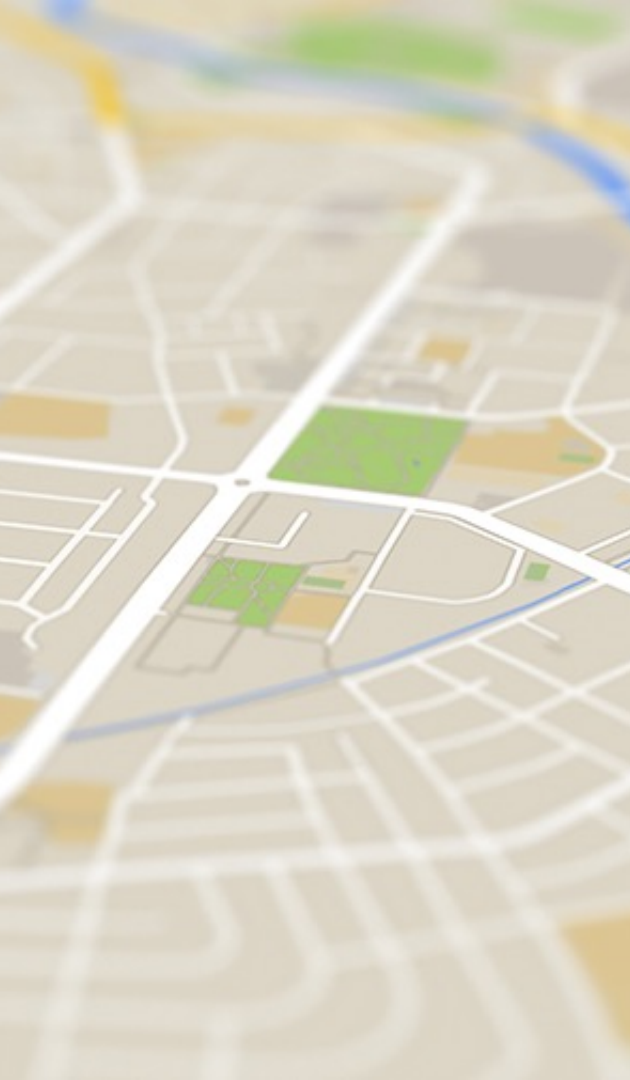


Diocese of West Tennessee Member Education







Courtney Whittington
Account Specialist

October 20th, 2021



Roadmap for Today...



-  Annual Enrollment
-  Plans and Benefits
-  Additional Resources
-  Additional Benefits

Timeline

**September
28th**

Your Mailing
Sent



**October
13th**

Annual
Enrollment
Begins



**October
20th**

Education
Webinar



**November
3rd**

Annual
Enrollment
Ends



**January
1st**











New Plan
Year Begins





The Travel Guide to Well-being

What do you most want to learn about today?

-  Types of medical plans
-  Medical plan details
-  Behavioral health
-  Cigna Employee Assistance Program
-  Prescriptions
-  Vision
-  Hearing
-  Care Management Program
-  Telehealth and virtual visits (COVID-19 update)
-  Health Advocate

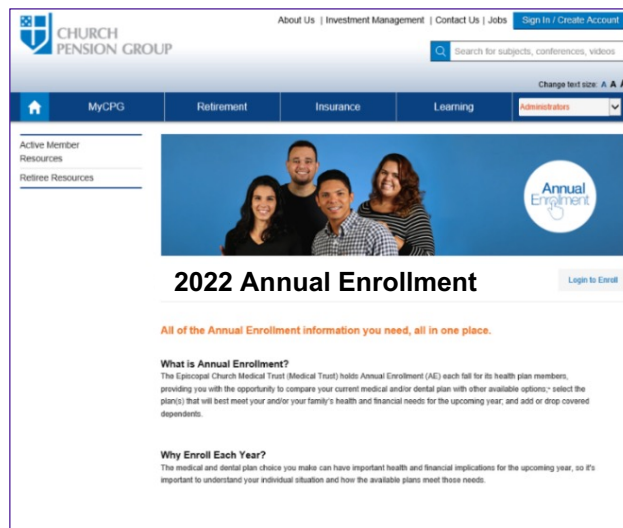
The background is a stylized, light-colored map of a city. It features a grid of streets, some green areas representing parks, and a blue line representing a river or canal. A semi-transparent orange banner is positioned horizontally across the middle of the image, containing white text.

Step 1: Learn About Your 2022 Options

Step 1: Learn

Learn about your 2022 options

cpg.org/annualenrollment



Customized content

- Active members
- Early retirees
- Retirees

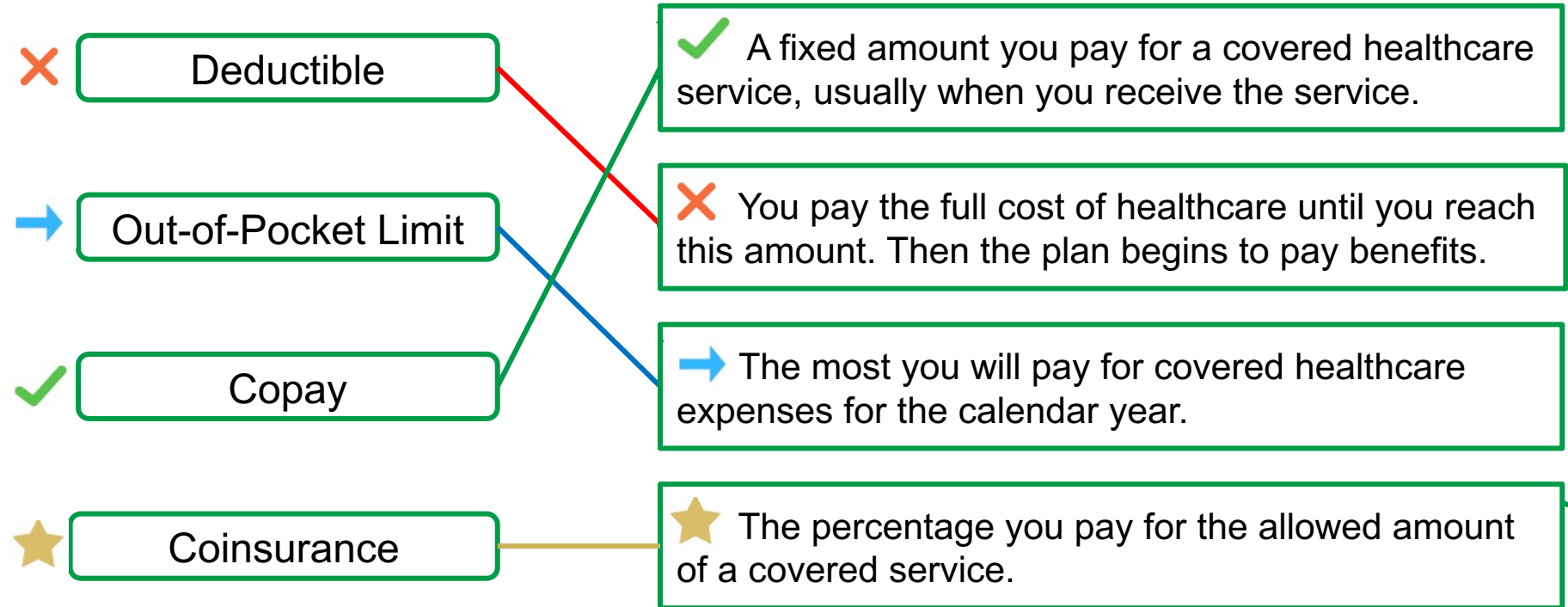




Medical Plan Details



Medical Benefits



Learn About Your 2022 Medical Plan Options

Your employer offers these medical plan types



**Preferred Provider
Organization (PPO)**



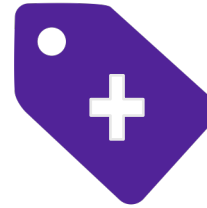
**Consumer-Directed
Health Plan (CDHP)**

How the Health Savings Account Works

An account you use to pay your share of eligible healthcare expenses



- No taxes on your contributions
- No taxes on money used for eligible healthcare expenses
- Tax-free interest and investment earnings (depending on account balance)



- Save for future healthcare expenses
- Your HSA is portable—you can take it with you

Health Savings Account Contributions

How much can you contribute in 2022?



Individual

\$3,650

The total contribution allowed from both you and your employer



Family

\$7,300

The total contribution allowed from both you and your employer



Catch-up (age 55+)

\$1,000

The additional amount allowed if you are age 55+

Medical Benefits

Anthem PPO 80 | Cigna PPO 80

	Network	Out-of-Network
Deductible	\$1,000 individual / \$2,000 family	\$2,000 individual / \$4,000 family
Out-of-Pocket Limit	\$3,500 individual / \$7,000 family	\$7,000 individual / \$14,000 family
Office Visit	\$30 copay (primary care) \$45 copay (specialist) \$0 (preventive care)	50% coinsurance
Diagnostic Tests	20% coinsurance	50% coinsurance
Urgent Care	\$50 copay	\$50 copay
Emergency Care	\$250 copay	\$250 copay
Outpatient Surgery	20% coinsurance	50% coinsurance
Hospital Stay	20% coinsurance	50% coinsurance
Behavioral Health (outpatient)	\$30 copay	30% coinsurance

Medical Benefits

Anthem PPO 90 | Cigna PPO 90

	Network	Out-of-Network
Deductible	\$500 individual / \$1,000 family	\$1,000 individual / \$2,000 family
Out-of-Pocket Limit	\$2,500 individual / \$5,000 family	\$5,000 individual / \$10,000 family
Office Visit	\$30 copay (primary care) \$45 copay (specialist) \$0 (preventive care)	50% coinsurance
Diagnostic Tests	10% coinsurance	50% coinsurance
Urgent Care	\$50 copay	\$50 copay
Emergency Care	\$250 copay	\$250 copay
Outpatient Surgery	10% coinsurance	50% coinsurance
Hospital Stay	10% coinsurance	50% coinsurance
Behavioral Health (outpatient)	\$30 copay	30% coinsurance

Medical Benefits

Anthem PPO 100 | Cigna PPO 100

	Network	Out-of-Network
Deductible	\$0 individual / \$0 family	\$500 individual / \$1,000 family
Out-of-Pocket Limit	\$2,000 individual / \$4,000 family	\$4,000 individual / \$8,000 family
Office Visit	\$30 copay (primary care) \$45 copay (specialist) \$0 (preventive care)	50% coinsurance
Diagnostic Tests	\$0 copay	50% coinsurance
Urgent Care	\$50 copay	\$50 copay
Emergency Care	\$250 copay	\$250 copay
Outpatient Surgery	\$200 copay	50% coinsurance
Hospital Stay	\$250 copay	50% coinsurance
Behavioral Health (outpatient)	\$30 copay	30% coinsurance

Medical Benefits

Anthem CDHP-15* | Cigna CDHP-15*

	Network	Out-of-Network
Deductible	\$1,400 individual / \$2,800 family	\$2,800 individual / \$5,600 family
Out-of-Pocket Limit	\$2,400 individual / \$4,800 family	\$4,800 individual / \$9,600 family
Office Visit	15% coinsurance (primary care / specialist) \$0 (preventive care)	40% coinsurance
Diagnostic Tests	15% coinsurance	40% coinsurance
Urgent Care	15% coinsurance	15% coinsurance
Emergency Care	15% coinsurance	15% coinsurance
Outpatient Surgery	15% coinsurance	40% coinsurance
Hospital Stay	15% coinsurance	40% coinsurance
Behavioral Health (outpatient)	15% coinsurance	40% coinsurance

*If you have family members enrolled in the plan, the family deductible must be met before the plan begins to pay for any covered member, and the family out-of-pocket limit must be met before the plan begins to pay 100% of eligible services.

Medical Benefits

Anthem CDHP-20 | Cigna CDHP-20

	Network	Out-of-Network
Deductible	\$2,800 individual / \$5,450 family	\$3,000 individual / \$6,000 family
Out-of-Pocket Limit	\$4,200 individual / \$8,450 family	\$7,000 individual / \$13,000 family
Office Visit	20% coinsurance (primary care / specialist) \$0 (preventive care)	45% coinsurance
Diagnostic Tests	20% coinsurance	45% coinsurance
Urgent Care	20% coinsurance	20% coinsurance
Emergency Care	20% coinsurance	20% coinsurance
Outpatient Surgery	20% coinsurance	45% coinsurance
Hospital Stay	20% coinsurance	45% coinsurance
Behavioral Health (outpatient)	20% coinsurance	45% coinsurance

Medical Benefits

Anthem CDHP-40 | Cigna CDHP-40

	Network	Out-of-Network
Deductible	\$3,500 individual / \$7,000 family	\$7,000 individual / \$14,000 family
Out-of-Pocket Limit	\$6,000 individual / \$12,000 family	\$10,000 individual / \$20,000 family
Office Visit	40% coinsurance (primary care / specialist) \$0 (preventive care)	60% coinsurance
Diagnostic Tests	40% coinsurance	60% coinsurance
Urgent Care	40% coinsurance	40% coinsurance
Emergency Care	40% coinsurance	40% coinsurance
Outpatient Surgery	40% coinsurance	60% coinsurance
Hospital Stay	40% coinsurance	60% coinsurance
Behavioral Health (outpatient)	40% coinsurance	60% coinsurance

Hearing Aid Benefits

Benefit allowance and hearing aid device discounts

Active Benefit Allowance and Hearing Aid Device Discount

Health Plan		
	All active plans: Anthem and Cigna	Maximum benefit of \$1,500 per ear every three years



Prescriptions

Prescription Drug Benefits

Express Scripts—PPOs: Premium Plan

	Retail	Home Delivery
Deductible	None	None
Generic	Up to \$5 copay	Up to \$12 copay
Preferred Brand-name	Up to \$30 copay	Up to \$75 copay
Non-preferred Brand-name	Up to \$60 copay	Up to \$150 copay
Dispensing Limits	Up to 30-day supply*	Up to 90-day supply

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

Prescription Drug Benefits

Express Scripts—CDHP-15

Retail and Home Delivery

Deductible (combined with medical deductible)	\$1,400 individual / \$2,800 family
Generic	15% coinsurance after deductible
Preferred Brand-name	15% coinsurance after deductible
Non-preferred Brand-name	15% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

Prescription Drug Benefits

Express Scripts—CDHP-20

Retail and Home Delivery

Deductible (combined with medical deductible)	\$2,800 individual / \$5,450 family
Generic	15% coinsurance after deductible
Preferred Brand-name	25% coinsurance after deductible
Non-preferred Brand-name	50% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

Prescription Drug Benefits

Express Scripts—CDHP-40

Retail and Home Delivery

Deductible (combined with medical deductible)	\$3,500 individual / \$7,000 family
Generic	15% coinsurance after deductible
Preferred Brand-name	25% coinsurance after deductible
Non-preferred Brand-name	50% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

The Episcopal Church Medical Trust

A plan created with you in mind



Benefits are important when I am sick



Regular checkups help me stay healthy



Staying in my health plan's network may help me save money



The Medical Trust administers my benefits



Dental Benefits

Preventive Plan



	DPPO Advantage	DPPO and Out-of-Network
Deductible	\$0 individual / \$0 family	\$0 individual / \$0 family
Annual Benefit Limit	\$1,500	\$1,500
Preventive and Diagnostic Services	No charge	No charge
Basic Restorative Services	20% coinsurance	20% coinsurance
Major Restorative Services	99% coinsurance	99% coinsurance
Orthodontia Services	99% coinsurance	99% coinsurance

Basic Plan

	DPPO Advantage	DPPO and Out-of-Network
Deductible	\$0 individual / \$0 family	\$50 individual / \$150 family
Annual Benefit Limit	\$2,000	\$2,000
Preventive and Diagnostic Services	No charge	No charge
Basic Restorative Services	15% coinsurance	15% coinsurance
Major Restorative Services	50% coinsurance	50% coinsurance
Orthodontia Services	Not covered	Not covered

Dental and Orthodontia* Plan

	DPPO Advantage	DPPO and Out-of-Network
Deductible	\$0 individual / \$0 family	\$25 individual / \$75 family
Annual Benefit Limit	\$2,000	\$2,000
Preventive and Diagnostic Services	No charge	No charge
Basic Restorative Services	15% coinsurance	15% coinsurance
Major Restorative Services	15% coinsurance	15% coinsurance
Orthodontia Services	50% coinsurance	50% coinsurance

*Orthodontia services have a separate limit of \$1,500 per lifetime per person.

≡ Cigna Dental Oral Health Integration Program (OHIP) ≡

24/7 customer service, no additional charge

Phone: (800) CIGNA24



- Enroll or find complete program terms and eligible medical conditions
- Qualified members get reimbursed 100% of coinsurance for certain related dental procedures
- OHIP reimbursements not subject to the annual deductible
- Plan annual maximum will apply

<https://www.cigna.com/individuals-families/member-resources/>



Step 2: Evaluate Your 2022 Options

Step 2: Evaluate Your 2022 Options

Are your benefits aligned with your changing needs?



Points to consider

- Use of healthcare
- Provider choice



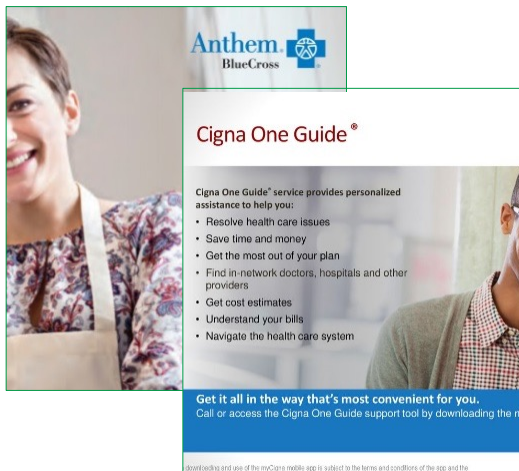
Out-of-pocket costs

- Individual and family deductibles and out of pocket limits
- Hospital stays
- Annual and lifetime maximums
- Copays and coinsurance

≡ Anthem Health Guide and Cigna One Guide ≡

With one phone call, access help for variety of health situations to ensure the right care at the right time and the right cost.

Anthem Health Guide



Cigna One Guide

- Coordinate care across multiple doctors
- Confirm coverage of various services
- Understand authorizations required for certain treatments
- Get answers to other questions that may arise

Contact Information

- **Anthem:**
 - Call (866) 236-4365, Mon - Fri, 8:00 AM to 8:00 PM ET
 - Secure email or Chat: Log in at [anthem.com](https://www.anthem.com)
- **Cigna:**
 - Call (800) 244-6224 to speak with a Cigna One Guide representative today

Connecting with Your Benefits

Anthem BCBS | Cigna

[Anthem.com](https://www.anthem.com) | (844) 812-9207

The image displays two overlapping screenshots of member portals. The background screenshot is the Anthem website, featuring a 'Welcome' message and a login form with fields for 'Username' and 'Password'. It includes links for 'Forgot Username or password?' and 'Not signed up? Register now', along with a 'Log In' button. Below the login form is a 'Partner Login' section with links for 'Employers', 'Producers', and 'Providers'. The foreground screenshot is the Cigna website, showing a 'Customer Login' form with 'Username' and 'Password' fields. It also has links for 'Forgot Username?' and 'Forgot Password?', and buttons for 'Log In', 'Register', and 'Registrarse en Español'. At the bottom of the Cigna screenshot is the text 'Current Customer? Log in to access your account.'

[mycigna.com](https://www.mycigna.com) | (800) 244-6224

- Find a network provider
- Register for health and wellness programs
- Submit claims and check claims status
- Price medications
- Access telehealth
- Use member app and social media channels
- ...and more!

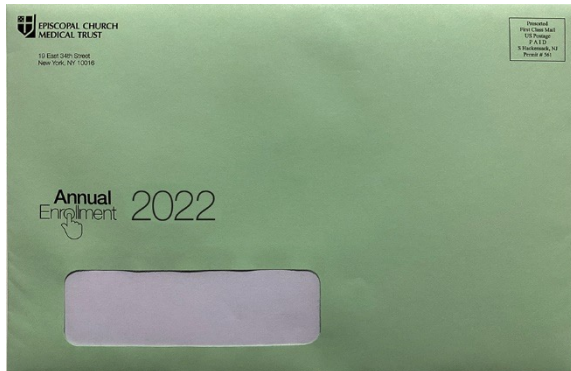


Step 3: Decide on Your 2022 Benefits

Step 3: Decide

2022 Annual Enrollment will happen **between early October 13th and November 3rd**

Look for a brochure in the mail with your group's enrollment dates and your **Client ID**



The Rt. Rev. Jane Brown
123 Journey Road
Traveltown, NY 12345

Client ID: 1234567890

It's almost Annual Enrollment time for 2022 benefits!

Annual Enrollment: October 13 to November 3

Annual Enrollment is your opportunity to review your benefits to make sure they will continue to meet your needs in the upcoming year.

The well-being of you and your family is the ultimate destination. Your Episcopal Church Medical Trust (Medical Trust®) benefits are part of the journey, ensuring that you have access to quality care.

Keep this brochure! It includes your Client ID number, which you will need to access your personal information.

Planning for Your Journey
Your enrollment checklist:

- ☒ **Consider** upcoming healthcare needs for you and your covered family members. Are you expecting any changes in 2022? For example, are you having a baby, or do you have any upcoming surgeries or medical procedures planned?
- ☒ **Compare** your group or diocese's benefit choices and costs and determine which options will best meet your needs.
- ☒ **Enroll by October 30** if you want to make changes to your current benefit choices for 2022. If your current health plan is not offered next year, you will need to enroll in a new plan.
- ☒ **Review** your personal and dependent information and update, if needed.

What's Changing for 2022

- To ensure that members have a high-quality, comprehensive benefit plan, and in response to member feedback, if you enroll in any of the Medical Trust's Anthem®, Cigna®, or Kaiser® health plans, you will have access to a hearing aid benefit allowance:

Current Benefit	2022 Benefit
Amplifon Hearing Aid® device discount only	Maximum benefit of \$1,500 per ear every three years

Note: In order to offer our members a hearing aid benefit allowance in 2022, we will no longer be offering the Amplifon Hearing Aid device discount.

- In response to COVID-19, effective March 1, 2020, the Medical Trust waived member cost shares for services received through our health plan carriers' telehealth platforms. The Medical Trust also removed plan exclusions to allow virtual visits with members' personal healthcare providers to be covered at the usual in-person office visit cost share. Both of these provisions will be continued at least through December 31, 2021.



Session 1 Mailing Date:
September 28th



Login

Annual Enrollment Website



The screenshot shows the Church Pension Group (CPG) website. At the top, there is a navigation bar with links: About Us | Investment Management | Contact Us | Jobs | Sign In / Create Account. Below this is a search bar with the text "Search for subjects, conferences, videos". A secondary navigation bar contains links: MyCPG, Retirement, Insurance, Learning, and Active Clergy. The main content area features a "Sign In" section with a welcome message: "Welcome to cpg.org! Sign in by entering your username and password. You can enter your username, personal email address or client number in the Username box." There are input fields for "Username:" and "Password:", each with a "Forgot" link. A "Show typing" checkbox is also present. Below the input fields is a "Sign In" button. At the bottom of the sign-in section, there is a link: "Don't have an account?". Below this is a "Create an Account" button. At the very bottom, there is a footer with the text: "Need Help? Please contact Client Services at (855) 594-2201, Monday - Friday, 8:30AM - 5:00PM ET (excluding holidays)." and a note: "* Denotes a required field."



Go to <https://annualenrollment.cpg.org> and login to your MyCPG Account or click on “Create an Account”.

When you login, you'll find:

- Your personal details
- Your plan options
- Plan comparison table for your group



Benefit Selections, Dependents, and Contact Information

Plan Reference Documents
[Enrollment Guide](#)

New Request

Verify Make any desired changes and click Verify to begin.
Clear Changes Clear any changes on this unsaved request form.

Name
 Designation/Salutation: [Dropdown] First: [Text] Mid: [Text] Last: [Text] Suffix: [Text]
 Chloe [Text]

Mailing Address
 Line 1: [Text] Line 2: [Text] City: [Text] State: [Dropdown: CA] Zip: [Text] - [Text]
 Home Phone: [Text] Ext.: [Text] Personal E-Mail: [Text] Business E-Mail: [Text]
 1chloebanks@gmail.com

Personal Information
 Tax ID / SSN: [Text] Birth Date: [Text] Clergy/Lay Status: [Dropdown: Lay] Gender: [Dropdown]

Coverage Options + Monthly Costs

Medical
☒ Kaiser Permanente EPO 80 Plan This plan is no longer offered.
☐ I decline medical coverage.

Dental
☒ Dent&Ortho-25/75 This plan is no longer offered.
☐ I decline dental coverage.

Dependents

First Name	Last Name	City	State	Zip	Birth Date	Gender



Submit your elections and save or print your confirmation.

Make your benefit selections:

- ✓ Medical
- ✓ Dental (if offered by group)
- ✓ Review and update your personal and dependent information

The background is a stylized, semi-transparent map of a city street grid. A prominent river flows diagonally from the top right towards the bottom right. A solid green rectangular overlay is positioned horizontally across the middle of the image, containing the text 'Additional Benefits' in white. The map uses various shades of gray, tan, and green to represent different urban features like roads, buildings, and parks.

Additional Benefits

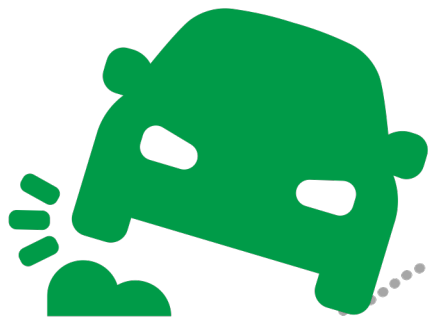


Cigna Employee Assistance Program (EAP)



For the Bumps in the Road

The Employee Assistance Program is here for you



Help and
support



Information
and guidance



Cigna®

EAP Overview

The Employee Assistance Program is here for you



What it includes

- Up to 10 face-to-face sessions per issue with a Cigna EAP provider
- Unlimited telephonic consultations
- Available to everyone in your household, whether or not they are enrolled in a Medical Trust plan



Getting in touch

- (866) 395-7794
- mycigna.com



Additional points

- Confidential
- No cost to you
- 24/7 availability

Accessing Cigna EAP Resources Online

Under “Coverage” menu, click on “Employee Assistance Program”

mycigna.com



Customer Login

Username [Forgot Username?](#)

Password [Forgot Password?](#)

[Show](#)

[Log In](#)

Haven't created an account yet?

[Register](#)

[Registrarse en Español](#)

First-time visitors
must register

What best describes you?

☒ I'm the Subscriber on a non-Medicare/Medicaid plan
– The person who signed up for the plan either through your employer or on your own, through a health exchange.

☐ I'm a Dependent on a non-Medicare/Medicaid plan
– A child, spouse or domestic partner covered under the subscriber's plan.

☐ I'm a Cigna Medicare Customer

☐ I'm a Medicaid Customer

☒ I want to register for the Employee Assistance Program ONLY

[Next](#)

Employer Name or ID:
episcopal





Benefits Enhancement

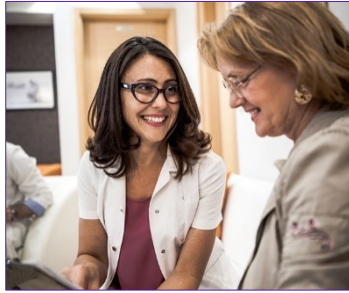


Get Real Support for Real Life with Talkspace

- EAP customers can now use their EAP benefits to connect with Talkspace therapists via messaging or live video sessions
- Engaging with a Talkspace therapist is subject to the same session limits and an EAP code* is needed to begin, just as with any other EAP network counseling sessions

For Help with Mental Health or Substance Abuse

Anthem BCBS | Cigna



Benefit highlights

- Outpatient therapies
- Inpatient services
- Medication management



Please note

- Preauthorization may be required for certain services



Vision

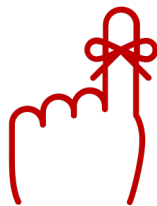
Benefits Overview

EyeMed Insight Network



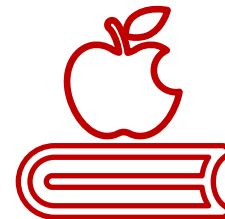
Benefit highlights

- Zero copay for annual visit
- \$150 allowance for frames or contact lenses
- Discounts on products/services



Things to remember

- Benefit through EyeMed Vision Care's Insight Network
- Broad provider network



To learn more

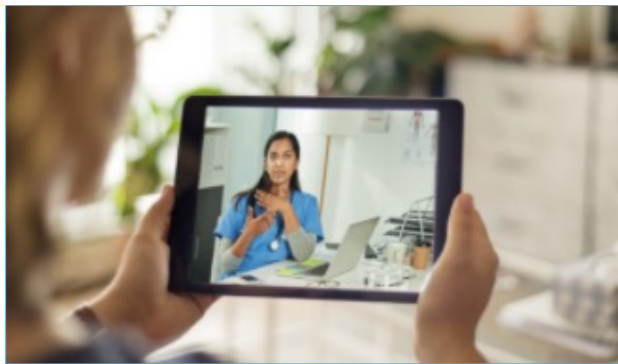
- (866) 723-0513
- eyemedvisioncare.com/ecmt
- EyeMed mobile app (download from Apple Store® or Google Play™)



Telehealth, Virtual Visits, and COVID-19 Updates

Care from the Safety and Convenience of Your Home

24/7/365 access to board-certified physicians



Anthem

livehealthonline.com

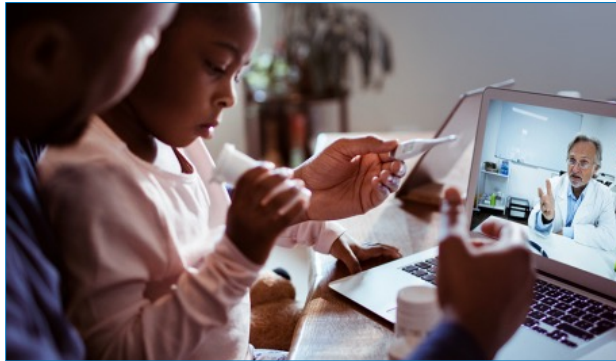
Cigna

my.cigna.com

- Member cost shares waived for services received through December 31, 2022
- Access a medical professional through telehealth platforms offered by Anthem or Cigna
- Connect through your computer or mobile device with the type of doctor you select
- Secure, private chat by video or phone with an available provider in minutes
- Obtain prescriptions for certain medications

Care from the Safety and Convenience of Your Home

Talk to your healthcare provider



Anthem

livehealthonline.com

Cigna

my.cigna.com

- Removed plan exclusions permanently to allow virtual visits
- Covered at the usual in-person office visit cost share
- Have an online appointment with your personal healthcare provider
- Connect by video or phone per your provider's choice (e.g., Zoom, Skype, telephonic)
- Obtain prescriptions for certain medications

Evaluation, Testing, and Treatment

COVID-19 Healthcare Services

- Copayments, deductibles, and coinsurance fees waived through December 31, 2022 for COVID-19-related healthcare services
 - Evaluation
 - Testing
 - Treatment



Health Advocate and UnitedHealthcare Global Assistance



Helping You Navigate the Complexities of Healthcare



What it includes

- Private, confidential assistance
- Understanding and troubleshooting claims
- Appeals support
- And so much more



Getting in touch

- (866) 695-8622
- [HealthAdvocate.com/ecmt](https://www.healthadvocate.com/ecmt)

Benefit Overview

24-hour assistance while traveling



What it includes

- 24/7 assistance when 100+ miles away home or outside of the U.S.
- Referrals and scheduling of treatment
- Assist with replacing prescriptions, stolen/lost travel documents
- Emergency travel resources



Getting in touch

- United States:
(800) 527-0218
- Outside the U.S. call collect:
(410) 453-6330
- assistance@uhcglobal.com

≡ Your Checklist



- ☒ Learn how your healthcare benefits work
- ☒ Enroll in the benefits that best meet your needs:
 - ☒ Consider your and your family's healthcare needs for 2022
 - ☒ Compare your options and costs
 - ☒ Enroll by the deadline
- ☒ Review and update your personal and dependent information



**Thank you for your
participation and
feedback!**

Please take a moment to complete
a brief online survey.

We value your input to ensure that
sessions like this are truly helpful.

Here is the survey link:

cpg.org/ibamslearn

Disclaimers

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.

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.