

# Annual Enrollment and Health Plan Selection: Key Dates and Plan Performance

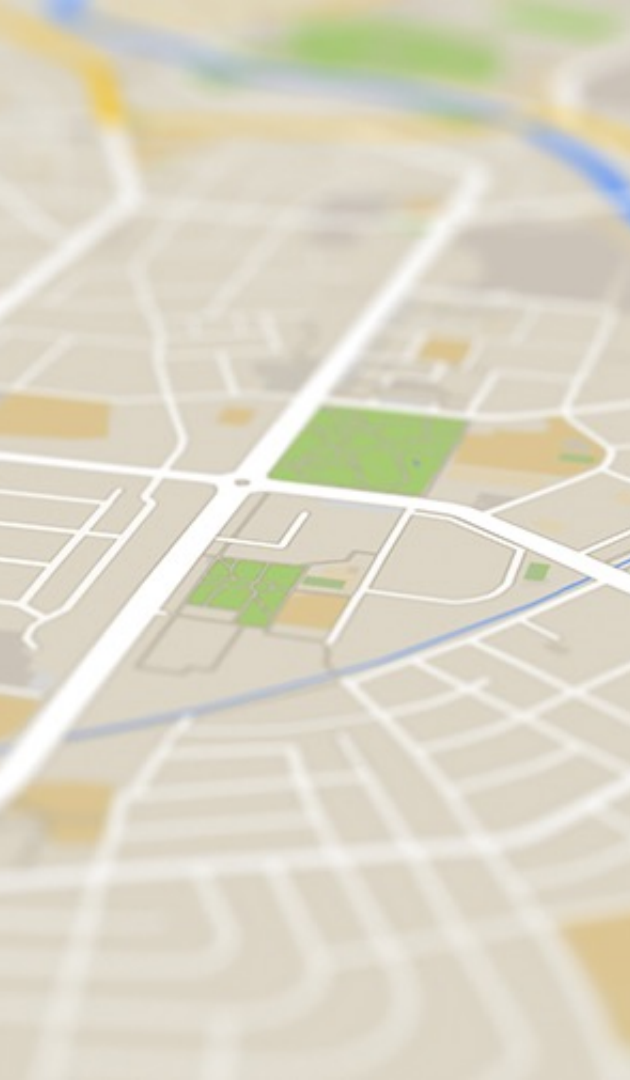


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June, 22, 2022  
**Group Health Plan Renewal &  
Annual Enrollment Webinar Series**

**Annual  
Enrollment**  

# Roadmap for Today

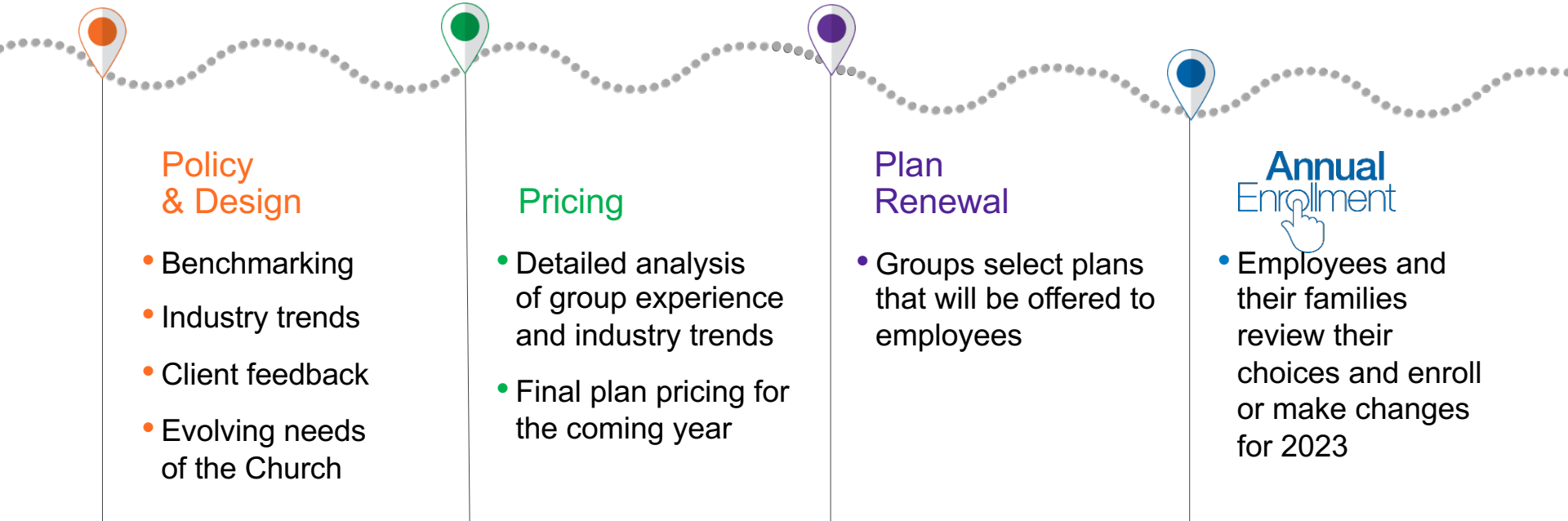


-  Group Health Plan Renewal & Annual Enrollment Timeline
-  Plan Performance
-  Annual Enrollment Communications
-  Reflections, Questions, and Discussions



**Group Health Plan Renewal &  
Annual Enrollment Timeline**

# Overview of Our Seamless Annual Process



## Policy & Design

- Benchmarking
- Industry trends
- Client feedback
- Evolving needs of the Church

## Pricing

- Detailed analysis of group experience and industry trends
- Final plan pricing for the coming year

## Plan Renewal

- Groups select plans that will be offered to employees

## Annual Enrollment

- Employees and their families review their choices and enroll or make changes for 2023

# 2023 Plan Renewals and Annual Enrollment Timeline

## Major Categories

Annual Enrollment

### January to July

- Plan array process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications

### August

- Plan renewals release date: 8/25
- Group plan renewals: 8/25–9/30
- MLPS system preparation
- Member communication mailings

### October

- Group plan renewals continue to 9/30
- Active AE dates
  - 1st Session: 10/12 – 11/2
  - 2nd Session: 10/26 – 11/16
- Pre-65 Former Employee dates: 10/26 – 11/16
- Post-65 Former Employee dates: 10/17 – 11/14\*
- Vendor / member account set-up

### December to January

- CPG conducts a Quality review of AE transactions
- Member ID card production and mailing

# 2023 Administrator Education Opportunities

- ▶ **Renewal and AE General Webinars**  
(June through September)
- ▶ **Pre-Recorded Modules**  
([CPG.org](https://www.cpg.org))
- ▶ **AE Admin Page**  
([CPG.org/aeadmin](https://www.cpg.org/aeadmin))
- ▶ **Episcopal Business Administration Conference**  
(9/26 – 9/28)

The background is a stylized, semi-transparent map of a city grid. The streets are represented by white lines on a light gray background. A prominent blue river flows from the top right towards the bottom right. Several green rectangular areas are scattered across the map, representing parks or green spaces. A purple rectangular box is overlaid on the map, containing the text 'Plan Performance' in white.

# Plan Performance

# Medical Trust (MT) Objective

**Provide broad access  
to high-quality  
benefits and  
consistent service,  
balancing  
compassionate  
benefits with  
financial stewardship.**



# MT Structure

- **Creates and administers plans**
- **Most plans are self-funded and not insurance**
- **National vendors**





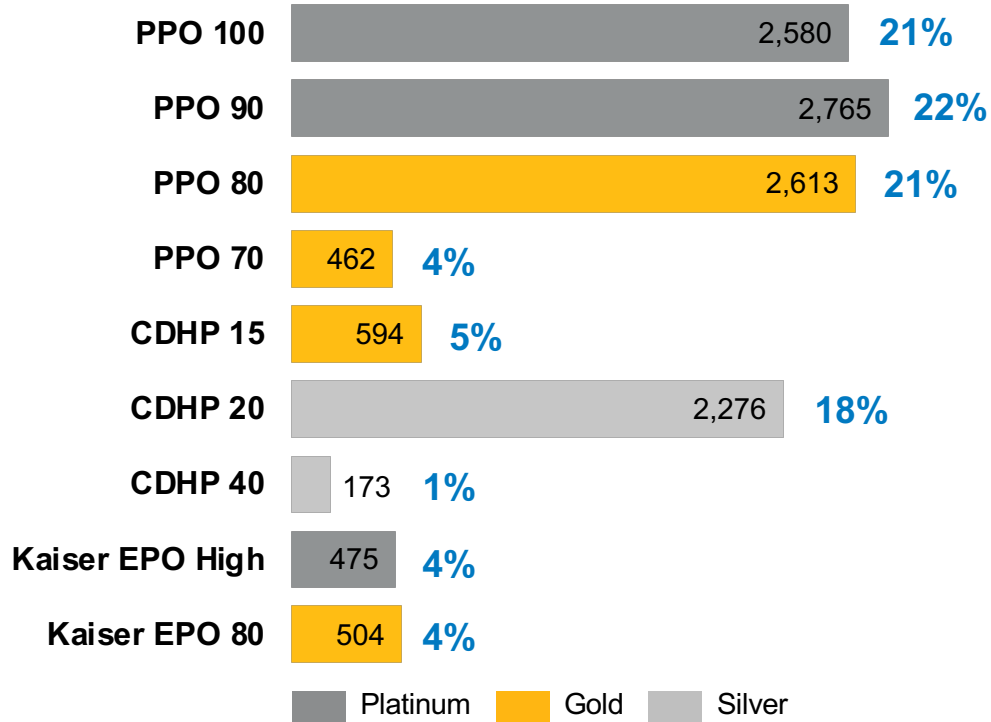
# Active Medical and Dental Benefits

## ■ Health

- Medical Services, including Preventive Care
- Behavioral Health
- Pharmacy
- Vision
- Employee Assistance Program
- Health Advocate
- Hearing Aid
- Global Travel Assistance (services)

## ■ Dental

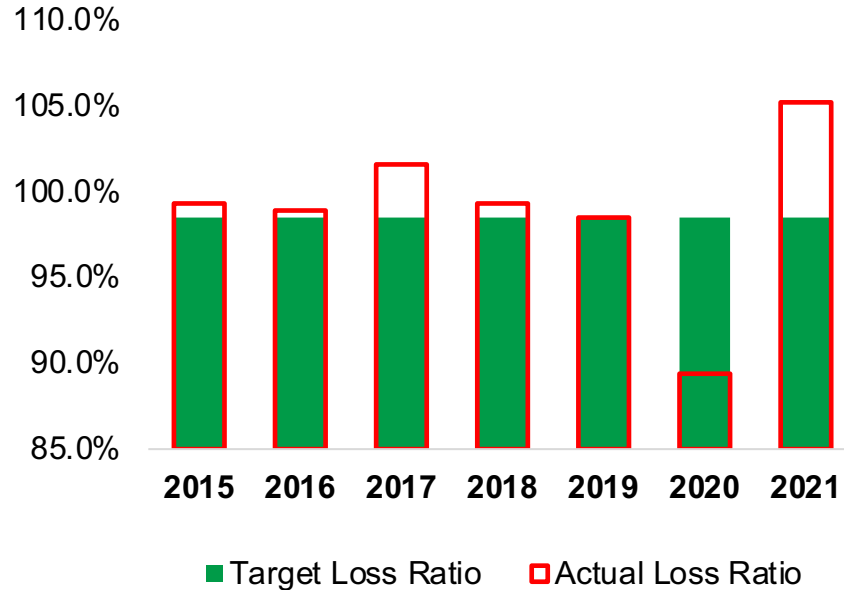
# MT Medical Enrollment



**Total Enrolled = 12,442**

- DHP 74%
- Voluntary 26%
- Over 80% enrolled in Platinum or Gold plans

## Actual vs. Target



## Loss Ratio

- Premium in versus expenses going out
  - Over 90% of premiums go directly to paying claims
  - Percentages over 100% indicate expenses exceed premium
  - Expenses include claims, vendor fees and admin expenses
- Target loss ratio includes a small margin for reserves

# Cost Drivers



**51yo vs. 42yo**



**64% Active Specialty**



**Covid Impacts**

# Market Competitiveness



**Medical Trust 3% more efficient.**

# ≡ Market Competitiveness Compared to Exchanges ≡

- **Increased access**
- **Wider networks**
- **More health services**



# ≡ Potential Future Changes ≡

Cost savings opportunities being considered



**Evaluating feasibility of alternative networks**

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**Implementing expert second surgical opinions for specific discretionary surgeries (e.g., knee replacement)**

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**Updating prescription drug design**

# Future Vision: Healthcare Navigator

- Single point of contact
- Member driven
- Benefit advocacy
- Clinical advocacy

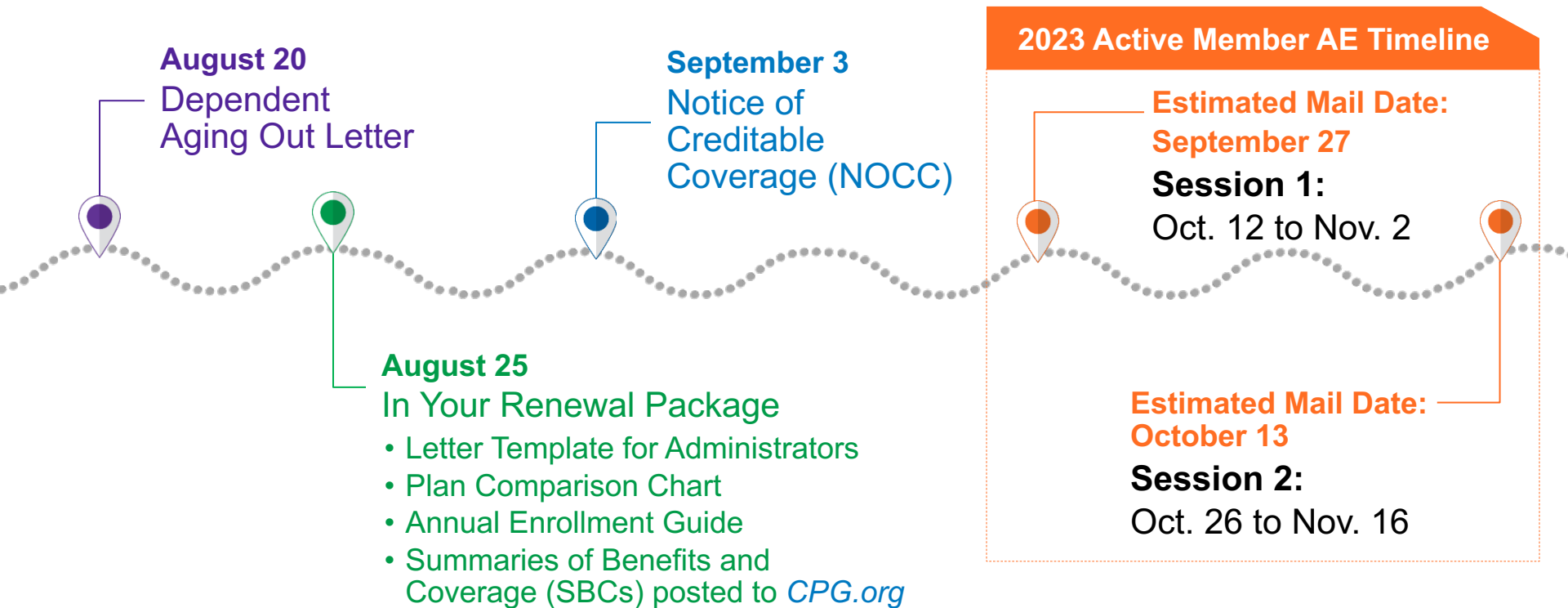




# Annual Enrollment Communications & Planning

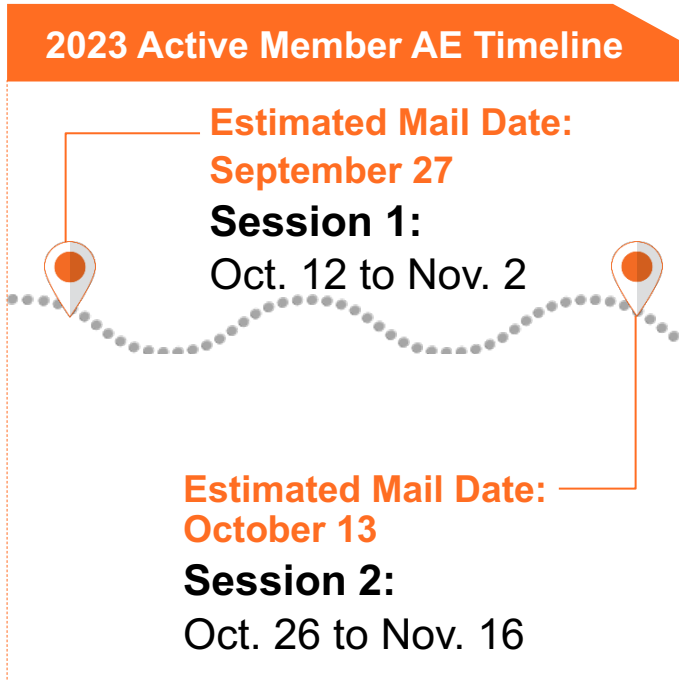
# 2023 Annual Enrollment Planning

Communicating to your related entities and employees



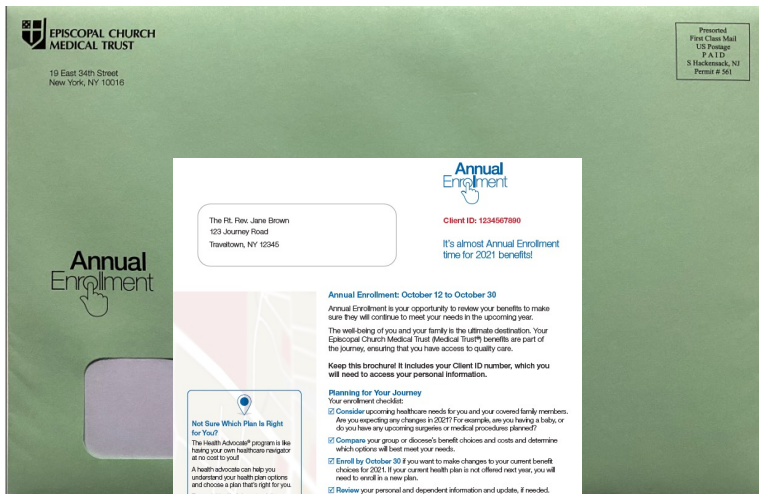
# 2023 Annual Enrollment Planning

## Communicating to your related entities and employees



- **Plans Going Away**
  - The Medical Trust is not discontinuing any plans for 2023
  - Applies only if you elect to no longer offer a plan in 2023 that you offer in 2022
  - Annual Enrollment requires employee action
  - MLPS has tools and reports to help you manage membership
- **When Members Change Networks or Plan Types**
  - Resources available to provide information
  - Ensures continuity of care for those in treatment

# 2023 Annual Enrollment Brochure



## 2023 Annual Enrollment Member Brochure Estimated Mail Dates

Active Members:

Session 1: Late September

Session 2: Mid October

Retirees: Late September

# Annual Enrollment Communication and Member Education Materials



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

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MyCPG Retirement Insurance Learning Newsletters

Active Member Resources  
Retiree Resources

**2023 Annual Enrollment** [Login to Enroll](#)

All of the Annual Enrollment information you need, all in one place.

**What is Annual Enrollment?**  
The Episcopal Church Medical Trust (Medical Trust) holds Annual Enrollment (AE) each fall for its health plan members, providing you with the opportunity to compare your current medical and/or dental plan with other available options; select the plan(s) that will best meet your and/or your family's health and financial needs for the upcoming year, and add or drop covered dependents.

**Why Enroll Each Year?**  
The medical and dental plan choice you make can have important health and financial implications for the upcoming year, so it's important to understand your individual situation and how the available plans meet those needs.

Show employees where to find materials, resources and additional information



**I'm an Active Employee**

(currently working)

[Get Resources For Me](#)



**I'm an Early Retiree**

(not eligible for Medicare)

[Get Resources For Me](#)



**I'm a Retiree**

(eligible for Medicare)

[Get Resources For Me](#)

# Member Annual Enrollment Website



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About Us | Investment Management | Contact Us | Jobs | Sign In / Create Account

MyCPG Retirement Insurance Learning Administrators

### Sign In or Create Account

Sign In Create Account

\* Username, Personal Email or Client Number (XXX-XXX-XX)

[Forgot Username?](#)

\* Password  Show typing

[Forgot Password?](#)

Need Help?  
Please contact Client Services (855) 994-2201  
Monday - Friday, 8:30AM - 8:00PM EST

\* Required field.

Encourage employees to log into the AE website

Check personal data, even if no intent to change coverage

# Centralized AE Administrator Information



[CPG.org/AEAdmin](https://www.cpg.org/AEAdmin)

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## Health Plan Renewal and Annual Enrollment Administrator Central

**In This Section**

- News & Updates
- 2022 Annual Enrollment Timeline
- Learning Modules
- Webinars
- Documents & Mailings

**News & Updates**

Check back for news and updates on 2022 Renewal and Annual Enrollment!

**2022 Renewal and Annual Enrollment Timeline for Administrators**

**AUG 26** Renewal Selection Release Date

Plan selections are announced to Administrators by email Thursday, August 26, 2021.

Central location on [CPG.org](https://www.cpg.org/AEAdmin)

Health plan renewal and AE information

AE Admin news and updates

Education, documents, and mailings

Calendar key dates and resources

# Stay Tuned for More Information

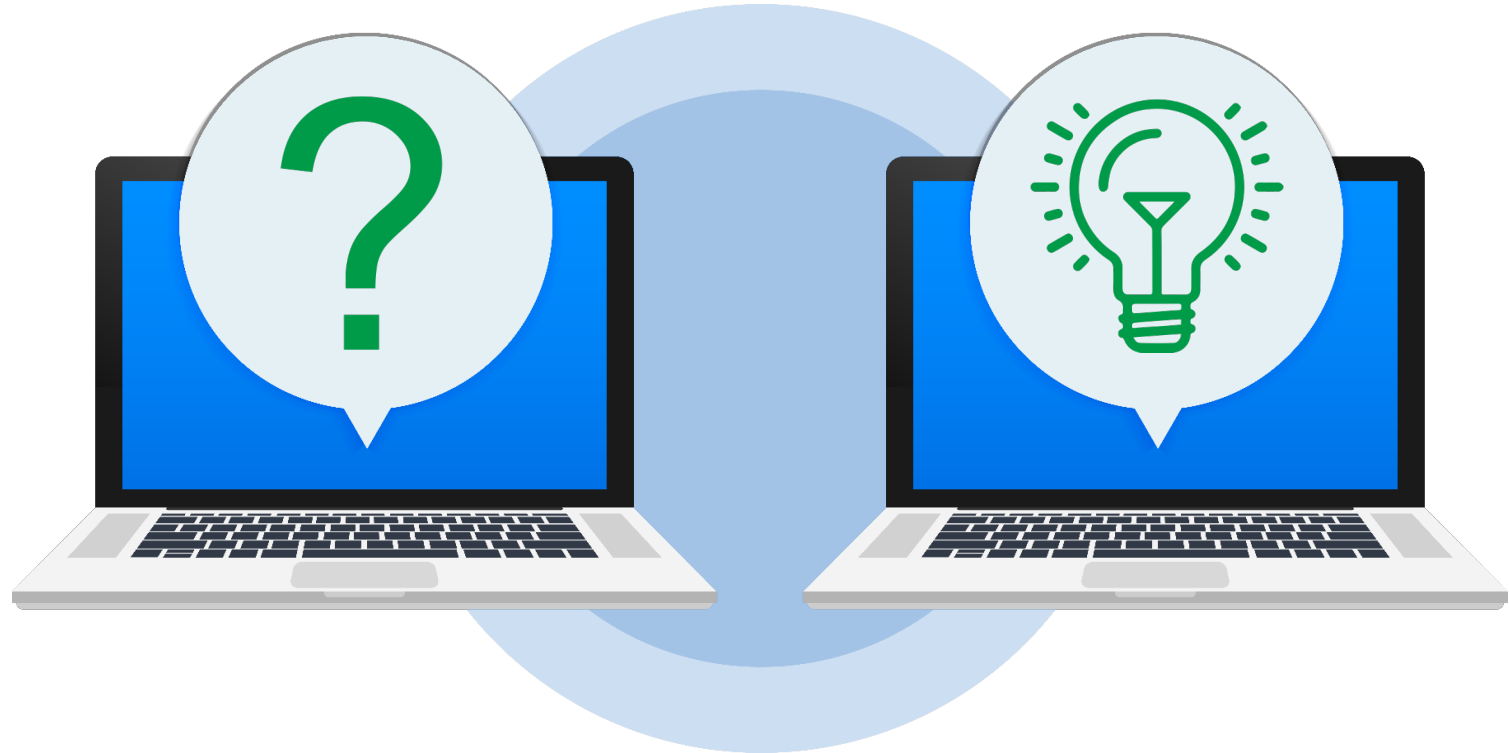
## Annual Enrollment Resources & Web Portal Navigation



- AE Reports
- Monitoring Member Activity & Group Progress
- Completing AE for Member

**Register for upcoming webinars on ARC at [cpg.org/arc](https://cpg.org/arc)**

# ≡ Reflections, Questions, and Discussion ≡



# Thank You!

For your participation and feedback.

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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 (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.