



THE EPISCOPAL DIOCESE OF MISSOURI

October 14, 2025

Dear Friends:

This letter contains important information about the 2026 health benefits available from The Episcopal Church Medical Trust (Medical Trust). Please read it carefully. Online Annual Enrollment for your 2026 health benefits will run from October 15 to November 7.

No Changes to Current Medical or Dental Plan Choices

The same medical and dental plan options will be available to you in 2026. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify/make the necessary changes to your personal information, dependent coverage, and plan selections.

Plan offerings and rates are attached.

Changes for 2026

Deductible increase for Anthem and Cigna CDHP-15	The IRS increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible.¹ (Note that the Medical Trust refers to HDHPs as CDHPs.) For 2026, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,700 for self-only coverage and \$3,400 for family coverage. The amounts for 2025 were \$1,650 and \$3,300, respectively. Effective January 1, 2026, the Medical Trust's Anthem and Cigna CDHP-15 network deductibles will be \$1,700 for self-only coverage and \$3,400 for family coverage. The out-of-network deductibles will be \$3,400 and \$6,800, respectively.
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¹See [IRS Rev. Proc. 2025-19](#).

Deductible Increase for Anthem, Cigna, & Kaiser CDHP-20	For 2026, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,700 for self-only coverage and \$3,400 for family coverage. The amounts for 2025 were \$1,650 and \$3,300, respectively. Effective January 1, 2026, the Medical Trust's Anthem, Cigna, and Kaiser CDHP-20 network deductibles will be \$1,700 for self-only coverage and \$3,400 for family coverage. The out-of-network deductibles will be \$3,400 and \$6,800, respectively.
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Details About your Benefits

Details about your benefits, including 2026 Summaries of Benefits and Coverage, Annual Enrollment Guide, and Plan Document Handbooks are available on the Church Pension Group website at 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. Or you can call CPG's Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET to request a free paper copy over the phone.

If You Are Currently Enrolled in a Medical Trust Plan

You will receive an Annual Enrollment communication from the Medical Trust, which will include information on how to access the enrollment site. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and verify that your personal information and that of your dependents is correct. You can submit any corrections through MyCPG Accounts.

IMPORTANT NOTE: For 2026, you will use the same credentials (associated email address and password) you created on MyCPG Accounts to access the Annual Enrollment page. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. For assistance, contact TECH at 855-594-2201, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

Please note that if you take no action and your current plan(s) are being offered for 2026, your current plan selections will automatically carry over to 2026, and any applicable rate increases will apply.

New Hires After Annual Enrollment Begins

If you enrolled in a Medical Trust plan for the first time after the Annual Enrollment letter mailing list is created (generally in early September), you will not receive any Annual Enrollment communication from the Medical Trust; however, you will be able to participate in the Medical Trust's Annual Enrollment through MyCPG Accounts. If you do not make a change during Annual Enrollment, your plan selections will carry over into 2026. If you wish to make a change to your medical or dental plan enrollment for 2026, you must log in to MyCPG Accounts and make plan selections. You may contact CPG Client Services for assistance accessing your login credentials.

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 attached. Then go online to www.cpg.org, hover over Benefits, select Active Clergy or Lay, then select Health to explore the plans and benefits. You will not be able to access Annual

Enrollment through MyCPG, so please contact us to request an enrollment form and a copy of the Summaries of Benefits and Coverage and other important notices, or to ask any questions. If you take no action, your previous decision to decline coverage will remain in effect for 2026.

Employee Assistance Program (EAP) with Cigna Behavioral Health

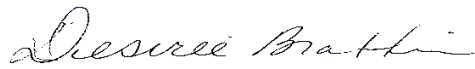
In addition to the Medical Trust health plans, your employer also offers a stand-alone EAP with Cigna for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. (The EAP is already included as part of each medical plan offering.) This program covers your entire household and is paid for by your employer.

Begin reviewing your options now if you plan to make a change or newly enroll in a Medical Trust plan, allowing yourself time to make an informed decision. This is also the time of year when you may add or remove eligible dependents without a qualifying event.

During Annual Enrollment, Quantum will be available at 866-871-0629 to Anthem and Cigna members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

For additional information on Annual Enrollment, please go to www.cpg.org/annualenrollment. If you have any questions, please contact Rita Benson (rbenson@diocesemo.org) via e-mail or at 314-231-1220.

Sincerely,

A handwritten signature in cursive script that reads "Desiree Brattin".

Ms. Desiree Brattin
Canon for Finance & Administration