

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: **2024 Health Benefits Overview**

DATE: October 13, 2023

It is time to renew our health and dental plans. This memo provides essential details about our 2024 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 25 to November 15, 2023**.

New HMSA Plans

Our coverage will remain with Hawaii Medical Service Association (HMSA). These are the preliminary rates for our plans, effective January 1, 2024:

Plan Name / Monthly Rates	Single	Employee + 1	Family
HMSA-CompMed734/PPO Dental (Plan Code 495)	1057	2110	3163
HMSA-CompMed734/HMO Dental (Plan Code 496)	1057	2110	3163
HMSA-HPH-A/PPO Dental (Plan Code 497)	1021	2038	3055
HMSA-HPH-A/HMO Dental (Plan Code 498)	1021	2038	3055

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 2024 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 email me at rcosta@episcopalhawaii.org immediately. I will provide you with the form(s) to complete your changes. All completed forms for plan changes must be returned to me no later than November 13, 2023.

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 2024 for plans effective January 1, 2025), 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.

Additional Benefits

As a reminder, your benefit package contains two enhanced benefits provided by the Medical Trust:

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

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).

- **Health Advocate – When you need help**

Health Advocate offers help when you have questions about your medical care – from understanding treatment options for a medical condition, to understanding your benefits, or resolving a claim. Get help when you need it from a knowledgeable healthcare professional.

This complimentary, confidential service can help you navigate the healthcare system and make the most of your benefits. It is available for eligible members, their dependents, parents, and parents-in-law (even if they do not live in the member's household).

For details, call (866) 695-8622, Monday to Friday, 8:00 AM to 7:00 PM ET, email answers@HealthAdvocate.com, or visit HealthAdvocate.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@cpq.org.

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