



# The EPISCOPAL DIOCESE of WESTERN MICHIGAN

TO: Clergy, Parish Administrators, Senior Wardens, Treasurers  
 FROM: Tammy Mazure, CPA CGMA  
 RE: 2020 Health Benefits Overview for Active Clergy & Lay Employees  
 DATE: October 24, 2019

This memo contains important information about our 2020 Health (includes Vision) and Dental Benefits and Annual Enrollment. Please share this information with your employees.

**Annual Enrollment for 2020 will run from October 28<sup>th</sup>, 2019 through November 15<sup>th</sup>, 2019**

The Episcopal Church Medical Trust (ECMT) will be mailing directly the login information for current plan members. Please access the website and log-in and verify that your information is correct, and to make any necessary changes. If you need to make changes after November 15<sup>th</sup>, please contact me.

**Medical Plans (Please see our website for a plan comparison)**

We have not changed our plan offerings for 2020. We are offering the following medical plans, along with their respective monthly premiums, to eligible active employees through the ECMT:

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child	Family
Anthem BCBS CDHP-20/HSA	\$657	\$1,183	\$1,183	\$1,840
Anthem BCBS CDHP-15/HSA	\$743	\$1,337	\$1,337	\$2,080
Anthem BCBS BlueCard PPO 70	\$763	\$1,373	\$1,373	\$2,136
Anthem BCBS BlueCard PPO 80	\$837	\$1,507	\$1,507	\$2,344
Anthem BCBS BlueCard PPO 90	\$923	\$1,661	\$1,661	\$2,584
Anthem BCBS BlueCard MSP PPO 70*	\$610	\$1,098	\$1,098	\$1,708
Anthem BCBS BlueCard MSP PPO 80*	\$670	\$1,206	\$1,206	\$1,876
Anthem BCBS BlueCard MSP PPO 90*	\$738	\$1,328	\$1,328	\$2,066
Stand-Alone - Employee Assistance Program (EAP)	\$ 4	\$ 4	\$ 4	\$ 4

*\*All of the MSP plans are Medicare Secondary Payer options for employees 65 years and older-please contact Tammy to apply for this. It is the same plan and coverage, but at a reduced rate!*

## **Dental Plans (Please see our website for a plan comparison)**

The following Cigna dental plans and respective monthly premiums are also offered through the ECMT:

<b>Dental Plan / Monthly Rates</b>	<b>Single</b>	<b>E + Spouse</b>	<b>E + Child</b>	<b>Family</b>
Preventative Dental	\$44	\$ 79	\$ 79	\$123
Basic Dental- 50/150	\$59	\$106	\$106	\$165
Dental & Orthodontia- 25/75	\$80	\$144	\$144	\$224

### **During the Medical Trust's Annual Enrollment period:**

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan and participating dependents may be removed from a member's plan without the need to demonstrate a qualifying event

### **Currently Enrolled Employees**

Currently enrolled employees (plan members) should have already received a letter from the ECMT. This letter will provide them with information on when and how to access the Annual Enrollment website, a benefits review, and links to important plan resources. Employees should begin reviewing their options and research plans now.

### **Non-participating Employees**

Existing employees who qualify for health coverage, but are not currently participating in one of our plans, are eligible to enroll themselves and/or their dependents during Annual Enrollment for the 2020 plan year. Please send a communication to these employees informing them of this option as well as the plans and rates available to them. The 2020 enrollment form is available on our website for new member enrollments, and must be signed and returned to me. Please see our website for the diocesan Minimum Health Insurance Coverage Policy, and also the diocesan Health Insurance Policy. There have been no changes to these policies this year. Employees are eligible for health insurance if they work 20 or more hours per week (Employee or Employer paid), and coverage is mandatory if they work 1,500 or more hours annually (Employer paid).

### **Online Annual Enrollment Webinar Oct 30, 2019 - Link to join:**

<https://global.gotomeeting.com/join/628187045>. You can also dial in using your phone.

United States (Toll Free): 1-877-309-2073 (Access Code: 628-187-045)

A representative from ECMT will be broadcasting a live webinar on Wednesday, October 30th. He will go over the plans that we offer, explaining how they work and the additional benefits available, and explain the changes that are happening this year. You will be able to ask questions. We will be recording this webinar and will have it available to the diocese on our website for individuals to view on demand. I am also available to answer any questions that you may have.

### **Plan Documents**

2020 Summaries of Benefits and Coverage, and 2020 Plan Handbooks containing more information about these plans may be found on the Church Pension Group [\(CPG\) website](#).

**Significant Changes to Current Plan Selections**

Please note that we have not made any changes to our current plan options for 2020.

**Employee Assistance Program (EAP) with Cigna Behavioral Health**

In addition to the health plans, we offer a stand-alone EAP plan that parishes may elect to offer to their employees who have spousal or other approved medical benefits coverage (the EAP is already included as part of every medical plan offering). This will be billed in the same manner as the medical benefits. Your parish may elect to offer the EAP to *all* eligible employees, or to no one.

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

Blessings,

*Tammy*

Finance & Benefits Administrator

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