

# Episcopal Diocese to Texas 2022 Annual Enrollment Meeting

**Zee Turnbull**

Director- Human Resources

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Human Resources  
Administrator

**Date:** October 6, 2022

# Why we are here?

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- ☐ Resolutions
- ☐ Plan Options and Rates
- ☐ Medical Plan Array Summaries
- ☐ Health Savings Account
- ☐ Rider Plans
- ☐ Preparing for Annual Enrollment
- ☐ Diocesan Resources
- ☐ Questions

# RESOLUTIONS: What Coverages are Mandatory for your Employees?

# Medical Resolution A177

**Resolution and Canon A177** directs all parishes and diocesan institutions provide medical coverage to their eligible employees scheduled to work **1500 hrs. or more annually**.

## Minimum Standard Plan

Single coverage to all eligible employees under the **Consumer Directed Health Plan – 20** offered by the diocese through the Episcopal Medical Trust/Church Pension Group (CPG).

## Annual HSA Contribution

Each parish or institution must also fund **80%** of the CDHP-20 deductible at the **single tier** into your employee's Health Savings Account (HSA), for 2023 that amount is, **\$2,400 annually or \$200 monthly**.  
(prorated based on eligibility date)

## Minimum Annual Contribution

The **MINIMUM** medical funding per employee for 2023 equates to **\$744** (medical premium at single level on CDHP-20) **+\$200** (monthly HSA contribution= **\$944.00**)

**Note:** You may also choose to offer and pay for a higher-level plan for your employees if your budget allows.

# Pension Resolution A138

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**Pension-** Resolution A138, states that parishes and institutions are required to pay pension to employees scheduled to work at least **1000 Hours annually**.

**Note: Temporary or contract workers may not be eligible.**

## Lay Defined Benefit Plan (Pension)

**Vendor** Church Pension Group

**Effective Date** Eligible employees may participate on the first of the month following their date of hire and enrollment in the plan.

**Employee Contributions** None required or permitted.

**Employer Base Contribution** The amount of the employer contribution is evaluated each year and is currently **9%** of a participant's annual compensation.

**Employer Match Contribution** Not applicable.

**Vesting** (a) five years of CS in the plan (b) attaining age 55 while actively participating in the plan, or (c) becoming eligible for disability retirement under the plan, whichever occurs first.

## Lay Defined Contribution Plan (403b)

**Vendor** Fidelity

**Effective Date** Eligible employees may participate on the first of the month following their date of hire and enrollment in the plan.

**Employee Contributions** Employee contributions of up to 100% of salary may be permitted provided the total amount contributed in a given year does not exceed Internal Revenue Code limits.

**Employer Base Contribution** An amount equal to at least **5%** of an eligible employee's annual compensation.

**Employer Match** matching contributions **up to 4%** of an eligible employee's annual compensation.

**Vesting** Immediately 100% vested.

# Who Pays for Coverage?

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Mandatory Benefits				
	Lay(Parish) FT 1500+ hrs*	Clergy FT 1500+ hrs*	Lay(Parish) PT <1500 hrs*	Clergy PT <1500 hrs*
Medical	Employer	Diocese	Employee	Employee
Pension / Retirement	Employer	Employer	Employer	Employer

Voluntary Benefits				
	Lay(Parish) FT 1500+ hrs*	Clergy FT 1500+ hrs*	Lay(Parish) PT <1500 hrs*	Clergy PT <1500 hrs*
Dental	Employee	Employee	Employee	Employee
Group Life	Employer	Employer	Employer	Church Pension Fund
Disability	Employee or Employer	Employee or Employer	Employee or Employer	Church Pension Fund

\*Annual scheduled hours

# Plan Options & Rates

# 2023 Monthly Rates Parish & Institutions

## Lay Staff Average Increase of 2.43%

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2022 Plan Monthly Rates						2023 Plan Monthly Rates				
Anthem / Cigna Plans	Enroll Total	Single	Plus Sps	Plus Child	Family	Single	Plus Sps	Plus Child	Family	% Change
PPO 70	44	946	1892	1703	2838	962	1924	1732	2886	1.69
PPO 80	29	1054	2108	1897	3162	1077	2154	1939	3231	2.19
PPO 90	72	1161	2322	2090	3483	1186	2372	2135	3558	2.15
CDHP-20/H S A	294	725	1450	1305	2175	744	1488	1339	2232	2.62
CDHP-40 H S A *	25	641	1282	1154	1923	658	1316	1184	1974	2.65
Participants Totals	464									



# Medical Plan Array Summaries

# Consumer Directed Health Plan Comparisons

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Cigna or Anthem Blue Cross Blue Shield		
PLAN TYPE	CDHP -20	CDHP-40
Network Coinsurance	20%	40%
Individual Deductible*	<b>\$3,000</b>	\$3,500
Family Deductible*	\$5,450	\$7,000
Individual Maximum Out of Pocket	\$4,200	\$6,000
Family Maximum Out of Pocket	\$8,450	\$12,000
Primary Care Physician	20%	40%
Specialist	20%	40%
Emergency Room	20%	40%
Urgent Care	20%	40%
Outpatient Facility	20%	40%
Inpatient Facility	20%	40%

\$co-pay

%co-insurance

**Note: Plans are subject to Out of Network allowances.**

# PPO Plan Comparisons

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Cigna or Anthem Blue Cross Blue Shield			
PLAN TYPE	PPO90	PPO80	PPO70
Network Coinsurance	10%	20%	30%
Individual Deductible*	\$500	\$1,000	\$3,500
Family Deductible*	\$1,000	\$2,000	\$7,000
Individual Maximum Out of Pocket	\$2,500	\$3,500	\$5,000
Family Maximum Out of Pocket	\$5,000	\$7,000	\$10,000
Primary Care Physician	\$30	\$30	\$30
Specialist	\$45	\$45	\$45
Emergency Room	\$250	\$250	\$250
Urgent Care	\$50	\$50	\$50
Outpatient Facility	10%	20%	30%
Inpatient Facility	10%	20%	30%

\$co-pay

%co-insurance

Note: Plans are subject to Out of Network allowances. For a more detailed chart click [HERE](#).

# Medicare Secondary Payer/Small Employer Exception (MSP/SEE)

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## What is the Small Employer Exception?

Medicare allows for an exception to the “secondary payer” rule for small employers (**generally, those with fewer than 20 full- and/or part-time employees in the current and preceding calendar years**).



**Savings for both  
the organization  
and employee!**

## How does it work?

- ✓ Must be age 65 or older
- ✓ Actively work for a qualified group that offers this choice
- ✓ Be enrolled in Medicare Part A
- ✓ Choose a participating Anthem or Cigna plan
- ✓ Be approved for the SEE Plan by Medicare

# Medicare Secondary Payer/Small Employer Exception (MSP/SEE)

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Medical Plan Name	Single	Plus Spouse	Plus Child(rn)	Family
Medicare Secondary Payer Plans for age 65+				
Anthem BCBS/Cigna MSP PPO 70	\$775	\$1,550	\$1,395	\$2,325
Anthem BCBS/Cigna MSP PPO 80	\$859	\$1,718	\$1,546	\$2,577
Anthem BCBS/Cigna MSP PPO 90	\$948	\$1,896	\$1,706	\$2,844



# Cigna Dental

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All plans offer no cost- share preventive care and **three checkups a year** when using in- network providers.

Plan Comparison	PREVENTATIVE	BASIC	DENTAL & ORTHO
<b>DPPO</b>			
Out-of-Network Deductible	\$0	\$50 per person \$150 per family	\$25 per person \$75 per family
Annual Benefit Maximum	\$1,500	\$2,000	\$2,000
Preventative Services	\$0	\$0	\$0
Basic Services	20%	15%	15%
Major Services	99%	50%	15%
Orthodontia Services	99%	Not covered	50% (\$1,500 lifetime max)
<b>2023 Monthly Premiums</b>			
Single	\$39	\$55	\$74
Plus Spouse	\$78	\$110	\$148
Plus Child(rn)	\$70	\$99	\$133
Family	\$117	\$165	\$222

# Health Savings Account

# Health Savings Account (HSA)



## Health Equity

With the HSA, you, your employer, and/or others have the option to contribute to the account. Contributions are tax-free up to federal annual limits.

## HSA Contribution

Year	Single	Family
2023 (employer + employee contributions)	\$3,850	\$7,750

**You should also understand these basic aspects of how the HSA works:**

- ✓ Unused funds roll over from year to year
- ✓ Funds in the HSA may be invested (once any applicable minimum threshold is met)
- ✓ Withdrawals from the HSA are not subject to federal income tax when they are used to pay for qualified medical expense
- ✓ Disqualifying health coverage includes Medicare, TRICARE, non-CDHP or healthcare flexible spending account (FSA) coverage.
- ✓ To use HSA funds for dependent expense, the dependent must specifically be a tax dependent



# Health Savings Account (HSA)

## How Does It Work?

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### Money Goes In

- You can make pre-tax contributions through payroll deductions.
- Employer contributes **\$2,400** annually for single tier plan.

### Money Goes In

#### Optional Employee Contribution

- **SINGLE** Annual contribution: \$1,450
- **SINGLE** Annual contribution: **age 55 or older** \$2,450

OR

- **FAMILY** Annual contribution: \$5,350
- **FAMILY** Annual contribution: **age 55 or older** \$6,350

### HAVE MONEY LEFT?

#### IT ROLLS OVER

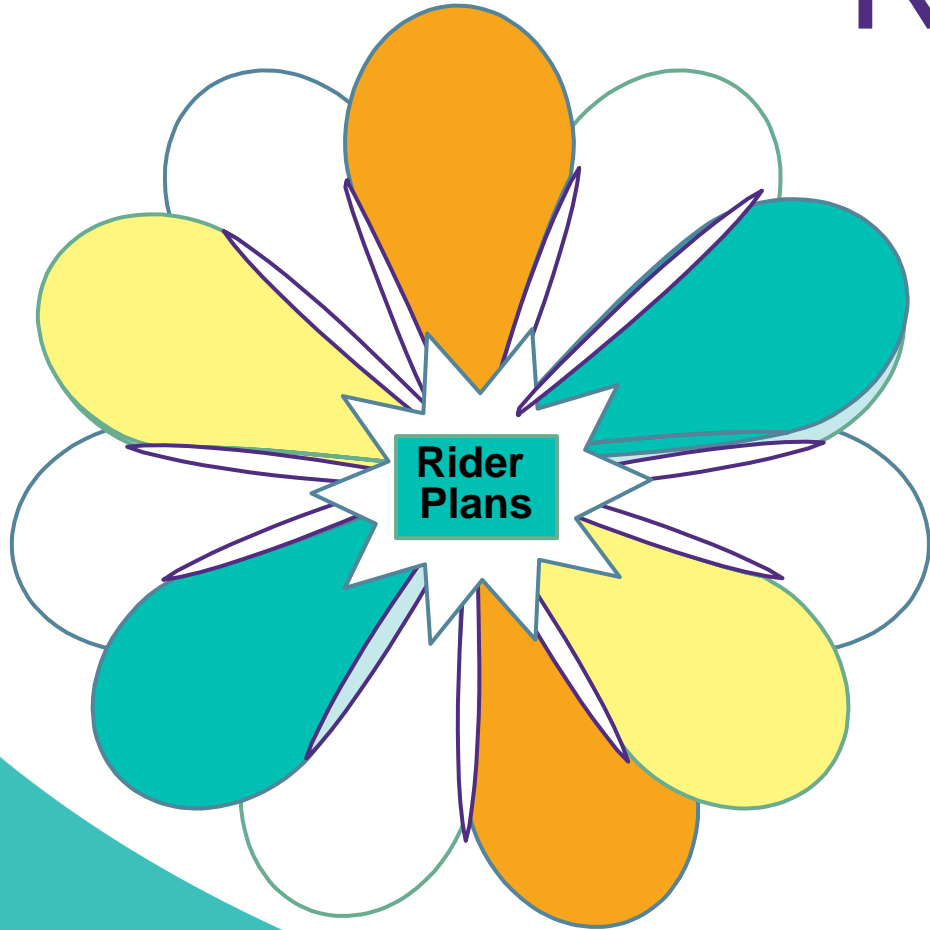
The money in your Health Savings Account rolls over from year to year for you to use.

**YOU DECIDE HOW YOUR MONEY GROWS!**

Keep your funds in interest bearing accounts, or invest them in stocks, bonds or mutual funds.

**Non-tax dependents may not use the money in your Health Savings Account.**

# Rider Plans



- Vision, EyeMed
- Prescription
- Employee Assistance Program
- Hearing
- Health Advocate

# EyeMed Vision Care -Insight Network

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- 👁️ \$0 copays for annual eye exams with network providers\*
- 👁️ Annual allowance for contacts or frames, plus discounts if you go over your allowance when using network providers
- 👁️ Additional eyewear purchases at 40% off
- 👁️ Non-prescription sunglasses at 20% off
- 👁️ 20% off remaining balances beyond plan coverage limits
  - 👁️ Savings on prescription eyeglasses or contact lenses
- 👁️ Discounted LASIK or PRK surgical procedures



# EyeMed Vision Care Benefits

BENEFIT	NETWORK (cost share)	OUT-OF-NETWORK
<b>Exam</b> (with dilation as necessary)	\$0 copay	Up to \$30
<b>Contact Lenses</b>		
Conventional*	up to \$150 allowance	Up to \$100
Disposable*	up to \$150 allowance	Up to \$100
Fit and follow-up:		N/A
•Standard	Up to \$40	N/A
•Premium	10% off retail	N/A
<b>Frames*</b>	Up to \$150 allowance	Up to \$47
<b>Plastic Lenses</b>		
Single Vision	\$10	<b>See benefit summary</b>
Bifocal	\$10	
Trifocal	\$10	
Standard Progressive	\$75	
Premium Progressive	\$95-\$120	

# Prescription



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## Express Scripts

- Standard Pharmacy plan
- More than 67,000 participating retail pharmacies offer discounts with an Express Scripts ID card
- Receive up to **three** refill at any retail pharmacy
- After **three** retail refills, maintenance medications must be refilled by home delivery through Express Scripts
- Co-insurance that is effective 1/1/2023

# EMPLOYEE ASSISTANCE PROGRAM(EAP) 22

## Highlights

- Available 24 hours a day, 7 days a week
- Available to all household members
- Unlimited telephonic consultations
- Up to 10 face-to-face counseling sessions, per issue with a Cigna EAP provider
- Legal consultations
- Financial services and referrals
- Assistance finding childcare and senior care

**Note: If an employee declines medical coverage, they may enroll in the EAP plan as a stand-alone option. The monthly premium is approximately \$5.00.**





# Hearing Benefit

- Enhanced Hearing benefit
- Offered by all Cigna and Anthem BCBS plans offered through the Medical Trust
- Available to members and their eligible dependents
- Benefit provides up to **\$3,000 per year, every 3 years**

# Health Advocate

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Personal **Health Advocates** are healthcare experts with extensive experience supporting people with important medical issues and decisions.

## We make healthcare easier

- ✓ Expert healthcare help
- ✓ Research treatments
- ✓ Healthcare decision support
- ✓ Resolve claims issues

### Contact Us

**866.695.8622**

**Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

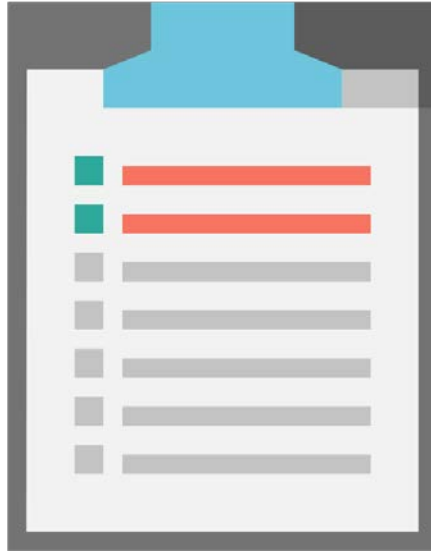
**Web:** [HealthAdvocate.com/members](https://HealthAdvocate.com/members)



# Preparing for Annual Enrollment?

# Your Checklist of What To Do:

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- ✓ Learn how your healthcare benefits work
- ✓ Enroll in the benefits that best meet your needs:
  - ✓ Consider you and your family's healthcare needs for 2023
  - ✓ Compare options and cost
  - ✓ Enroll by deadline (November 16, 2022)
- ✓ Review and update your personal and dependent information

# Annual Enrollment Timeline



# Annual Enrollment

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**2022** Annual Enrollment will happen between early **October** and **mid-November 2022**

Look for a green envelope in the mail with your group's enrollment dates and your **Client ID**



# Church Pension Group

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Sign In or Create Account

The screenshot shows a web form titled "Sign In or Create Account". At the top, there are two links: "Sign In" (underlined) and "Create Account". Below these links are two input fields. The first field is labeled "\* Username, Personal Email or Client Number (XXX-XXX-XX)" and has a "Forgot Username?" link below it. The second field is labeled "\* Password" and has a "Show typing" checkbox to its right and a "Forgot Password?" link below it. A green "Sign In" button is positioned below the password field. At the bottom left, there is a "Need Help?" section with contact information: "Please contact Client Services (855) 594-2201" and "Monday - Friday, 8:30AM - 8:00PM EST". At the bottom right, there is a red asterisk followed by the text "Required field."

Sign In    Create Account

\* Username, Personal Email or Client Number (XXX-XXX-XX)  
Forgot Username?

\* Password    ☐ Show typing  
Forgot Password?

Sign In

**Need Help?**  
Please contact Client Services (855) 594-2201  
Monday - Friday, 8:30AM - 8:00PM EST

\* Required field.

1. Visit: [annualenrollment.cpg.org](https://annualenrollment.cpg.org)
2. Log in to your MyCPG Account. If you do not already have a MyCPG Account, click on the "CreateAccount" link. Go to AE site for complete instructions.
3. If you don't have an account, you will need your Client ID as an identifier to establish your account. You can find it listed on the letter you received in the green envelope.

# Diocesan Resources

# Not Sure Where to Start?

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We are here to HELP!

## **Zee Turnbull**

Director of HR

713.353.2120

zturnbull@epicenter.org

## **Maleree Tunson**

HR Administrator

713-353-2148

mtunson@epicenter.org

**Don't forget the BENEFIT section of the Diocesan website!**

[epicenter.org/benefits](http://epicenter.org/benefits)

# Vendor Contacts

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## CPG CLIENT SERVICES

866.802.6333  
800.480.9967  
[www.cpg.org](http://www.cpg.org)

## CIGNA MEDICAL & DENTAL

800.244.6224  
[www.mycigna.com](http://www.mycigna.com)  
MyCigna Mobile App

## ANTHEM BCBS – ALL PLANS

844.812.9207  
[www.anthem.com](http://www.anthem.com)  
Anthem Anywhere Mobile App



## EXPRESS SCRIPTS (PRESCRIPTIONS)

800.841.3361  
[www.express-scripts.com](http://www.express-scripts.com)  
Express Scripts Mobile App

## EYEMED (VISION)

866.723.0596  
[www.eyemedvisioncare.com/ecmt](http://www.eyemedvisioncare.com/ecmt)  
EyeMed Members Mobile App

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

866.395.7794  
[www.mycigna.com](http://www.mycigna.com)  
Password: episcopal  
MyCigna Mobile App

## CIGNA BEHAVIORAL HEALTH

800.926.2273  
[www.cignabehavioral.com](http://www.cignabehavioral.com)  
Password: episcopal

## HEALTH ADVOCATE

866.695.8622  
[www.healthadvocate.com](http://www.healthadvocate.com)  
Health Advocate Mobile App

## HEALTH EQUITY HSA BANK (HSA)

866.346.5800  
[www.myhealthequity.com](http://www.myhealthequity.com)  
HealthEquity Mobile App

## FIDELITY

(Lay Defined Contribution Plan/RSVP)  
[www.netbenefits.com](http://www.netbenefits.com)  
Net Benefits Mobile App





# Questions?

