



DIOCESE OF ATLANTA
THE EPISCOPAL CHURCH IN MIDDLE & NORTH GEORGIA

INSURANCE AND BENEFITS UPDATE
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2019 Annual Enrollment October 15 – November 2, 2018

This is your annual *Insurance and Benefits Update*, provided to clergy and lay employees of the parishes, diocese and diocesan affiliates regarding the health care plans offered by the Episcopal Medical Trust through the Diocese of Atlanta. The Episcopal Medical Trust will be sending instructions for online Annual Enrollment.

During the Annual Enrollment period, you must use your **MyCPG Account** to review and make plan changes. You will use the same user name and password you created previously. Call the Client Services Team at Church Pension Group at 1-800-480-9967, if you have not set up your account.

- Before you make your selection, please refer to the enclosed Plan Comparison to review Inpatient and Outpatient Services, Diagnostic Services, out of network costs and other details. Plan summaries will also be available on the diocesan website. You may also use the Health Advocate as a resource to assist with selecting the right plan for you. Call them at 866-695-8622

Please Note: There are 3 tiers of coverage for our plans for 2019, Single, Employee plus spouse or child, and Family.

Instructions for Annual Enrollment:

- Verify the plan your employer offers
- Review the Plan Comparison
- Log in to your MyCPG Account
- Select your medical and dental coverage
- Make any updates and corrections to your personal information
- Receive ID cards in December

Plan Options Available in 2019

Anthem BCBS BlueCard PPO 90	Deductible \$500/\$1,000 in-network	Office Visit \$30 Copay
Anthem BCBS Blue Card PPO 80	Deductible \$1,000/\$2,000 in -network	Office Visit \$30 Copay
Anthem BCBS Blue Card PPO 70 (New)	Deductible \$3,500/\$7,000 in-network	Office Visit \$30 Copay
Anthem BCBS CDHP20/HSA	Deductible \$2,700/\$5,450 – in network	
Anthem BCBS CDHP15/HSA	Deductible \$1,400/\$2,800 – in network	
Kaiser EPO 80	Deductible \$500/\$1,000	Office Visit \$25 Copay
*Anthem BCBS PPO 90 (Medicare Secondary Payer)		Office Visit \$30 Copay

***For Eligible parishes:** If your parish has 19 employees or fewer, and if you have employees age 65 and older, or an employee whose dependent is 65 and older, this plan is available. Premiums are reduced. Parishes may apply for the Small Employer Exception and enroll their employee(s) upon approval.

CONSIDER

- **Anthem Blue Cross Blue Shield Consumer Directed Health Plan/Health Savings Account** (formerly High Deductible Health Plan) The Medical Trust has designed health plans that meet the criteria to qualify for tax-exempt savings. Two are offered in 2019.
 - The Consumer Directed Health Plan allows for the tax favored status of the dollars in an account (Health Savings Account) so that contributions are tax-free, earnings are not taxed, and withdrawals are non-taxable as long as the dollars are used to pay for qualifying medical expenses.
 - The employer and/or the member can contribute to this pool, which is set up as a trust. Our Health Savings Account trustee is Health Equity. 866-346-5800
 - Unused funds continue to grow with contributions to be used for future medical expenses including medical expenses after retirement, still on a tax-free basis.

The **Consumer Direct Health Plan** includes EyeMed Vision, Employee Assistance Program, Health Advocate and Amplifon Hearing Healthcare Program.

- **Employee Assistance Program** If you have opted out of the Medical Trust plans for other approved coverage, you may still purchase the **Cigna Behavioral Health Employee Assistance Program (EAP)**. EAP is offered for the cost of **\$5 per month** making it available to you and your household members, regardless of medical coverage. The EAP program provides face-to-face counseling up to 10 sessions per issue, is confidential and available 24 hours a day. Contact the Benefits Administrator to add this coverage during Open Enrollment.

The following benefits are included in the PPO medical plans

• Prescription Drug Benefits	Express Scripts	*ID Card	800-841-3361
• Vision Care	EyeMed Vision Care	*ID Card	866-723-0513
• Employee Assistance Program	CIGNA Behavioral Health		866-395-7794
• Behavioral Health	CIGNA Behavioral Health		866-395-7794
• Colleague Groups	Medical Trust through CIGNA Behavioral Health		212-592-8301
• Travel Assistance Services	UnitedHealthCare Global Assistance		410-453-6330
• Health Advocacy	Health Advocate		866-695-8622

Hearing Discounts. Amplifon Hearing HealthCare Program offers 40% off diagnostic testing and approximate savings of 25% on hearing aids. For more information call 866-349-9055.

Employee Assistance Program (EAP). Counseling sessions, up to ten sessions at \$0 cost, advice on how to reduce stress, find daycare, research nursing homes, address health issues. Access 24 hours a day, 7 days a week at the number above or at www.cignabehavioral.com.

Behavioral Health. CIGNA Behavioral Health has a network of providers which includes independent psychiatrists, psychologists, pastoral counselors and clinical social workers and more than 4,000 facilities and clinics. To locate a provider or check a claim status call CIGNA Behavioral at the number above. This benefit is included in all diocesan health plans offered *EXCEPT* the Anthem BCBS Consumer Directed Health Plans. Members would use Anthem BCBS and Episcopal Church Medical Trust. Call 800-806-0478 for pre-authorization.

Colleague Groups. Facilitated by providers approved by the Medical Trust, these services are covered by CIGNA Behavior Health. New providers must complete a Provider Application and return to the Medical Trust for authorization. Call the Medical Trust to access your Colleague Group benefits. For details see the Behavioral Health Benefit brochure and Colleague Group Claim Reimbursement form at cpg.org.

Health Advocacy. You have access to a Personal Health Advocate to help in care coordination, claims assistance, assistance on prescription drug issues including formulary and benefit questions. 866-695-8622 or answers@HealthAdvocate.com.

Travel Assistance Services. When you are 100 or more miles away from home, you have access to worldwide medical and dental referrals, replacement of prescription medication and corrective lenses and various travel-related medical services through UnitedHealthCare Global Assistance.

Preventive Care Annual Physicals. All plans include \$0 co-pays for preventive annual physicals. By encouraging members and dependents to have annual physicals, Medical Trust hopes to reduce health risks through early detection and on-going management of medical conditions.

Vision Care. EyeMed provides an annual eye exam for \$0 co-pay in network.

Dental Plans:

CIGNA Dental/Orthodontics:

- Annual benefit maximum to \$2,000
- Dental implants and medically necessary night guards are included as major services (plan pays 85%)

CIGNA Basic Dental:

- Annual benefit maximum to \$2,000
- Dental implants and medically necessary night guards are included coverage as major services (plan pays 50%)

CIGNA Preventive:

- Annual benefit maximum to \$1,500
- Sealants will be included up to age 14 as a covered service (plan pays 100%)

A Look at our Participants across the Diocese in 2018. Approximately 241 eligible active participants, lay and clergy, from 79 parishes, 2 schools and 11 other diocesan affiliate organizations are enrolled in our medical, dental, life insurance, long term and short term disability plans. The total number of covered members and dependents is 474.

Active Medical Plan	% of members
Anthem BCBS PPO 90	50.6%
Anthem BCBS PPO 80	36.4%
Kaiser Permanente EPO 80	2.8%
Anthem CDHP 15 with HSA	2.4%
Anthem CDHP 20 with HSA	5.4%
Anthem Medicare Secondary Payer	2.4%
Dental Preventive	34 members
Dental Basic	85 members
Dental Orthodontics	102 members
Short term Disability-lay	71 members
Long term Disability-lay & clergy	85 members
Life Insurance	272 members

Administration Guidelines

Please forward a copy of this information to all employees in your parish as well as the rector, treasurer, finance committee and parish administrator. Use this *Update* as a resource to inform your employees of benefit options available during Annual Enrollment as well as new hires. Please use this to review and update employee benefit policies and rates.

Open Enrollment:

A currently participating employee must use the open enrollment period to make changes in their coverage.

- Change their medical and/or dental plans without pre-existing condition restrictions.
- Make dependent coverage changes. Dependents are defined as spouse, qualifying domestic partner, or children who are under age 30.
- Add dependents. If the dependent has had his/her own coverage, a copy of their ID health card and a change form must be sent to the Diocesan Benefits Administrator before the open enrollment deadline. If the dependent has a

break in coverage, a health statement is required and pre-existing condition restrictions may apply. You may call the Diocesan Benefits Coordinator for change forms.

- Drop dependents who no longer qualify.

During Open Enrollment, eligible employees who are not currently enrolled through Medical Trust may enroll in a plan. As long as there has been no break in coverage, employee and dependents are not subject to pre-existing condition restrictions during open enrollment. If there is a break in coverage, pre-existing condition restrictions may apply to medical and dental plans. Health statement must be submitted with Enrollment Form.

Extension of Benefits Program Expanded: If your employment ends, or you become ineligible for benefits (under 20 hours), your health coverage may be extended **up to 36 months**.

Dependent Coverage: A child who is 30 years of age or younger on December 31st of the current year is eligible to remain on the members' medical and dental plans

***Medicare Secondary Payer Small Employer Exception.** Your parish or organization may qualify as a small employer, 19 employees or less, to offer a plan that allows their employees age 65 and older to use Medicare as the primary payer of medical benefits. One plan, the Anthem MS PPO 90, is available for employees and spouses at least 65 at a significantly reduced premium cost. **To apply for the Small Employer Exception call Medical Trust for the certification form, 800-480-9967.**

Denominational Health Plan Reminder

Our diocesan policy requires parishes to provide to both qualified clergy and lay staff a minimum of single coverage.

Healthcare Reform Impacts

- Expansion of eligibility to children up to age 26 without regard to dependent/student/marital status, if they are not eligible for other employer coverage. **Medical Trust extends the eligible children age to 30.**
- For Flexible Savings Accounts and Health Savings Accounts, over-the-counter drugs are not eligible for reimbursement.
- Excise tax on ineligible distributions from health savings accounts (HSAs) is 20%.
- Medical Trust will continue to monitor and send updates on any significant changes and requirements. Updates will be posted on the diocesan website on the Benefits page.

New Hire Guidelines

A new employee must be enrolled in the medical, dental and life insurance plans **within 30 days** of hire date. To participate an employee must be salaried (receive a W-2) and work 20 hours per week or 1,000 hours per year.

Marketplace Coverage Options: New hires must receive notification within 14 days.

New employees must receive HIPAA Compliance notices and disclosures that can be found at cpg.org/mtdocs. Locate Regulatory Notices and download the pdfs. You may also access this from the diocesan website.

Late Enrollment

- Please note: If an employee loses medical coverage due to a significant life event, he/she may enroll within 30 days of that event with proper documentation. Examples of significant life events are marriage, divorce, death of spouse or child, birth or adoption of a child, loss or significant deterioration of other medical coverage.

Changes and Terminations

- Notify the diocesan Benefits Administrator of **address changes** as soon as possible to assure carriers have correct information.
- Notify the diocesan Benefits Administrator within 30 days following termination of coverage. Upon termination Medical Trust will send an offer for an extension of benefits for up to 36 months to the member's home address. The member must respond within 21 calendar days to enroll and will be billed directly for the extension of benefits.

Employee Pension Benefit Policy

Lay employees must be enrolled in a plan through the Church Pension Fund or an approved plan, such as TIAA-CREFF. Resolution A138 *Establishing a Mandatory Lay Employee Pension System* passed at General Convention of the Episcopal Church in July 2009 and may be read on our website.

Any domestic diocese, parish, mission or other ecclesiastical organization or body subject to the authority of the Church with lay employees scheduled for 1,000 hours or more of compensated work annually must comply. The *defined contribution plan*: the parish shall contribute not less than 5 percent of the employee's salary and agree to match employee contributions up to another 4 percent of the employee's salary. **Pension is effective the first day of the month following date of hire.**

Employers have the option, but not the requirement, to provide lay employees scheduled for *less than* 1,000 hours of compensated work annually with a lay employee pension benefit.

Reminder: Effective 1/1/2019 Fidelity will begin using a new online Simplified Contribution Platform for easy and timely electronic processing of your lay employee retirement contributions, as well as for RSVP plans. Your parish will be contacted with instructions for transitioning to the new platform. You will no longer be able to submit contributions to Fidelity by check after 12/31/2018. You can reach Fidelity at 800-208-0092.

Lay employees may review their Fidelity accounts at www.netbenefits.com.

Updates to compensation for pension assessment: **The Employee Roster** is an online tool that provides the ability to add or remove employees, update their records and enroll them in Church Pension pension plans seamlessly. If you are authorized to use the Employee Roster, changes to clergy and lay compensation are easily updated online. Contact the Benefits Administrator to find out more.

Diocese of Atlanta 2019 Insurance Plans & Premiums

MEDICAL PLANS	Employee per year	Employee +	Family per year
Kaiser Permanente EPO 80	10,236	19,452	27,384
Anthem BCBS BlueCard PPO 70 New Offering	9,144	17,376	24,456
Anthem BCBS BlueCard PPO 80	10,044	19,080	26,868
Anthem BCBS BlueCard PPO 90	11,088	21,072	29,664
Anthem CDHP20/HSA (Embedded)	8,172	15,528	21,864
Anthem CDHP15/HSA (Non Embedded)	9,636	18,312	26,163
BCBS MS PPO 90 (Medicare Secondary Payer)	8,856	16,824	23,688
<i>CIGNA EAP - for members not enrolled Medical Trust Plans</i>	60	60	60
CIGNA Dental Plans			
Preventative Dental PPO	444	840	1,188
Basic Dental PPO	612	1,164	1,632
Dental & Orthodontia PPO	852	1,620	2,280
Church Life Group Life Insurance	330.00 annual		
<i>Tentative</i>			
Church Life Insurance Short Term Disability			
Salary less than \$25,000	\$8.00 per month		
Salary \$25,000 to \$44,999	\$17.50 per month		
Salary \$45,000 and above	\$32.00 per month		
Church Life Long Term Disability	Lay Employees		
Voluntary	LTD 25%		LTD 50%
Salary less than \$25,000	\$12 per month		\$18 per month
Salary \$25,000 to \$44,999	\$22 per month		\$37 per month
Salary \$45,000 and above	\$43 per month		\$72 per month
Church Life Long Term Disability	Clergy		
Voluntary	LTD 25%		LTD 50%
Salary less than \$25,000	\$14 per month		\$23 per month
Salary \$25,000 to \$44,999	\$26 per month		\$44 per month
Salary \$45,000 and above	\$50 per month		\$86 per month
Church Life Employer-provided	\$.57 per \$100 of covered payroll		
Long Term Disability	Maximum Monthly Benefit \$5000		

