



THE EPISCOPAL DIOCESE OF MISSOURI

October 10, 2024

Dear Friends:

This letter contains important information about The Episcopal Church Medical Trust (Medical Trust) 2025 health benefits. Please read it carefully. Our online Annual Enrollment for your 2025 health benefits will run from October 16 - November 15.

Medical Plans - Plans going away

We will no longer offer the following plans in 2025:

Anthem BCBS BlueCard PPO 100 and Cigna Open Access Plus PPO 100

IF YOU ARE CURRENTLY ENROLLED IN ONE OF THESE PLANS, YOU MUST SELECT ANOTHER PLAN TO CONTINUE MEDICAL COVERAGE IN 2025. FAILURE TO TAKE ACTION WILL RESULT IN NO MEDICAL COVERAGE FOR 2025.

Dental Plans

The same dental plan options will be available to you in 2025

Plan offerings and rates are attached.

Changes for 2025

Deductible increase for Anthem and Cigna CDHP-20	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 2025, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,650 for self-only coverage and \$3,300 for family coverage. The amounts for 2024 were \$1,600 and \$3,200, respectively.
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¹See [IRS Rev. Proc. 2024-25](#).

	<p>Effective January 1, 2025, the Medical Trust's Anthem and Cigna, CDHP-20 network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage. The out-of-network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage.</p>
Deductible Increase for Anthem and Cigna CDHP-15	<p>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.)</p> <p>For 2025, the minimum amounts that must be imposed as deductibles under an HDHP are \$1,650 for self-only coverage and \$3,300 for family coverage. The amounts for 2024 were \$1,600 and \$3,200, respectively.</p> <p>Effective January 1, 2025, the Medical Trust's Anthem and Cigna CDHP-15 network deductibles will be \$1,650 for self-only coverage and \$3,300 for family coverage. The out-of-network deductibles will be \$3,300 for self-only coverage and \$6,600 for family coverage.</p>
Quantum Health	<p>The Medical Trust is adding healthcare coordination via Quantum Health (Quantum) to its medical plans that use the Anthem and Cigna networks. With clinical expertise, in-depth knowledge of the healthcare industry, and 25 years' experience, Quantum will help Anthem and Cigna members make the most of their medical, vision (EyeMed), prescription (Express Scripts), and behavioral health benefits, including the Employee Assistance Plan.</p> <p>As a single point of contact for members and providers, Quantum also eases the administrative burden associated with healthcare.</p>
Anthem and Cigna members can access the following services through Quantum.	
Teladoc	The Medical Trust is introducing Teladoc Health Services (Teladoc) for Anthem and Cigna members.

	<p>Teladoc will replace both the MDLIVE and LiveHealth Online platforms currently available. A fully integrated virtual care platform, Teladoc offers primary, behavioral health, acute, chronic, specialty, and complex care services, all seamlessly accessed via Quantum Health.</p>
<p>Magellan</p>	<p>The Medical Trust is introducing Magellan Healthcare, a service that provides a holistic approach to behavioral healthcare management by collaborating with members to help them successfully address their mental health. Magellan's services include outreach to members while in treatment, continuing care plans, support and resources, education, and crisis intervention.</p>
<p>Personal Precision Oncology Management</p>	<p>The Medical Trust will provide members and their treating oncologists support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough therapies. Their support will include case reviews and clinical collaboration with the treating physician.</p>
<p>EncircleRx</p>	<p>In 2023, GLP-1 agonists (drugs that lower blood sugar levels and promote weight loss) accounted for 9.3% of the Medical Trust's prescription drug costs. This was a 295% increase over 2022 in our costs for GLP-1 agonists used as weight-loss medications. During the same period, our peers in the Church Benefits Association's coalition with Express Scripts experienced a 193% increase in the cost of these drugs when used for losing weight.</p> <p>To manage these costs and ensure these drugs are used appropriately, the Medical Trust is introducing the EncircleRx program with Express Scripts, which:</p> <ul style="list-style-type: none"> • ensures that medical data and documentation are on file for the use of GLP-1 in diabetes • increases GLP-1 monitoring to reduce waste in the system

	<ul style="list-style-type: none">• establishes higher BMI requirements to target those populations most impacted
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Details About your Benefits

Details about your benefits, including 2025 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 letter in a green envelope approximately one week before Annual Enrollment begins. This letter will include information about how to access the enrollment site and your Annual Enrollment dates. Please save this letter. Whether or not you plan to make a change, be sure to log in to MyCPG Accounts and check that personal information is correct for yourself and your dependents. You can submit any corrections through MyCPG Accounts.

IMPORTANT NOTE: For 2025, 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 CPG Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpq.org.

As part of CPG’s ongoing efforts to strengthen its online security, usernames are no longer accepted to access MyCPG Accounts. As of February 2023, you must enter the email address and password associated with your account to access MyCPG.

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 receive a letter from the Medical Trust or 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 2025.

Employee Assistance Program (EAP) with Cigna Behavioral Health

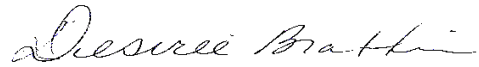
In addition to the Medical Trust health plans, your employer also offers a stand-alone EAP with Cigna for qualified employees who have spousal or other qualified coverage that is not through the Medical Trust. (The EAP is already included as part of each medical plan offering). This program covers your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

Begin to review your options now if you plan to make a change or newly enroll in a Medical Trust plan to allow 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