THE EPISCOPAL DIOCESE OF MISSOURI

Date: October 14, 2025

To: Clergy in Charge, Senior Wardens, Bishops Wardens, Treasurers, and Administrators

From: Desirée Brattin, Canon for Finance & Administration

Re: 2026 Health Insurance

I am pleased to provide you with these important details about The Episcopal Church Medical Trust (Medical Trust) 2026 health benefits offerings and Annual Enrollment. Annual Enrollment for 2026 will run from October 15 to November 7. Plan offerings and rates for 2026 are attached.

For information about eligibility for the Episcopal Health Plan, the Episcopal Health Plan for Qualified Small Employer Exception (SEE) members, and the Group Medicare Advantage Plan refer to the Medical Trust Administrative Policy Manual.

What You Need to Know About Annual Enrollment

During the Medical Trust's Annual Enrollment period:

- Current plan members may change their plan selections for the following year.
- 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 the need to demonstrate a qualifying event.
- Ineligible employees' coverage should be terminated.

Currently Enrolled Employees

Currently enrolled employees (plan members) will receive an Annual Enrollment communication from the Medical Trust, which will include information about how to access the enrollment site. Please encourage your employees to start reviewing their options.

If an employee takes no action, and their current medical plan is offered for 2026, their medical plan selections will automatically carry over to 2026, and any applicable rate increases will apply.

New Hires After Annual Enrollment Begins

New hires and other employees who enroll in a Medical Trust plan for the first time after the Annual Enrollment letter mailing list is created will not receive an Annual Enrollment communication from the Medical Trust; however, they will be able to participate in the Medical Trust's Annual Enrollment through MyCPG Accounts. Their plan selections will carry over into 2026 if they do not make a change during Annual Enrollment. If the employee wishes to make a change to their medical plan enrollment for 2026, they will need to log in to MyCPG Accounts. Members may contact the CPG Client Services team for assistance accessing their login credentials.

IMPORTANT REMINDER: Members will make their plan selections on MyCPG Accounts using the email address and password associated with their MyCPG Account. It is important for all members to create an account prior to Annual Enrollment if they have not already done so. For assistance, employees 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***.

Non-participating Employees
Eligible employees and dependents who are not currently enrolled in a Medical Trust plan may enroll during Annual Enrollment for the 2026 plan year. Please submit an enrollment form to our office, as this process must be handled by the plan administrator.

NOTE: As materials are not mailed to potential members (i.e., eligible, but not enrolled), please send a communication to 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***. They may contact our office for an enrollment form.

Plan Documents
2026 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details may be found on the Church Pension Group website at ***www.cpg.org/mtdocs***.

No Changes to Current Medical or Dental Plan Choices
The same medical and dental plan options will be available in 2026.

Employee Assistance Program (EAP) with Cigna Behavioral Health
In addition to the health plans, we offer a stand-alone EAP with Cigna Behavioral Health that you may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust health coverage are automatically enrolled in Cigna EAP benefits.)

Note: If an employer chooses to offer the Cigna EAP on a stand-alone basis, all eligible employees must be enrolled, and **the employer** must pay for the EAP-only coverage. Requiring employees to contribute toward the cost of EAP-only coverage would violate the Affordable Care Act, and the employer could be subject to significant penalties. Eligibility for the stand-alone EAP is limited to qualified non-members (e.g., an employee who is on a spousal plan and has opted out of Medical Trust coverage). Since these employees will not have the ability to select the EAP on a stand-alone basis during Annual Enrollment, please contact our office for enrollment.

Quantum Health
During Annual Enrollment, Quantum will be available (at 866-871-0629) to help both members and potential members (i.e., those eligible to enroll) in plans that use the Anthem and Cigna networks* to review existing benefits, understand plan options, and choose 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.