have more information about the available plans and may be found on the Church Pension Group website at [www.cpg.org/mtdocs](http://www.cpg.org/mtdocs). You can use the "Mail It To Me" option to receive a free paper copy of the Summaries of Benefits and Coverage. (Plan Document Handbooks will be updated on the website in January 2019.)

Please note that for 2019, our plan offerings with the Medical Trust have NOT been changed.

Current Members
You should have received a letter from the Medical Trust on or around October 1st about the upcoming Annual Enrollment period. This letter will have information regarding when and how to access the Annual Enrollment website. Even if you do not want to make changes to your health plan, it is important for you to log in to the Medical Trust Annual Enrollment website to check that your personal information — such as Social Security numbers — is correct for yourself and your dependents. You can submit any corrections through the online system and/or by notifying me.

IMPORTANT NOTE: For 2019, you will use the same user name and password you created to access your benefits information on MyCPG Accounts to access the enrollment webpage. If you have not already created an account on MyCPG Accounts, please do so before Open Enrollment begins. (Note: You will need your Client ID number to create an account.) For assistance, contact the Client Services Team at (800) 480-9967, Monday to Friday, 8:30AM – 8:00PM ET (excluding holidays). Or, email [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org).

Begin reviewing your options now if you are considering a plan change or considering enrolling in a Medical Trust plan. Research your options prior to the Annual Enrollment period to allow yourself time to make your decision. This is also the time of year when you may add eligible dependents to your plan or remove eligible dependents from your plan without the need to demonstrate a qualifying event.

Not a Member and Want to Enroll?
If you are not currently participating in a Medical Trust plan and would like to enroll, please review the plan options in this letter, and go online to [www.cpg.org](http://www.cpg.org), select Active Clergy or Lay, then Health to explore the plans and benefits. You will not receive a letter from the Medical Trust, so please contact me to request an enrollment form and a copy of the Summaries of Benefits and Coverage and other important notices or to ask any questions.

Employee Assistance Program (EAP) with Cigna Behavioral Health
In addition to the health plans, your employer also offers a stand-alone EAP for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. (The EAP is already included as part of each medical plan offering.) This outstanding program covers your entire household, and is paid for by your employer.
If you have any questions, please don’t hesitate to contact me.

Sincerely,

Sue Leishman, Chief Financial Officer
(216) 774-0450
sleishman@dohio.org

Please note that this document is provided for informational purposes only and should not be viewed as an offer of coverage, legal, medical, tax or other advice. Please consult with your own professional advisor for further guidance. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, for any reason and unless required by law, without notice.