



THE EPISCOPAL DIOCESE OF MISSOURI

October 14, 2021

Dear Friends:

This letter contains important information about The Episcopal Church Medical Trust (Medical Trust) 2022 health benefits. Please read it carefully. Our online Annual Enrollment for your 2022 health benefits will run from October 13 - November 3.

No Changes to Current Plan Selections

You will have the same health plan options available to you in 2022. Whether or not you plan to make a change, we strongly encourage you to go online during Annual Enrollment and verify your personal information, dependent coverage, and plan selections, and to make changes if necessary. Plan offerings and rates are attached.

What's Changing for 2022

COVID-19 provisions	The Medical Trust will continue to waive all copays, deductibles, and coinsurance for its members for healthcare services relating to the evaluation and testing for COVID-19 through at least December 31, 2022. In addition, the Medical Trust also will waive all copays, deductibles, and in-network coinsurance for its active members for healthcare services relating to the treatment of COVID-19 through at least December 31, 2022. ¹
Telehealth	Telehealth platforms for Active Members² – You can continue to access a medical professional through telehealth platforms offered by Anthem, Cigna, or Kaiser using your computer or mobile device. You will need high-speed internet access, a webcam or built-in camera, and audio capability. Please remember your personal healthcare provider may not participate on the vendor's telehealth platform. In response to the COVID-19 pandemic, effective March 1, 2020, all services received

¹ This deductible waiver includes our HSA-qualified Consumer-Directed Health Plans (CDHP) as permitted by [IRS Notice 2020-15](#).

² Please note, telehealth can help with minor, non-life-threatening conditions. During a medical emergency, individuals should visit the nearest hospital or call 911 for assistance.

	<p>via vendor telehealth platforms are available to you with no deductible, copay, or coinsurance through December 31, 2022.</p> <ul style="list-style-type: none"> • Anthem Blue Cross Blue Shield – Access LiveHealthOnline.com or download the LiveHealth Online mobile app in the App Store® or Google Play™. • Cigna – Access MDLiveforCigna.com on your computer, or download the MDLIVE mobile app by searching in the App Store or Google Play.
<i>Virtual visits</i>	<p>A virtual visit is an appointment with your personal healthcare provider carried out through an electronic medium of your provider's choice (e.g., Zoom, Skype, telephonic) but that is not offered through your health plan carrier's telehealth platform (e.g., Anthem LiveHealth Online, Cigna MDLive).</p> <p>The Medical Trust will continue to allow claims for virtual visits with network and out-of-network providers that do not use a telehealth platform offered by Anthem or Cigna. Prior to March 1, 2020, virtual visits with your personal healthcare provider were generally excluded from health plan coverage. The virtual visit benefit exclusion will be removed from the Medical Trust's Anthem and Cigna health plans effective January 1, 2022.</p> <p>Virtual visits are covered at standard levels of benefits and member cost shares.</p>
<i>Cigna EAP</i>	<p>The Cigna Employee Assistance Program (EAP) now includes access to Talkspace® virtual behavioral health!</p> <ul style="list-style-type: none"> • Connect with a licensed therapist or psychiatrist online, by video, or text using Talkspace, available for Cigna EAP members, ages 13 and up. • Visit mycigna.com to access Talkspace virtual behavioral health.
<i>Dependent Aging Out Letters</i>	<p>The Medical Trust sends Dependent Aging Out letters to dependents—and to subscribers of covered dependents—who will age out of coverage effective January 1, 2022. New for 2022, dependents who will age out of coverage will be able to continue their</p>

	<p>coverage through the Medical Trusts' Extension of Benefits (EOB) program.</p> <p>The dependent letter explains options for continued coverage through the EOB program, a qualified health plan under the Affordable Care Act, or through an employer-provided or individual policy. The subscriber letter advises subscribers that coverage will be discontinued for any dependents aging out of eligibility.</p>
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<i>Cigna Dental modernization</i>	<p>To ensure that members have a high-quality, comprehensive dental benefits, the Medical Trust has reviewed and modernized its dental plan offering with Cigna.</p> <p>Effective January 1, 2022, the Medical Trust's Cigna Dental plans will include coverage for Exparel, a long-lasting, non-opioid pain management medication for patients having oral surgery. Unlike systemic medications, Exparel works directly at the surgical site to numb nerves that cause pain; it is not a narcotic, and it is not addictive.</p> <p>In addition, the Medical Trust is reclassifying osseous surgery, currently considered a Major Restorative Service, as a Basic Restorative Service for all its Cigna Dental plan offerings. This means that the Medical Trust's Cigna Dental plans will reimburse these services at a higher rate starting in 2022.</p>
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Details About your Benefits

Details about your benefits, including 2022 *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*.

If You Are Currently Enrolled in a Medical Trust Plan

You received an Annual Enrollment brochure in a green envelope approximately one week before Annual Enrollment began. This brochure includes your Client ID number, which you will need to enroll. Please save this brochure. It also includes your Annual Enrollment dates, a checklist, benefit reminders, and how to enroll.

IMPORTANT NOTE: For 2022 you will use the same username and password you created on MyCPG Accounts to access the Annual Enrollment website. If you have not already created an account on MyCPG Accounts, please do so before Annual Enrollment begins. (You will need your Client ID number to create an account). For assistance, contact CPG Client Services at (800) 480-9967, Monday to Friday, 8:30AM – 8:00PM ET, or email mtcustserv@cpg.org.

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.

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, and go online to www.cpg.org, select **Active Clergy** or **Lay**, hover over **Insurance**, then select **Health** to explore the plans and benefits. You will not receive a brochure from the Medical Trust, 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.

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 Behavioral Health 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.

For additional information on Annual Enrollment please go to www.cpg.org/annualenrollment. If you have any questions, please don't hesitate to contact me (desiree@diocesemo.org) or Rita Benson (rbenson@diocesemo.org) via e-mail or at 314-231-1220.

Sincerely,



Ms. Desiree Brattin
Canon for Finance & Administration