



2026 Annual Enrollment

TO: Parishes in the Diocese of Ohio

FROM: Ruth Mercer, Missioner for Human Resources and CPG Diocesan Administrator

RE: **2026 Health Benefits Overview**

DATE: October 7, 2025

I am pleased to provide you with these important details about Annual Enrollment and the 2026 health benefit offerings from The Episcopal Church Medical Trust (Medical Trust). Please share this information with your employees.

Online Annual Enrollment for 2026 will run from October 15 to November 7, 2025.

Medical Plans

We will offer the following medical plans to our employees through the Medical Trust:

- Anthem BCBS CDHP 15
- Anthem BCBS CDHP 20
- Anthem BCBS BlueCard PPO 90
- Anthem BCBS BlueCard MSP PPO 90 (Medicare enrolled employees only)

For information about eligibility for the Small Employer Exception (SEE) Plan and the Group Medicare Advantage Plan, please contact your Diocesan Administrator. They can provide you with the Eligibility Certification form if your parish is interested in enrolling employees who are on or eligible for Medicare.

Plan costs, including required Health Savings Account (HSA) contributions, are on a separate sheet included in this mailing.

Dental Plans

Delta Dental, the Medical Trust's dental vendor, has the largest network of dentists nationwide. In 2026, members will be able to access services in two of its networks (PPO and Premier) or use out-of-network dentists. Member coinsurance, deductible, and maximum annual benefit will vary based on the network they use for a covered dental service.

We will offer the following Delta Dental plans through the Medical Trust:

- Delta Dental Premium (includes orthodontic)
- Delta Dental Comprehensive
- Delta Dental Basic

What You Need to Know About Annual Enrollment (October 15 to November 7, 2025)

- Current members may change their plan selections for the upcoming year.
 - If the employee intends to maintain current medical and/or dental coverage, no action is required.
 - When reviewing which CHDP + HSA plan to choose, be sure to include the HSA cost when evaluating cost effectiveness. (Separate document included in this mailing.)
- Eligible nonparticipating employees have the option to enroll in a Medical Trust plan during this time.
- 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

Approximately one week before Annual Enrollment begins, currently enrolled employees (plan members) will receive a letter in a green envelope from the Medical Trust with information about Annual Enrollment dates (Oct 15 – Nov 7) and how to access the enrollment site. Please instruct employees to save that letter and encourage them to begin reviewing their options early. If an employee takes no action and their current plan(s) are offered for 2026, their plan selection(s) 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 letter; however, they will be able to participate in Annual Enrollment through [MyCPG Accounts](#). Their plan selections will carry over into 2026 if they don't make a change during Annual Enrollment. If they wish to change their selections for 2026 they will need to log in to MyCPG Accounts or contact their Diocesan Administrator for assistance. (Members may contact the 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. Client ID numbers are no longer being used to access these accounts. If they have not already done so, members must create an account before Annual Enrollment.

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@cpq.org.

Eligible employees and dependents not currently enrolled in a Medical Trust plan will not receive an Annual Enrollment letter but may enroll during Annual Enrollment for the 2026 plan year. If they do not enroll during Annual Enrollment, their previous decision to decline coverage will carry over into 2026. For enrollment assistance, please contact the Diocesan Administrator.

NOTE: Because materials won't be mailed to potential (eligible but not enrolled) members, please inform these employees that they and their eligible dependents may enroll, share the plans and rates available to them, and provide them with the applicable legal notices and *Summaries of Benefits and Coverage* available at cpq.org/mtdocs.

Plan Documents

2026 *Summaries of Benefits and Coverage* and Plan Document Handbooks containing plan details are available found on the Church Pension Group website at cpq.org/mtdocs and on the Diocesan website at <https://www.dohio.org/offices/human-resources/resources>.

2026 Plan Offering

No Changes to Current Medical or Dental Plan Selections

Please note that there are no changes to our current medical or dental plan options for 2026. However, members are encouraged to verify their personal information, dependent coverage, and plan selections, and to make changes if necessary, by logging in to MyCPG Accounts during Annual Enrollment. If they have not already done so, all members must create an account at cpg.org/mycpq before Annual Enrollment.

During Annual Enrollment, Quantum Health will be available at 866-871-0629 to Anthem members (and potential members) who want help reviewing existing benefits, understanding plan options, and choosing the right plan for themselves and their families.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to health plans, the Medical Trust makes available a standalone EAP with Cigna Behavioral Health that you may offer to employees who opt out of medical coverage. (Employees who enroll in Medical Trust medical coverage are automatically enrolled in Cigna EAP benefits.)

If you have any questions, please don't hesitate to contact me.

Sincerely,



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