THE EPISCOPAL DIOCESE OF MISSOURI

October 9, 2026

Dear Friends:

This letter contains important information about the 2027 health benefits available from The Episcopal Church Medical Trust (Medical Trust). Please read it carefully. Online Annual Enrollment for your 2027 health benefits will run from October 14 to November 6.

No Changes to Current Medical or Dental Plan Choices

The same medical and dental plan options will be available to you in 2027. 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 2027

Deductible and out-of-pocket maximum increases for PPO plan options using the Anthem and Cigna networks	Deductibles and out-of-pocket maximums will increase for 2027. **Anthem/Cigna PPO 90** Network individual deductibles will increase from $500 to $1,000, and network family deductibles will increase from $1,000 to $2,000. Out-of-network individual deductibles will increase from $1,000 to $2,000, and out-of-network family deductibles will increase from $2,000 to $4,000. Network individual out-of-pocket maximums will increase from $2,500 to $4,000, and network family out-of-pocket maximums will increase from $5,000 to $8,000. Out-of-network individual out-of-pocket maximums will increase from $5,000 to $8,000, and out-of-network family out-of-pocket maximums will increase from $10,000 to $16,000. **Anthem/Cigna PPO 80** Network individual deductibles will increase from $1,000 to $1,500, and network family deductibles will increase from $2,000 to $3,000. Out-of-network individual deductibles will increase from $2,000 to $3,000, and out-

	of-network family deductibles will increase from $4,000 to $6,000. Network individual out-of-pocket maximums will increase from $3,500 to $5,000, and network family out-of-pocket maximums will increase from $7,000 to $10,000. Out-of-network individual out-of-pocket maximums will increase from $7,000 to $10,000, and out-of-network family out-of-pocket maximums will increase from $14,000 to $20,000. **Anthem/Cigna PPO 70** Network individual deductibles will remain at $3,500, and network family deductibles will remain at $7,000. Out-of-network individual deductibles will remain at $7,000, and out-of-network family deductibles will remain at $14,000. Network individual out-of-pocket maximums will increase from $5,000 to $6,500, and network family out-of-pocket maximums will increase from $10,000 to $13,000. Out-of-network individual out-of-pocket maximums will increase from $10,000 to $13,000, and out-of-network family out-of-pocket maximums will increase from $20,000 to $26,000.
Deductible and out-of-pocket maximum increases for CDHPs using the Anthem and Cigna networks	**Anthem/Cigna CDHP-15** Network deductibles for self-only coverage will increase from $1,700 to $2,200, and network deductibles for family coverage will increase from $3,400 to $4,400. Out-of-network deductibles for self-only coverage will increase from $3,400 to $4,400, and out-of-network deductibles for family coverage will increase from $6,800 to $8,800. Network out-of-pocket maximums for self-only coverage will increase from $2,400 to $3,900, and network out-of-pocket maximums for family coverage will increase from $4,800 to $7,800. Out-of-network out-of-pocket maximums for self-only coverage will increase from $4,800 to $7,800, and out-of-network out-of-pocket maximums for family coverage will increase from $9,600 to $15,600. **Anthem/Cigna CDHP-20** Network individual deductibles will increase from $3,400 to $3,600, and network family deductibles will increase from $6,800 to $7,200. Out-of-network individual deductibles will increase from $3,400 to $7,200 and out-of-network family deductibles will increase from $6,800 to $14,400.

	Network individual out-of-pocket maximums will increase from $4,200 to $5,000, and network family out-of-pocket maximums will increase from $8,450 to $10,000. Out-of-network individual out-of-pocket maximums will increase from $7,000 to $10,000, and out-of-network family out-of-pocket maximums will increase from $13,000 to $20,000.
Primary care, specialty visit, and urgent care copay increases for PPO plan options using the Anthem and Cigna networks	**Anthem and Cigna PPO** Primary care visit copays will increase from $30 to $35, and specialist visit copays will increase from $45 to $50. Urgent care visit copays will increase from $50 to $60.
Rx copay increases	PPO Standard Rx copays for plan options using the Anthem and Cigna networks will increase. PPO Standard Rx specialty drug coinsurance for plan options using the Anthem and Cigna networks will increase. For details, consult the 2027 Summary of Benefit and Coverage (SBC) documents on cpg.org.
GLP-1 coverage changes and new weight-management vendor	GLP-1s for weight loss, with or without co-morbidities, will not be covered by our medical plans. GLP-1s will continue to be covered for type 2 diabetes treatment (subject to applicable utilization management requirements, prior authorization requirements, and other plan terms). To provide weight-loss support, the Medical Trust will be making Digbi available to members enrolled in plan options using the Anthem and Cigna networks at no cost, thus offering personalized support for glucose health, digestive wellness, and weight reduction (with or without GLP-1s), with personalized guidance based on individual coaching and optional genetic and gut microbiome testing data. Quantum Health can provide guidance to members enrolled in plan options using the Anthem and Cigna networks on how to obtain GLP-1 medications directly from their manufacturers, at direct-to-consumer prices. Members will be responsible for the full cost of these drugs. In connection with purchases through these platforms, Members must continue receiving GLP-1 prescriptions from their own healthcare providers (Digbi does not prescribe GLP-1s).

Details About your Benefits
Details about your benefits, including 2027 *Summaries of Benefits and Coverage,* the *Annual Enrollment Guide*, and Plan Document Handbooks, are available at *cpg.org/mtdocs*. To receive a free paper copy of the *Summaries of Benefits and Coverage*, use the "Mail It to Me" option at *cpg.org/mtdocs* or call CPG's Client Services at 800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.

If You Are Currently Enrolled in a Medical Trust Plan
Approximately one week before your Annual Enrollment session, you will receive an Annual Enrollment email with information about your Annual Enrollment dates and how to access the enrollment site. Please save this email. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and check that your personal information and that of your dependents is correct. You can submit any corrections through MyCPG Accounts.

IMPORTANT NOTE: For 2027, 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.

Please note that if you take no action and your current plan(s) are being offered for 2027, your current plan selections will automatically carry over to 2027, 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 2027. If you wish to make a change to your medical or dental plan enrollment for 2027, 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 2027.

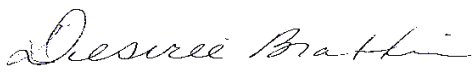
Employee Assistance Program (EAP) with Cigna Behavioral Health
In addition to the Medical Trust health plans, your employer also offers a stand-alone EAP with Cigna for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. (The EAP is already included 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,



Ms. Desiree Brattin
Canon for Finance & Adminstration