

# Diocese of East Carolina Annual Enrollment Overview



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**Diocese of East Carolina**



**Next Stop**



**Annual Enrollment**

# Annual Enrollment



 Three Steps to Annual Enrollment:  
Learn, Evaluate, Decide

 Annual Enrollment Time

 Top Considerations





## Three Steps to Annual Enrollment: Learn, Evaluate, Decide





Three Steps to Annual Enrollment: Learn, Evaluate, Decide

## Annual Enrollment



- A chance to consider your healthcare needs for the coming year and enroll or change your benefit choices
- An opportunity to review your personal and dependent information



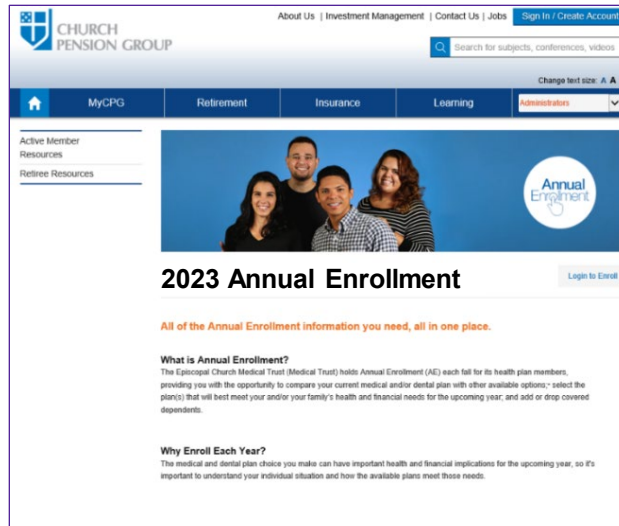


# Step 1: Learn



Learn about your 2023 options

[cpg.org/annualenrollment](https://cpg.org/annualenrollment)



## Customized content

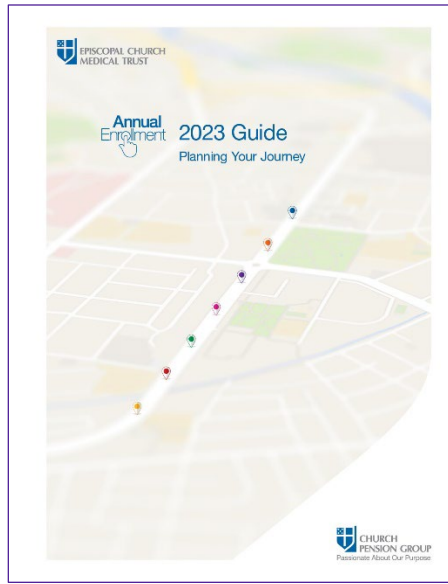
- Active members
- Pre-65 Former Employees
- Post-65 Former Employees



# Visit CPG's Benefits Library

View and download plan-specific materials in one central location

[cpg.org/mtdocs](https://cpg.org/mtdocs)



- Annual Enrollment Guide\*
- Plan Document Handbooks
- Summaries of Benefits and Coverage
- Claim Forms
- Glossary of Medical Terms
- Regulatory Notices
- Fact Sheets
  - Consumer-Directed Health Plan / Health Savings Account
  - Medicare Secondary Payer Small Employer Exception

## Step 2: Evaluate

Are your benefits aligned with your changing needs?



### Points to consider

- Use of healthcare
- Provider choice



### Out-of-pocket costs

- Individual and family deductibles and out of pocket limits
- Hospital stays
- Annual and lifetime maximums
- Copays and coinsurance



# Step 3: Decide

2023 Annual Enrollment will happen between early October and mid-November 2022

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

A screenshot of the Episcopal Church Medical Trust Annual Enrollment 2023 website. The page features the organization's logo and the text "Annual Enrollment 2023: We're almost there!". It provides instructions on how to access enrollment information, including a list of resources such as the Plan Comparison Chart, 2023 Annual Enrollment Guide, and MyCPG Accounts. A QR code is also present for quick access to the enrollment page.

**Coming soon...** Annual Enrollment 2023: We're almost there!  
You'll soon be able to choose 2023 health coverage for yourself and your family members, and make any changes to your personal information.

Enter your 2023 Annual Enrollment session dates:  
- <<First Name>> <<Last Name>> <<Suffix>>  
- <<Street 1>>  
- <<Street 2>>  
- <<City>> <<State>> <<Postal Code>>

Your 2023 Annual Enrollment session dates:  
- <<AE Session Start Date>>  
- <<AE Session End Date>>

Your Client ID: <<Client ID>>

**Available now...** Discover your 2023 health plan options on the Annual Enrollment member page at [cpg.org/annualenrollment](http://cpg.org/annualenrollment).

Website	Resource
<a href="http://annualenrollment.cpg.org">annualenrollment.cpg.org</a>	Plan Comparison Chart for highlights of The Episcopal Church Medical Trust (Medical Trust) plans that your group is offering in 2023
<a href="http://cpg.org/annualenrollment">cpg.org/annualenrollment</a>	2023 Annual Enrollment Guide, which includes descriptions of plan changes for 2023, as well as other information on the plans offered by the Medical Trust 2023 Summaries of Benefits and Coverage for plans offered by the Medical Trust available for download Vendor contact information Glossary of Health Coverage and Medical Terms Plan Document Handbooks—2022 editions of existing plans are online now; 2023 editions will be available at a later date, after Annual Enrollment.
<a href="http://cpg.org/accounts">cpg.org/accounts</a>	Login to MyCPG Accounts to view all the benefits and products you have with the Church Pension Group (CPG).
<a href="http://HealthAdvocate.com/members">HealthAdvocate.com/members</a>	Contact Health Advocate for assistance with choosing the best plan for you and your dependents (your organization is "Episcopal Church Medical Trust").

\*Copies of 2023 Annual Enrollment Guide and Summaries of Benefits and Coverage are also available at [cpg.org/mtdocs](http://cpg.org/mtdocs) or contact Client Services.

**Need help?** Contact Church Pension Group Client Services  
Call us Monday to Friday, 8:30 AM to 8:00 PM ET: (800) 480-9967  
Email: [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org)

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# Step 3: Decide



## Three Steps to Annual Enrollment: Learn, Evaluate, Decide

[annualenrollment.cpg.org](http://annualenrollment.cpg.org)

Sign In or Create Account

Sign In Create Account

\* Username  
Enter your username, personal email address 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 ET (excluding holidays)

\* Required field.



Log in to your MyCPG Account. If you do not already have a MyCPG Account, click on the “Create Account” link. Go to AE site for complete instructions.

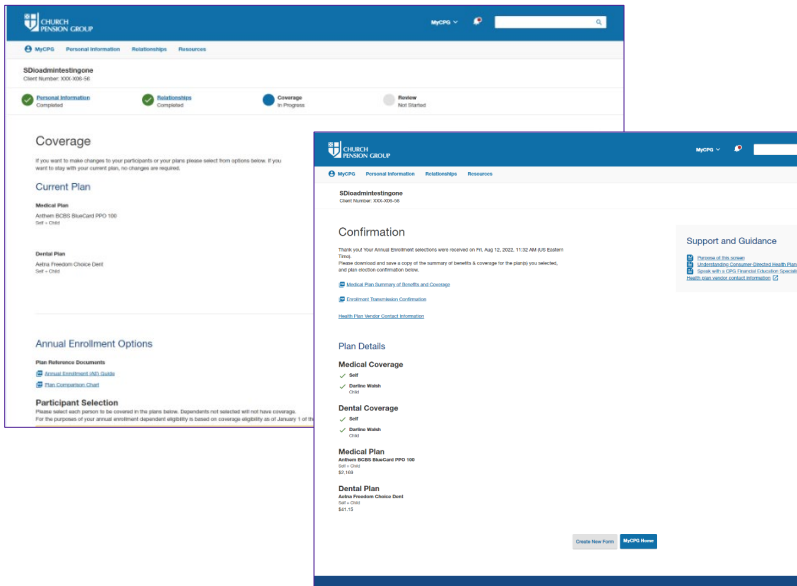
**You’ll find a link to Annual Enrollment. On the Annual Enrollment website:**

- Your personal details
- Your plan options
- Plan comparison table for your group



# Step 3: Decide

## Three Steps to Annual Enrollment: Learn, Evaluate, Decide



Be sure to confirm or update the eligible dependent(s). When finished, submit your elections and save or print your confirmation.

### Make your health plan selections

- Medical
- Dental (if offered by group)





# Annual Enrollment Timeline

# Key Annual Enrollment Dates

**Late September 2022**

Your Mailing Sent



**October 12, 2022**

Annual Enrollment Begins



**November 2, 2022**

Annual Enrollment Ends



**January 1, 2023**

New Plan Year Begins





# Top Considerations



# Three Steps to Annual Enrollment

## Learn, Evaluate, Decide

1. Consider you and your family's healthcare needs for 2023.
2. Compare your plan options: Summaries of Benefits and Coverage at [cpg.org/mtdocs](https://cpg.org/mtdocs).
3. Refer to your group timeline for enrollment deadline.
4. Enroll using the Annual Enrollment website: [cpg.org/annualenrollment](https://cpg.org/annualenrollment).
5. If your current options are offered for 2023 and you don't want to make changes, you do not need to re-enroll.
6. If your current plan is no longer being offered in 2023, you must choose a new plan, or you will not have coverage during 2023.
7. Be sure to review your personal and dependent information and note any changes.
8. Contact your HR admin if you did not receive an Annual Enrollment letter or if you need assistance.
9. If you have coverage under a spouse's plan, carefully consider your options.
10. Plan changes take effect January 1, 2023.
11. You can decline coverage for 2023.



# Disclaimer

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund (“CPF”) and its affiliates (collectively, “CPG”) retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

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