

Dear Medical Trust Participants,

While open enrollment is a passive enrollment period (meaning you will automatically be re-enrolled if you do not make any changes), there are a few important changes that will be occurring and are important for you to know.

I have highlighted all the changes in the attachment titled “2025 Benefit Changes”, but the most important change to be aware of is the new healthcare navigator, Quantum Health. Beginning on January 1, 2025, Quantum will be your direct contact for all your health benefit questions. They will be able to assist with:

- Find in-network physicians
- Answer claims, billing, and benefits questions
- Prepare for a hospital stay
- Verify coverage and, if necessary, get prior approval
- Contact doctors to coordinate treatment
- Save on out-of-pocket costs
- Replace ID cards, and more

In December 2024, enrolled members will receive new ID Cards with a NEW plan number, which you **MUST** use for medical, behavioral health (including the EAP), and prescription (Express Scripts) services. Your old cards will not work after 12/31/2024.

The new cards will also include the phone number for Quantum Health, 1-866-871-0629, available M-F 8:30 am to 10 pm. All questions regarding your benefits should be directed through Quantum Health, not Anthem BCBS beginning January 1, 2025.

Below you will find additional important details about our 2025 health benefits offerings and the Annual Enrollment process. Please share this information with your eligible employees and treasurers.

Our online Annual Enrollment for 2025 will run from October 16 – November 15, 2024.

We encourage you to explore the plans offered and to go online during the Annual Enrollment to check your information, including name, address, dependents, plan selections, etc. Below are the medical and dental plans we offer through The Episcopal Church Medical Trust:

<i>Medical & Dental Plans / Monthly Rates</i>	Single	Employee plus Spouse	Employee and child	Family
Anthem BCBS PPO 100	\$1,522	\$3,044	\$2,740	\$4,566
Anthem BCBS PPO 90	\$1,328	\$2,656	\$2,390	\$3,984
Anthem BCBS CDHP 15/HSA	\$1,110	\$2,220	\$1,998	\$3,330
Anthem BCBS CDHP 20/HSA	\$989	\$1,978	\$1,780	\$2,967
Delta Dental Premium PPO	\$57	\$114	\$103	\$171

The primary plan for the Diocese of Bethlehem will remain the ***Anthem BCBS BlueCard PPO 90***. This plan will be fully covered by the employer for full time employees or as according to your agreement.

If you choose the ***Anthem BCBS BlueCard PPO 100*** plan, your contribution will be the amount above the cost to the employer for the primary plan for the Diocese of Bethlehem as shown below:

<i>Employee cost for the Anthem BCBS PPO 100</i>	Single	Employee plus Spouse	Employee and child	Family
Monthly	\$194	\$388	\$350	\$582
Annually	\$2,328	\$4,656	\$4,200	\$6,984

If you choose the ***Anthem BCBS CDHP HSA plan***, your employer will be obligated to make contributions to your Health Savings Account on a quarterly basis. These contributions will be as follows:

<i>Employer contribution to Health Savings Account</i>	15 / HSA Quarterly	15 / HSA Annually	20 / HSA Quarterly	20 / HSA Annually
Single	\$400.00	\$1,650.00	\$800.00	\$3,300.00
Employee Plus	\$800.00	\$3,300.00	\$1,362.50	\$6,600.00

What You Need to Know About Annual Enrollment

During the Medical Trust’s Annual Enrollment period:

- Current plan members may change their plan selections for 2025.
- Eligible non-participating employees have the option to enroll in a Medical Trust plan.
- Eligible dependents may be added or removed from a member’s plan without the need to demonstrate a qualifying event.

The Plan Comparisons Are Attached.

Please take the time to review the plan comparisons carefully. If you need help understanding your plan options, or want to ensure that your healthcare providers are in the networks you are considering, Health Advocate is ready to assist you. To access Health Advocate, visit their website at www.members.healthadvocate.com or call (866) 695-8622. Offices are open weekdays, 8:00AM to 7:00PM ET.

Plan Documents

2024 *Summaries of Benefits and Coverage*, *Annual Enrollment Guide*, and Plan Document Handbooks have more information about the available plans and may be found on the Church Pension Group website at www.cpg.org/mtdocs. You can use the “Mail It” option to receive a free paper copy of the *Summaries of Benefits and Coverage*.

If you have any questions or concerns, please contact Paula Lapinski at 610-691-5655 x 222.