



DIOCESE OF ATLANTA
THE EPISCOPAL CHURCH IN MIDDLE & NORTH GEORGIA

INSURANCE AND BENEFITS UPDATE
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C. Wynn Callaway
Canon for Administration
#404-601-5351
wcallaway@episcopalatlanta.org

2025 Annual Enrollment
October 16 – November 15, 2024

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.

The Episcopal Church Medical Trust will be mailing their Annual Enrollment letter in a green envelope to you approximately one week before the October 16 Annual Enrollment period begins. 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.

Please read carefully. Changes have been made to some plans in 2025.

Treasurers/Vestry: Please go to page 3 for information about the 2025 Rate Increases!

Introducing Quantum Health

Beginning in 2025, Quantum Health has been added as the new health coordinator for all Anthem Health Plans. Quantum is a navigation tool designed to assist members in Anthem plans with locating specialists, managing a chronic condition, pharmacy benefits and more. Quantum will be available to members during Annual Enrollment to answer questions about plan options and selection. Medical Trust will be mailing more information during Annual Enrollment regarding Quantum. Quantum contact information will be available soon.

In December 2024, all members will receive new ID cards from Quantum Health with a new plan number. All members must share this new card with their doctors, pharmacists and other providers. Your current ID cards will not work after December 31. Providers in the Anthem network will not change. Dental ID cards remain the same.

Deductible Increases for Anthem CDHP 15 and CDHP 20

In compliance with the Internal Revenue Service, deductibles for high deductible plans have changed in 2025.

Anthem CDHP 15 deductible: Single \$1,650 Family \$3,300
 Out of network deductible: Single \$3,200 Family \$6,600

Anthem CDHP 20 deductible: Single \$3,300 Family \$6,600
 Out of network deductible: Single \$3,300 Family \$6,600

Resources Available:

- Annual Enrollment 2025 Guide-Planning Your Journey
- Quantum Health
- Diocese of Atlanta website – Employee Benefits
- 2025 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
- Make any updates and corrections to your personal information.

Plan Options at a glance. Go to Plan Comparison for more details:

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

Anthem BCBS BlueCard PPO 90	Deductible \$500/\$1,000 in-network	Office Visit \$30 Copay
Anthem BCBS Blue Card PPO 80	Deductible \$1,000/\$2,000 in-network	Office Visit \$30 Copay
Anthem BCBS Blue Card PPO 70	Deductible \$3,500/\$7,000 in-network	Office Visit \$30 Copay
Anthem BCBS CDHP20/HSA	Deductible \$3,300/\$6,600 – in network	
Anthem BCBS CDHP15/HSA	Deductible \$1,650/\$3,300 – in network	
Kaiser Permanente EPO 80	Deductible \$500/\$1,000	Office Visit \$25 Copay
**Anthem BCBS PPO 90 (Medicare Secondary Payer)		Office Visit \$30 Copay
**Anthem BCBS PPO 80(Medicare Secondary Payer)		Office Visit \$30 Copay
Anthem PPO plans		Specialist Copay \$45

****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 6. Parishes may apply for the Small Employer Exception and enroll their employee(s) upon approval. Contact Canon Wynn Callaway for forms.

Behavioral Health Benefits

Everyone with an Anthem plan has one identification card to use for both medical and behavioral health via Quantum Health. You are encouraged to check your provider’s status with Quantum Health.

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.

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 Canon Wynn Callaway to add this coverage during Open Enrollment.

Other benefits included in the PPO medical plans

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.

Quantum Health. You have access to help in care coordination, claims assistance, assistance on prescription drug issues including formulary and benefit questions.

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.

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

Attention Treasurer/Vestry 2025 Insurance Rates increase

Anthem PPO 90 plan will experience a rate increase of **12%**, a much greater increase than all other plans offered. This will have a significant impact for parishes who provide the cost of the Anthem PPO 90.

A review of the plan comparisons can assist a parish in determining a benefits policy that will reduce the cost of premiums, while continuing to offer a rich plan with modest impact to employee's coverage. See attached Plan Comparison. The Plan Comparison is also available on the diocesan website. See rates for all plans on page 6.

Anthem PPO 80 and Anthem PPO 70 will experience a **5.02%** increase.
Anthem CDHP 15 and Anthem CDHP 20 will experience a **4.99%** increase.
Delta Dental will have no change to premiums.

To continue to exercise good stewardship with the funds provided by the parish commitments, the benefits policy for the Bishop's staff will move from Anthem PPO 80 to the Anthem CDHP 20 plan.

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 6. Parishes may apply for the Small Employer Exception and enroll their employee(s) upon approval

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 and Employee Assistance Program.

A Look at our Participants across the Diocese in 2024. 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	38%
Anthem BCBS PPO 80	38%
Anthem BCBS PPO 70	9%
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 Premium	101 members
Dental Basic	40 members
Dental Comprehensive	81 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 day 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 is 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 Canon Wynn Callaway as soon as possible to assure carriers have correct information.
- Terminations can also be processed through the MAP platform or notify Wynn Callaway, Canon for Administration, 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, Canon for Administration, 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 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 2025 INSURANCE RATES

MEDICAL PLANS	Employee per year	Employee +	Family per year
Kaiser Permanente EPO 80	14,532	26,160	40,692
Anthem BCBS BlueCard PPO 70	12,816	23,064	35,880
Anthem BCBS BlueCard PPO 80	14,064	25,320	39,384
Anthem BCBS BlueCard PPO 90	16,560	29,808	46,368
Anthem CDHP20/HSA (Embedded)	11,880	21,384	33,264
Anthem CDHP15/HSA (Non Embedded)	13,620	24,516	38,136
BCBS MS PPO 90 (Medicare Secondary Payer)	13,224	23,808	37,032
BCBS MS PPO 80 (Medicare Secondary Payer)	11,328	20,388	31,716
<i>CIGNA EAP - for members not enrolled Medical Trust Plans</i>	48	48	48
Delta 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		