



THE EPISCOPAL DIOCESE OF NORTH CAROLINA

4800 SIX FORKS RD, SUITE 300 RALEIGH, NORTH CAROLINA 27609 TELEPHONE 919-834-7474

September 20, 2024

TO: Rectors/Vicars, Sr. Wardens, Treasurers, and Administrators
FROM: Maria Gillespie, Chief Financial Officer
SUBJECT: 2025 Healthcare Insurance Rates

This letter contains important information about our 2025 healthcare benefits and the Annual Enrollment process. Please share this information with your employees. You can also find this information and additional information on our website. www.episdionc.org/insurance

The 2025 Annual Enrollment period will run from October 16 - November 15, 2024.

Medical Plans

The diocese will be offering the following medical plan array for active employees through the Episcopal Church Medical Trust.

2025 Monthly Medical Insurance Rates:

All Medical Insurance Plans Include Vision, Hearing, Healthcare Navigator, Travel Assistance, and EAP Coverage

Plan Name Select the Plan Name for Summary of Benefits Document	Single	Employee + 1	Family (2 + dependents)	% Increase
Anthem BCBS High Deductible 40/HSA	843.00	1,517.00	2,360.00	4.98%
Anthem BCBS High Deductible 20/HSA	903.00	1,625.00	2,528.00	4.99%
Anthem BCBS High Deductible 15/HSA	1,157.00	2,083.00	3,240.00	4.99%
Anthem BCBS BlueCard PPO 70	1,071.00	1,928.00	2,999.00	5.01%
Anthem BCBS BlueCard PPO 80	1,197.00	2,155.00	3,352.00	5.01%
Anthem BCBS BlueCard PPO 90	1,399.00	2,518.00	3,917.00	11.47%
Anthem BCBS BlueCard MSP PPO 70 (Age 65+. Employer: 19 or fewer Employees)	870.00	1,566.00	2,436.00	4.96%
Anthem BCBS BlueCard MSP PPO 80 (Age 65+. Employer: 19 or fewer Employees)	958.00	1,724.00	2,682.00	5.01%
Anthem BCBS BlueCard MSP PPO 90 (Age 65+. Employer: 19 or fewer Employees)	1,115.00	2,007.00	3,122.00	11.50%

Dental Plans

The diocese will offer the following Delta Dental plans for active employees through the Episcopal Church Medical Trust.

2025 Monthly Dental Rates:

Plan Name Select the Plan Name for Summary of Benefits Document	Single	Employee + 1	Family (2 + dependents)	% Increase
Delta Dental Basic	38.00	68.00	106.00	2.12%
Delta Dental Comprehensive	65.00	117.00	182.00	3.32%
Delta Dental Premium	84.00	151.00	235.00	2.30%

2025 Monthly Employee Assistance Program (EAP)

Employees enrolled in the Episcopal Church Medical Trust Plans automatically receive the EAP benefit.

EAP Only Coverage applies to employees that are eligible to participate but have elected not to enroll in a Medical Plan with the Episcopal Church Medical Trust.

Plan Name	Single	Employee + 1	Family (2 + dependents)	% Increase
EAP ONLY - Cigna	4.00	4.00	4.00	0.00%

NEW for 2025: Introducing Quantum Health!

Effective January 1, 2025, the Medical Trust is adding healthcare coordination via Quantum Health (Quantum) to its medical plans. With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help members make the most of their medical, vision (EyeMed), prescription (Express Scripts), and behavioral health benefits, including the Employee Assistance Plan. As a single point of contact for members and providers, Quantum also eases the administrative burden associated with healthcare.

NEW for 2025: Quantum Health will issue members a single ID card for the 2025 Plan Year.

Members will no longer receive ID cards from Anthem, EyeMed, or Express Scripts.

The Quantum ID card should be presented for medical, vision, prescription, and behavioral health services. Members will receive their new card by **December 31, 2024**, and **must share it** with healthcare providers beginning January 1, 2025, as their old card(s) will no longer work.

Dental ID Cards will be issued separately by Delta Dental.

- **During Annual Enrollment, Quantum will be available (at 866-871-0629)** to assist members, and potential members review existing benefits, understand plan options, and select the right plan for their healthcare needs.
- **Quantum's services will replace Health Advocate** for members in the Anthem and Cigna networks effective 01/01/2025. Any open claims with Health Advocate will be transferred to Quantum after 12/31/2024.

Life Insurance and Pension are mandatory for all eligible employees (*regularly scheduled to work at least 1,000 hours a year*). The monthly rate is \$0.25/1,000 of coverage. The amount of coverage is equal to the employee's annual pension-based compensation with a maximum of \$150,000 for eligible clergy and lay employees. Please find the benefits eligibility guidelines here on our website. www.episdionc.org/benefits-eligibility-and-resources

EMPLOYERS: WHAT YOU NEED TO KNOW ABOUT ANNUAL ENROLLMENT

DURING THE ANNUAL ENROLLMENT PERIOD

- Current plan members may change their plan selections for the following year.
- If an employee plans to maintain current medical and/or dental coverage, no action is required.
- Eligible non-participating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added or removed from a member's plan without a qualifying event.
- Ineligible employees' coverage should be terminated.

CURRENTLY ENROLLED EMPLOYEES

Currently enrolled employees (plan members) will receive an Annual Enrollment letter in a green envelope from the Medical Trust approximately one week before our Annual Enrollment period. This letter will include information about how to access the enrollment site. Please instruct your employees to save this letter. In your communications, please encourage your employees to begin reviewing their options and to research plans early. If an employee takes no action, and their current medical plan is offered for 2025, their medical plan selections will automatically carry over to 2025, and any applicable rate increases will apply.

NEW HIRES AFTER ANNUAL ENROLLMENT BEGINS

New hires and other eligible employees who enroll in a Medical Trust plan for the first time after mid-September will not receive an Annual Enrollment letter. However, they will be able to participate in the Medical Trust's Annual Enrollment through the Annual Enrollment website. If the employee wishes to make a change to their plan enrollment for 2025, they will need to log in to the Annual Enrollment website or contact us at benefits@episdionc.org for assistance.

NON-PARTICIPATING ELIGIBLE EMPLOYEES

Eligible employees and dependents who are not currently enrolled in a Medical Trust plan may enroll during Annual Enrollment for the 2025 plan year. If you are an Administrator with access to the CPG MAP, first ensure the employee has been added the CPG MAP, then submit a completed [Medical and Dental Enrollment Form](#) to the diocese. These enrollments must be processed by the diocesan administrator. Please submit all new enrollment forms to the diocesan benefits office email benefits@episdionc.org by October 31, 2024.

PLEASE NOTE: Materials are not mailed to potential members, please inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and direct them to applicable legal notices and *Summaries of Benefits and Coverage* available at www.cpg.org/mtdocs

PLAN DOCUMENTS

2025 Plan Summaries of Benefits and Coverage, and Plan Document Handbooks which include additional information for our offered medical and dental plans, can be found on the Church Pension Group website at www.cpg.org/mtdocs.

Please remember that you are responsible for providing newly eligible employees with a copy of all applicable Regulatory Notices and Summaries of Benefits and Coverage.

NEW PLANS

There are no new medical or dental plans for 2025.

EMPLOYEE ASSISTANCE PROGRAM (EAP) WITH CIGNA BEHAVIORAL HEALTH

In addition to the health plans, we offer a stand-alone EAP that you may elect to offer to your eligible employees who opt out of medical coverage. *(The EAP benefit is included with the medical plans)*

NOTE: If the EAP is offered on a stand-alone basis, the employer must pay for the EAP-only coverage. Requiring employees to contribute towards the cost of the EAP-only plan would violate the Affordable Care Act and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP program is limited to qualified non-members. Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, these enrollments must be completed by the diocesan administrator. Please submit enrollment forms to benefits@episdionc.org by October 31, 2024.

The Cigna Employee Assistance Program (EAP) includes access to Talkspace® virtual behavioral health!

- Connect with a licensed therapist or psychiatrist online, by video, or text using Talkspace. *(Available for Cigna EAP members, ages 13 and up.)* Visit **mycigna.com** to access Talkspace virtual behavioral health

RATE INCREASE OF PPO 90 PLANS

For 2025, the Episcopal Church Medical Trust has increased the diocesan group rates of the PPO 90, and MSP PPO 90 plans by approximately 11.5%. All other medical plans in our diocesan group array increased by approximately 5.0%. In previous plan years, the Medical Trust has combined our annual rate increases and equally divided the increases across our diocesan group plan array. For the 2025 plan year the Medical Trust calculated the rate increases by each plan's actual claims and utilization.

With this increase, we are encouraging Employers who provide funding for the PPO 90 plan to take the rate increase into account as you prepare your 2025 budget and personnel policies. Review the annual deductibles and out-of-pocket limits of the three PPO plans we offer. Compare the benefits of the three PPO plans with the plan rate increases to assist you in determining your church's funding for 2025. More information on the Denominational Health Plan (DHP) and how the Medical Trust sets its plan rates can be found [here at cpg.org](http://here.at.cpg.org).

EMPLOYEE COST SHARING

The Episcopal Church Medical Trust plans permit employee cost sharing. The cost sharing policies must be the same for both clergy and lay employees, who are regularly scheduled to work at least 1,500 hours/year. Our churches and organizations may implement their own cost sharing policies, provided that the policy includes parity for all eligible employees, regardless of the employee's clergy, lay status, or coverage tier.

As an example of our cost sharing model, the diocese pays 88% of the CDHP-HSA/20 medical plan, and 100% of the Basic dental plan, at all coverage tiers for its employees. The diocese also offers an annual employer contribution of \$3,000 to the employee's Health Savings Account (HSA). If an employee is ineligible to contribute to an HSA or chooses to enroll in a Preferred Provider Organization (PPO) plan, the employee does not qualify for an HSA. The diocese deducts the \$3,000 annual employer contribution from the cost of the employee's annual cost share amount.

The employee's portion of cost share must be treated as a pre-tax, section 125, payroll deduction from the employee's gross wages.

Employer contributions to HSAs are optional in the diocese. Bear in mind the annual IRS contribution limits, which include both employer and employee contributions, when setting employer policies. www.healthequity.com/hsa-contribution-limits

Email your Annual Enrollment questions and enrollment requests to our Benefits and Finance Coordinator, Erin Sweeney at benefits@episdionc.org

PLEASE SHARE THE FOLLOWING INFORMATION ON PAGES 5-6 WITH YOUR EMPLOYEES

EMPLOYEES: WHAT YOU NEED TO KNOW ABOUT ANNUAL ENROLLMENT

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- Eligible dependents may be added or removed from a member's plan without a qualifying event.

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ACCESSING THE ANNUAL ENROLLMENT WEBSITE

Members will make their plan selections online at [MyCPG Accounts](#) using the email address and password associated with their MyCPG Account. Client ID numbers are no longer being used to access these accounts. If they have not already done so, members must create an account before Annual Enrollment.

For assistance with Annual Enrollment, members may contact CPG Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

NEW FOR 2025: INTRODUCING QUANTUM HEALTH

Effective January 1, 2025, the Medical Trust is adding healthcare coordination via Quantum Health (Quantum) to its medical plans. With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help members make the most of their medical, vision (EyeMed), prescription (Express Scripts), and behavioral health benefits, including the EAP. As a single point of contact for members and providers, Quantum also eases the administrative burden associated with healthcare.

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Dental ID Cards will be issued separately by Delta Dental.

As a single point of contact for benefit and claim information, Quantum will assist members

- Find in-network physicians
- Verify coverage and, if necessary, get prior approval
- Answer claims, billing, and benefits questions
- Help members prepare for a hospital stay
- Contact doctors to coordinate treatment
- Review care options
- Help members save on out-of-pocket costs
- Replace ID cards—and much more!

* Quantum Health is not available to members with dental-only (Delta) plans, disability-only (Aflac) plans or the standalone EAP.

HEALTH ADVOCATE

Due to the robust nature of Quantum's services, Health Advocate will not be available after December 31, 2024. Health Advocate will aim to complete open cases by that date. Any cases not completed by December 31, 2024, will automatically migrate to Quantum to ensure that members have a care specialist by their side through any transition of care.

FOR ADVICE ON SELECTING A HEALTHCARE PLAN, CONTACT QUANTUM HEALTH

During Annual Enrollment, Quantum will be available at 866-871-0629 to assist current members (and potential members) in reviewing existing benefits, understanding plan options, and choosing the right plan for their healthcare needs.

DEDUCTIBLE INCREASES FOR ANTHEM BCBS CDHP-HSA/20 & CDHP-HSA/15 PLANS

For 2025, the Internal Revenue Service increased the minimum amounts that a high-deductible health plan (HDHP) must impose as a deductible.¹ (Note that the Medical Trust refers to HDHP as CDHP)

For 2025, the minimum amount that must be imposed as a deductible for self-only coverage under a HDHP is \$1,650. The minimum amount that must be imposed as a deductible for family coverage under a HDHP is \$3,300. The amounts for 2024 were \$1,600 and \$3,200, respectively.

Annual Deductible Amounts Effective January 1, 2025

2025 CDHP-HSA/20 Plan Deductibles		2025 CDHP-HSA/15 Plan Deductibles	
In-Network	Out-of-Network	In-Network	Out-of-Network
\$3,300 Single Coverage	\$3,300 Single Coverage	\$1,650 Single Coverage	\$3,300 Single Coverage
\$6,600 Family Coverage	\$6,600 Family Coverage	\$3,300 Family Coverage	\$6,600 Family Coverage

YOU'RE INVITED TO JOIN ONE OF OUR ANNUAL ENROLLMENT INFORMATION SESSIONS

Mondays from 4:00-5:00pm ET

- **October 28**
- **November 4**
- **November 11**

Erin Sweeney, the Diocesan Benefits and Finance Coordinator, will be presenting three Annual Enrollment Information Sessions on Zoom. You are invited to attend any of the sessions and bring your Annual Enrollment questions.

The sessions will be held Mondays, beginning October 28 – November 11 from 4:00-5:00pm, ET. Zoom

Meeting Link: <https://us06web.zoom.us/j/82864311064>

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 of The Episcopal Church (the "Church") and their eligible dependents. 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 not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.

Neither The Church Pension Fund nor any of its affiliates (collectively, "CPG") is responsible for the content, performance, or security of any website referenced herein that is outside the cpg.org domain or that is not otherwise associated with a CPG entity.

¹ See [IRS Rev. Proc. 2024-25](#).