



DIOCESE OF ATLANTA
THE EPISCOPAL CHURCH IN MIDDLE & NORTH GEORGIA

INSURANCE AND BENEFITS UPDATE
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2024 Annual Enrollment October 11 – November 1, 2023

This is your annual *Insurance and Benefits Update*, provided to clergy and lay employees of parishes, diocese and diocesan affiliates regarding the health care plans offered by the Episcopal Church Medical Trust through the Diocese of Atlanta. **Please read carefully because changes have been made to some plans in 2024.**

The Episcopal Church Medical Trust will be mailing their Annual Enrollment letter in a green envelope to you approximately one week before the October 11 Annual Enrollment period. This letter will include information about how to access the enrollment site. If you have not created a **MyCPG account**, please do so before Annual Enrollment begins. Go to cpg.org and select "Create Account". For assistance call 800-480-9967.

Before you make your selection, please refer to the Plan Comparison included with this Update to review Inpatient and Outpatient Services, Diagnostic Services, out of network costs and other details. Plan summaries and the Plan Comparison are also available on the diocesan website.

Action Required!!

Change in Dental Plans in 2024!!

IMPORTANT: A change of dental providers for 2024 Requires action from members. Cigna Dental plans will terminate 12/31/2023. You must select a Delta Dental plan to have coverage in 2024.

Please note that Cigna will no longer be our dental provider in 2024!! Your current dental coverage will **terminate effective 12/31/2023**. During Annual Enrollment you must log on to *MyCPG Accounts* using your email address and password associated with your **MyCPG** account to select a Delta Dental plan.

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024.

There are three dental plans offered in 2024. Please review the plan descriptions carefully to determine which plan closely matches your current plan. The plan descriptions and Delta Dental Handbook are available on the Diocese of Atlanta website, Employee Benefits.

- Delta Dental Premium
- Delta Dental Comprehensive
- Delta Dental Basic

Members will be able to access services in two Delta Dental dentist networks (PPO and Premier) or use out-of-network dentists. The coinsurance, deductible and maximum annual benefit will vary based on the network you use for a covered dental service.

Deductible Increases for Anthem CDHP 15 and CDHP 20

In compliance with the Internal Revenue Service, deductibles for high deductible plans have changed in 2024.

Anthem CDHP 15 deductible: Single \$1,600 Family \$3,200
 Out of network deductible: Single \$3,200 Family \$6,400

Anthem CDHP 20 deductible: Single \$3,200 Family \$5,450
 Out of network deductible: Single \$3,200 Family \$6,000

Resources Available:

- Annual Enrollment 2024 Guide-Planning Your Journey
- Health Advocate – 866-695-8622
- Diocese of Atlanta website – Employee Benefits
- 2024 Plan Comparison – enclosed and found on the website

Instructions for Annual Enrollment:

- Verify the plan your employer offers
- Review the Plan Comparison
- Use the Annual Enrollment link provided by Medical Trust
- Select your medical coverage if changing
- Use the Annual Enrollment link to select a new Delta dental plan
- Make any updates and corrections to your personal information.
- An online ID app is available at **Anthem.com**

Plan Options at a glance:

There are 3 tiers of coverage for our plans Single, Employee plus spouse or child, and Family.

Plans	Annual Deductible				Office Visit Copay
	In Network		Out of Network		
	Individual	Family	Individual	Family	
Anthem BCBS BlueCard PPO 90	\$500	\$1,000	\$1,000	\$2,000	\$30
Anthem BCBS BlueCard PPO 80	\$1,000	\$2,000	\$2,000	\$4,000	\$30
Anthem BCBS BlueCard PPO 70	\$3,500	\$7,000	\$7,000	\$14,000	\$30
Anthem BCBS CDHP 20 / HSA	\$3,200	\$5,450	\$3,200	\$6,000	
Anthem BCBS CDHP 15 / HSA	\$1,600	\$3,200	\$3,200	\$6,400	
Kaiser Permanente EPO 80	\$500	\$1,000	--	--	\$25
*Anthem BCBS PPO 90 (Medicare Secondary Payer)					\$30
*Anthem BCBS PPO 80 (Medicare Secondary Payer)					\$30

***For Eligible Parishes:** If your parish has 19 employees or fewer, and if you have employees age 65 and older, or an employee whose dependent is 65 and older, the Medicare Secondary Payer plans are available with a reduced premium. See page 7. Parishes may apply for the Small Employer Exception and enroll their employee(s) upon approval. Contact Wynn Callaway for forms.

Reminder: PPO Behavioral Health Benefits

Inpatient and Outpatient behavioral health benefits for members in Anthem PPO plans were integrated with the medical benefits. Everyone with an Anthem plan has one identification card to use for both medical and behavioral health, one phone number to call, and one vendor network from which to choose providers. You are encouraged to check your provider’s status with Anthem Behavioral.

Enhanced Hearing Aid Benefit: Members enrolled in the Anthem or Kaiser health plans will have access to a flat benefit of \$3,000 every three years, a change from \$1,500 per ear.

Employee Assistance Program: If you have opted out of the Medical Trust plans for other approved coverage, you may still enroll in the **Cigna Behavioral Health Employee Assistance Program (EAP)**. EAP is offered for the cost of **\$4 per month (Employer Paid)** making it available to you and your household members, regardless of medical coverage. The EAP program provides face-to-face counseling for up to 10 sessions per issue, is confidential and available 24 hours a day. Contact the Benefits Administrator to add this coverage during Open Enrollment

The following benefits are included in the PPO medical plans (*separate ID card issued)

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|---------------------------------------|---|----------|--------------|
| • Prescription Drug Benefits | Express Scripts | *ID Card | 800-841-3361 |
| • EyeMed Vision Care | eyemed.com/member | *ID Card | 866-723-0513 |
| • Employee Assistance Program | CIGNA Behavioral Health | | 866-395-7794 |
| • Behavioral Health | Anthem Behavioral Health | | 844-812-9207 |
| • Colleague Groups | Medical Trust through Anthem Behavioral Health | | 212-592-8301 |
| • Travel Assistance Services | UnitedHealthcare Global Assistance | | 410-453-6330 |
| • Health Advocacy | Health Advocate | | 866-695-8622 |
| • Anthem.com | An online ID app is available | *ID Card | |
| • Amplifon Hearing Health Care | amplifonusa.com | | 866-349-9055 |

Employee Assistance Program (EAP). Counseling sessions, up to ten sessions at \$0 cost, advice on how to reduce stress, find daycare, research nursing homes, address health issues. EAP benefits will continue through **Cigna Behavioral Health** whether you are enrolled in an Anthem or Kaiser plan. Access 24 hours a day, 7 days a week at the number above or at www.cignabehavioral.com.

Behavioral Health. Anthem Behavioral Health has a network of providers which includes independent psychiatrists, psychologists, pastoral counselors, and clinical social workers and more than 4,000 facilities and clinics. To locate a provider or check a claim status call Anthem Behavioral at the number above. This benefit is included in all diocesan Anthem health plans. Call 800-806-0478 for pre-authorization for inpatient services.

Colleague Groups. Facilitated by providers approved by the Medical Trust, these services are covered by Anthem Behavior Health. New providers must complete a Provider Application and return to the Medical Trust for authorization. Call the Medical Trust to access your Colleague Group benefits. For details see the Behavioral Health Benefit brochure and Colleague Group Claim Reimbursement form at cpg.org or our diocesan website.

Health Advocacy. You have access to a Personal Health Advocate to help in care coordination, claims assistance, assistance on prescription drug issues including formulary and benefit questions. 866-695-8622 or answers@HealthAdvocate.com.

Travel Assistance Services. When you are 100 or more miles away from home, you have access to worldwide medical and dental referrals, replacement of prescription medication and corrective lenses and various travel-related medical services through UnitedHealthcare Global Assistance.

Preventive Care Annual Physicals. All plans include \$0 co-pays for preventive annual physicals. By encouraging members and dependents to have annual physicals, Medical Trust hopes to reduce health risks through early detection and on-going management of medical conditions.

LiveHealth Online telehealth. A doctor is available 24/7. Livehealthonline.com

Vision Care. EyeMed provides an annual eye exam for \$0 co-pay in network.

Attention Treasurer/Vestry

2024 Insurance Rates increase:

Please review the rates for 2024 to consider your parish's benefits policy. The Anthem PPO 90, which has been a popular choice, will continue to be offered in 2024. However, take a look at the Anthem PPO 80, still a very rich plan for members with significant savings in premiums. (See the Plan Comparison)

For Eligible Parishes: If your parish has 19 employees or fewer, and if you have an employee age 65 and older, or an employee whose dependent is 65 and older, the **Medicare Secondary Payer plans** are available with a reduced premium. See page 7. Parishes may apply for the Small Employer Exception and enroll their employee(s) upon approval. Contact Wynn Callaway for forms.

A Look at the CDHP with HSA option:

- **Anthem Blue Cross Blue Shield Consumer Directed Health Plan/Health Savings Account**
- The Medical Trust has designed health plans that meet the criteria to qualify for tax-exempt savings.
- The Consumer Directed Health Plan allows for the tax favored status of the dollars in an account (Health Savings Account) so that contributions are tax-free, earnings are not taxed, and withdrawals are non-taxable as long as the dollars are used to pay for qualifying medical expenses.
- The employer and/or the member can contribute to this pool, which is set up as a trust. Our Health Savings Account trustee is Health Equity. 866-346-5800
- Unused funds continue to grow with contributions to be used for future medical expenses including medical expenses after retirement, still on a tax-free basis.

The **Consumer Direct Health Plan** includes EyeMed Vision, Employee Assistance Program, and Health Advocate.

A Look at our Participants across the Diocese in 2023. Approximately **230** eligible active participants, lay and clergy, from parishes, schools and other diocesan affiliate organizations are enrolled in our medical, dental, life insurance, long term and short-term disability plans. The total number of covered members and dependents is 405.

Active Medical Plan	% of members
Anthem BCBS PPO 90	39%
Anthem BCBS PPO 80	38%
Anthem BCBS PPO 70	8%
Kaiser Permanente EPO 80	1%
Anthem CDHP 15 with HSA	1.5%
Anthem CDHP 20 with HSA	8%
Anthem Medicare Secondary Payer	4.5%
Dental Preventive	11 members
Dental Basic	94 members
Dental Orthodontics	98 members
Short term Disability-lay	81 members
Long term Disability-lay & clergy	97 members
Life Insurance	258 members

Administration Guidelines

Annual Enrollment:

A currently participating employee must use the annual enrollment period to make changes in their coverage.

- Change their medical and/or dental plans for the following year.
- Add dependents or drop dependents who no longer qualify.
- Non-participating employees may enroll in a Medical Trust plan.

New Hire Guidelines

A new employee must be enrolled in the medical, dental and life insurance plans **within 30 days** of hire date, with coverage beginning on the 1st date of the month which occurs on or after the employee start date. To participate an employee must be salaried (receive a W-2) and work a minimum of 20 hours per week or 1,000 hours per year.

All New employees must receive HIPAA Compliance notices and disclosures including Children's Health Insurance Program (CHIP) whether or not enrolled in a Medical Trust plan. Notices can be found at cpg.org/mtdocs. Locate Regulatory Notices and download the pdfs. You may also access this from the diocesan website on the Employee Benefits page.

Late Enrollment

- If an employee loses medical coverage due to a significant life event, the employee may enroll with Medical Trust within 30 days of that event with proper documentation. Examples of significant life events are divorce, death of spouse, loss or significant deterioration of other medical coverage or adoption of a child.

Extension of Benefits Program: This program is similar, but not identical, to the healthcare continuation coverage provided under Federal law (known as COBRA). If employment ends, or an employee becomes ineligible for benefits (under 20 hours), health coverage may be extended **up to 36 months**. Upon termination of current coverage, Medical Trust will send a notification of the Extension; member must reply within 21 days.

Dependent Coverage: A child who is 30 years of age or younger on December 31st of the current year is eligible to remain on the members' medical and dental plans.

***Medicare Secondary Payer Small Employer Exception:** Your parish or organization may qualify as a small employer, 19 employees or less, to offer a plan that allows their employees age 65 and older to use Medicare as the primary payer of medical benefits. Anthem MS PPO 80 and Anthem MS PPO 90 are available for employees and spouses at least 65 at a significantly reduced premium cost. **To apply for the Small Employer Exception call Medical Trust for the certification form, 800-480-9967.**

Denominational Health Plan Reminder: Diocesan policy requires parishes to provide qualified lay employees and clergy (scheduled for 1,500 hours/year) a minimum of single coverage through the Episcopal Church Medical Trust. An employee may opt out of the employer benefits, if they have health care through other approved sources (spouse's plan, former employer plan, Tricare). Both clergy and lay employees must be provided coverage on an equal basis.

Changes and Terminations

- If an administrator at the parish has access, updates to addresses can be processed through the Church Pension Group's online MAP platform; or notify the diocesan Benefits Administrator as soon as possible to assure carriers have correct information.
- Terminations can also be processed through the MAP platform; or notify the diocesan Benefits Administrator within 30 days following termination of coverage. Upon termination Medical Trust will send an offer for an extension of benefits for up to 36 months to the member's home address. The member must respond within 21 calendar days to enroll and will be billed directly for the extension of benefits.

MAP: Are you responsible for processing pension applications for clergy and lay employees? The MAP platform is an online tool that provides the ability to add or remove employees, enroll them in Church Pension plans seamlessly and update their personal information. If you are authorized to use the MAP platform through CPG, changes to clergy and lay compensation are easily updated online. Contact Wynn Callaway to find out more.

Lay Employee Pension Benefit Policy

Lay employees must be enrolled in a plan through the Church Pension Fund or an approved plan, such as TIAA-CREFF. Resolution A138 *Establishing a Mandatory Lay Employee Pension System* passed at General Convention of the Episcopal Church in July 2009 and may be read on our website.

Any domestic diocese, parish, mission or other ecclesiastical organization or body subject to the authority of the Church with lay employees scheduled for 1,000 hours or more of compensated work annually must comply. The *defined contribution plan*: the parish shall contribute not less than 5 percent of the employee's salary and agree to match employee contributions up to another 4 percent of the employee's salary. **Pension is effective the first day of the month following the date of hire.**

Employers have the option, but not the requirement, to provide lay employees scheduled for *less than* 1,000 hours of compensated work annually with a lay employee pension benefit.

Fidelity uses the online Simplified Contribution Platform for easy and timely electronic processing of your lay employee retirement contributions, as well as for RSVP plans. You can reach Fidelity at 800-208-0092.

Lay employees may review their Fidelity accounts at www.netbenefits.com.

Clergy Learning Opportunities

Do you have questions about:

- Clergy Taxes
- Business Expenses
- Housing Allowance
- Clergy Discretionary

You'll find helpful information at this website: <https://www.cpg.org/active-clergy/learning/finance/taxes/>

Please forward a copy of this information to all employees in your parish as well as the rector, treasurer, finance committee and parish administrator. Use this *Update* as a resource to inform your employees of benefit options available during Annual Enrollment as well as new hires. Please use this to review and update parish employee benefit policies.

Diocese of Atlanta 2024 Insurance Plans & Premiums

MEDICAL PLANS	Employee per year	Employee +	Family per year
Kaiser Permanente EPO 80	13,836	24,900	38,736
Anthem BCBS BlueCard PPO 70	12,204	21,972	34,176
Anthem BCBS BlueCard PPO 80	13,392	24,108	37,500
Anthem BCBS BlueCard PPO 90	14,784	26,616	41,400
Anthem CDHP20/HSA (Embedded)	11,316	20,364	31,680
Anthem CDHP15/HSA (Non Embedded)	12,972	23,352	36,324
BCBS MS PPO 90 (Medicare Secondary Payer)	11,808	21,252	33,060
BCBS MS PPO 80 (Medicare Secondary Payer)	10,788	19,416	30,204
<i>CIGNA EAP - for members not enrolled Medical Trust Plans</i>	48	48	48
CIGNA Dental Plans			
Delta Premium	864	1,560	2,424
Delta Comprehensive	624	1,128	1,752
Delta Dental Basic	492	888	1,380
Church Life Group Life Insurance \$50,000	330		