

TO: Clergy-in-Charge, Wardens, Treasurers, Church Administrators
CC: DSC, Diocesan Council, Commission on Finance, Treasurer

FROM: Rae Costa, Operations Manager at DSC, (808) 536-7776, ext. 326,
rcosta@episcopalhawaii.org

RE: **2026 Health Benefits Overview**

DATE: October 16, 2025

It is time to renew our health and dental plans. This memo provides essential details about our 2026 health benefits offerings and Annual Enrollment process with The Episcopal Church Medical Trust (Medical Trust).

Please note that our online Annual Enrollment period will be from **October 15 to November 6**.

New HMSA Plans

Our coverage will remain with Hawaii Medical Service Association (HMSA). These are the preliminary rates for our plans, effective January 1, 2026:

Plan Name / Monthly Rates	Single	Employee + 1	Family
HMSA CompMed 734 (PPO) – CM/Drug/Vision/Dental PPP	\$1,179.00	\$2,353.00	\$3,528.00
HMSA CompMed 734 (PPO) – CM/Drug/Vision/Dental HMO	\$1,179.00	\$2,353.00	\$3,528.00
HMSA HPH-A – HPH/Drug/Vision/Dental PPP	\$1,139.00	\$2,274.00	\$3,409.00
HMSA HPH-A – HPH/Drug/Vision/Dental HMO	\$1,139.00	\$2,274.00	\$3,409.00

Annual Enrollment Period

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 join a plan, and

- eligible non-participating dependents may be added to a member's plan, while participating dependents may be removed from a member's plan without the need to demonstrate a qualifying event.

Please note that Annual Enrollment is the one time each year when you can change your plan and/or add or drop dependents covered in the plan. You may, however, change your plan and/or add or remove dependents at other times of the year in connection with a Significant Life Event.

I have also provided 2026 Plan Benefit Summaries. If you wish to make any plan changes (such as change from/to the PPP/HPH medical plan or from/to the dental HMO/PPP, or add or remove dependents), please log in to [MyCPG Accounts](#), where you'll make your health plan selections. If you have any problems or want to sign up for health insurance, please email me at rcosta@episcopalhawaii.org.

If you do not make any changes at this time, you will not be able to do so until the next Annual Enrollment period (in Fall 2026 for plans effective January 1, 2027), unless you experience a Significant Life Event.

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 in this letter. Please contact me to request an enrollment form, the *Summaries of Benefits and Coverage*, and mandatory notices, or to ask questions.

Employee Assistance Program (EAP) – Sometimes you just need to talk to someone

As a reminder, your benefit package contains this enhanced benefit provided by the Medical Trust. The EAP is designed to help members and anyone living in their immediate household by offering immediate help, referrals, and resources.

Trained Cigna EAP professional staff can provide 24/7 phone access for behavioral health issues, referrals for in-person counseling, referrals to network lawyers for a free 30-minute legal consultation, financial services and referrals, tips for balancing work and family, and assistance finding childcare and senior care.

The plan covers telephonic consultations and up to 10 face-to-face counseling sessions with an EAP provider per issue at no member cost.

To access EAP services, call (866) 395-7794, 24 hours a day, seven days a week, or sign in to myCigna.com (employer ID: episcopal).

- To contact the Medical Trust, call (800) 480-9967 Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpg.org.

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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 (and their eligible dependents) of The Episcopal Church (the “Church”). 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.

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