



The EPISCOPAL DIOCESE of WESTERN MICHIGAN

TO: Clergy, Parish Administrators, Senior Wardens, Treasurers
 FROM: Tammy Mazure, CPA CGMA
 RE: 2021 Health Benefits Overview for Active Clergy & Lay Employees
 DATE: October 24, 2020

This memo contains important information about our 2021 Health (includes Vision) and Dental Benefits and Annual Enrollment. Please share this information with your employees.

Annual Enrollment for 2021 will run from October 28th, 2020 through November 18th, 2020

The Episcopal Church Medical Trust (ECMT) mailed directly the login information for current plan members on October 14th. 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 18th, please contact me.

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

We have not changed our plan offerings for 2021. 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 | \$703 | \$1,265 | \$1,265 | \$1,968 |
| Anthem BCBS CDHP-15/HSA | \$795 | \$1,431 | \$1,431 | \$2,226 |
| Anthem BCBS BlueCard PPO 70 | \$809 | \$1,456 | \$1,456 | \$2,265 |
| Anthem BCBS BlueCard PPO 80 | \$887 | \$1,597 | \$1,597 | \$2,484 |
| Anthem BCBS BlueCard PPO 90 | \$978 | \$1,760 | \$1,760 | \$2,738 |
| Anthem BCBS BlueCard MSP PPO 70* | \$647 | \$1,165 | \$1,165 | \$1,812 |
| Anthem BCBS BlueCard MSP PPO 80* | \$710 | \$1,278 | \$1,278 | \$1,988 |
| Anthem BCBS BlueCard MSP PPO 90* | \$782 | \$1,408 | \$1,408 | \$2,190 |
| 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:

| Dental Plan / Monthly Rates | Single | E + Spouse | E + Child | Family |
|-----------------------------|--------|------------|-----------|--------|
| Preventative Dental | \$46 | \$ 83 | \$ 83 | \$129 |
| Basic Dental- 50/150 | \$60 | \$108 | \$108 | \$168 |
| Dental & Orthodontia- 25/75 | \$82 | \$148 | \$148 | \$230 |

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

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 2021 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 2021 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 2021 Healthcare Annual Enrollment Webinar Friday, November 6th, 2020 (12-1:00 pm)

A representative from ECMT will be broadcasting a live webinar on Friday, November 6th. He will go over the plans that we offer, explaining how they work, and the additional benefits that are available. 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.

Link to join: <https://global.gotomeeting.com/join/410584829>.

Plan Documents

2021 Summaries of Benefits and Coverage, and 2021 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 2021.

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 is not included on the enrollment form, so please note it on the form if you wish to enroll employees onto the stand-alone EAP. 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

Chief Financial Officer & Benefits Administrator

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