CHURCH PENSION GROUP
Passionate About Our Purpose

Your Health, Your Savings: Understanding CDHPs & HSAs

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2027 Annual Enrollment

Today's Agenda

01	Health Savings Account (HSA)
02	Consumer-Directed Health Plan (CDHP)
03	Resources

Today's Presenter

Mary Wallery, CFC, HSAe

Mary has been working in consumer-directed benefits since 2008 and serves on HealthEquity's Partner Relationship Management team. Certified in Flexible Compensation and HSAs, she possesses deep expertise in employer-sponsored benefit programs.

01 Health Savings Account (HSA)

HealthEquity

Account-based health plans

What you need to know

HSA basics

Health Savings Account (HSA)

HSA-qualified health plan

Health savings account (HSA)

+

An HSA-compatible health plan

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HSA-qualified health plan

Minimum deductible

- Single $1,750 (2027) $1,700 (2026)
- Family $3,500 (2027) $3,400 (2026)

Maximum Out of Pocket (OOP)

- Single $8,700 (2027) $8,500 (2026)
- Family $17,400 (2027) $17,000 (2026)

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No copays before deductible

Over the counter (OTC) medications

OTC medications without a prescription are considered an HSA-eligible expense.

HSA eligibility

To contribute to an HSA, you must:

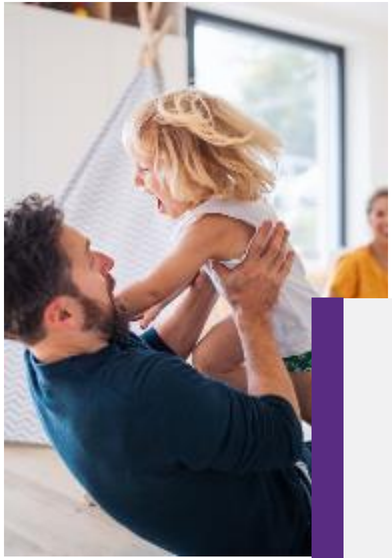
- Be covered <u>**only**</u> by an HSA-qualified plan
  - Having other health coverage (including Medicare, Tricare, or a traditional health coverage) will disqualify you
- Not have a healthcare Flexible Spending Account (FSA), including through a spouse
  - You can have a limited purpose FSA (LPFSA) and/or a dependent care reimbursement account (DCRA)
- Not be claimed as a dependent on someone else’s tax return

Health savings account contributions

Single

2026: $4,400 per year*

2027: $4,500 per year*



Family

2026: $8,750 per year*

2027: $9,000 per year*

Age 55+: $1,000 catch-up contribution annually

*Amounts are the total **combined** contributions that can be made by both employer and employee in a calendar year.

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One account or two?

- Married couples can open one or two HSAs, if both spouses are eligible.
- The total contribution to the two accounts cannot exceed the maximum allowed for the year, including prorated amounts.
- As with individual retirement accounts, joint accounts are not permitted.
- Spouses may consider establishing an account in their own name. This allows both spouses to make catch-up contributions when each is 55 or older.
- There is no requirement to open separate accounts.

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HSA contribution deadline

Contributions may be made in equal installments at the frequency selected by the account holder or as a lump sum on or before the following year's tax filing deadline.

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Expenses

Eligible expenses

+

Insurance
Out-of-Pocket (OOP)
expenses

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Other eligible expenses

Medical

- Doctors’ fees
- Prescription medicines and OTCs
- Operations and non-cosmetic surgery
- Hearing aids and hearing aid batteries

Dental

- Dental treatment (X-rays, fillings, extractions, braces, etc.)
- Artificial teeth

Vision

- Eyeglasses (including eye exams)
- Contact lenses (including saline solution & cleaner)
- Eye surgery (including LASIK)

For an expanded list of qualified medical expenses, visit HealthEquity.com/hsa-qme

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HSAs and insurance premiums

HSAs can be used to pay for certain the following:

- Extension of Benefits (EOB)
- Insurance premiums while receiving unemployment benefits
- Long-term care insurance
- Premiums for Medicare Parts A, B, C, and D, if 65 and older.

Spouse's and children's expenses

Your HSA can be used for eligible medical expenses* incurred by your spouse and children, even if they are not covered by your HSA-qualified health plan, provided they are your tax dependents.

*IRS Pub. 502, *Medical and Dental Expenses*

Not “use it or lose it”

Use it or keep it

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Tax benefits

- ✓ Contributions are tax-deductible
- ✓ Earnings are tax-free
- ✓ Distributions for eligible expenses are tax-free
- ✓ Investment earnings may be tax-free, subject to a minimum balance requirement)

HSA funds are never subject to federal income tax when used for qualified medical expenses. Most states also provide tax advantages for HSA contributions. Consult a tax advisor about your state's specific tax rules.

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Time for a quiz

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Coverage

Employee
self only
HSA-qualified

Spouse
self only
HSA-qualified

1 Who is HSA-eligible?

Answer: Both

2 If only the employee sets up an HSA, how much can employee contribute?

Answer:
$4,400 (2026) plus $1,000 (if employee is 55+) OR
$4,500 (2027) plus $1,000 (if 55+)

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Coverage

Employee
HSA-qualified family coverage

Spouse
HSA-qualified family coverage

1. If only the employee sets up an HSA, how much can they contribute?

   Answer: $8,750 (2026) or $9,000 (2027) plus $1,000 if employee is 55+

2. If both employee and spouse set up an HSA, what is the total they can contribute?

   Answer: $8,750 (2026) or $9,000 (2027), divided however they choose

   Plus $1,000 if account holder is 55+

Coverage

Employee
self-only
HSA-qualified

Spouse
non-HSA-qualified
family coverage
(employee, spouse,
children)

1. How much can the spouse contribute to an HSA?

Answer: $0 – spouse is ineligible because they have other health coverage

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Coverage

Employee

HSA-qualified family coverage through employer

Enrolled in Medicare

Spouse

age 62, retired and covered on employee's plan

1. How much can the employee contribute to an HSA?

   Answer: $0 – employee is ineligible because they have Medicare

2. How much can the spouse contribute to an HSA?

   Answer: $9,750 (2026) or $10,000 (2027) = the full family amount + the $1,000 catch-up contribution. However, spouse cannot make pretax contributions or accept any employer contributions.

02 Consumer Directed Health Plan (CDHP)

Episcopal Church Medical Trust

Consumer-Directed Health Plan (CDHP)

Anthem BCBS | Cigna | Kaiser Permanente

Higher Deductibles

You pay most medical and prescription expenses until you meet the plan's deductibles

Medical Benefits

Anthem CDHP-15* | Cigna CDHP-15*

	Network	Out-of-Network
Deductible	$2,200 individual / $4,400 family	$4,400 individual / $8,800 family
Out-of-Pocket Limit	$3,900 individual / $7,800 family	$7,800 individual / $15,600 family
Office Visit	15% coinsurance (primary care / specialist) $0 (preventive care)	40% coinsurance 40% coinsurance
Diagnostic Tests	15% coinsurance	15% coinsurance (Anthem) 40% coinsurance (Cigna)
Urgent Care	15% coinsurance	40% coinsurance (Anthem) 15% coinsurance (Cigna)
Emergency Care	15% coinsurance	15% coinsurance
Outpatient Surgery	15% coinsurance	40% coinsurance
Hospital Stay	15% coinsurance	40% coinsurance
Behavioral Health (outpatient)	15% coinsurance	40% coinsurance

*If family members are enrolled in the plan, the family deductible must be met before the plan begins to pay for any covered member, and the family out-of-pocket limit must be met before the plan begins to pay 100% of eligible services.

Medical Benefits

Anthem CDHP-20 | Cigna CDHP-20

	Network	Out-of-Network
Deductible	$3,600 individual / $7,200 family	$7,200 individual / $14,400 family
Out-of-Pocket Limit	$5,000 individual / $10,000 family	$10,000 individual / $20,000 family
Office Visit	20% coinsurance (primary care / specialist) $0 (preventive care)	45% coinsurance 45% coinsurance
Diagnostic Tests	20% coinsurance	20% coinsurance (Anthem) 45% coinsurance (Cigna)
Urgent Care	20% coinsurance	45% coinsurance (Anthem) 20% coinsurance (Cigna)
Emergency Care	20% coinsurance	20% coinsurance
Outpatient Surgery	20% coinsurance	45% coinsurance
Hospital Stay	20% coinsurance	45% coinsurance
Behavioral Health (outpatient)	20% coinsurance	45% coinsurance

Medical Benefits

Kaiser CDHP-20

	Network	Out-of-Network
Deductible	\$3,600 individual / \$7,200 family	Not covered
Out-of-Pocket Limit	\$5,000 individual / \$10,000 family	Not covered
Office Visit	20% coinsurance (primary care / specialist) \$0 (preventive care)	Not covered
Diagnostic Tests	20% coinsurance	Not covered
Urgent Care	20% coinsurance	Not covered
Emergency Care	20% coinsurance	20% coinsurance
Outpatient Surgery	20% coinsurance	Not covered
Hospital Stay	20% coinsurance	Not covered
Behavioral Health (outpatient)	20% coinsurance	Not covered

Medical Benefits

Anthem CDHP-40 | Cigna CDHP-40

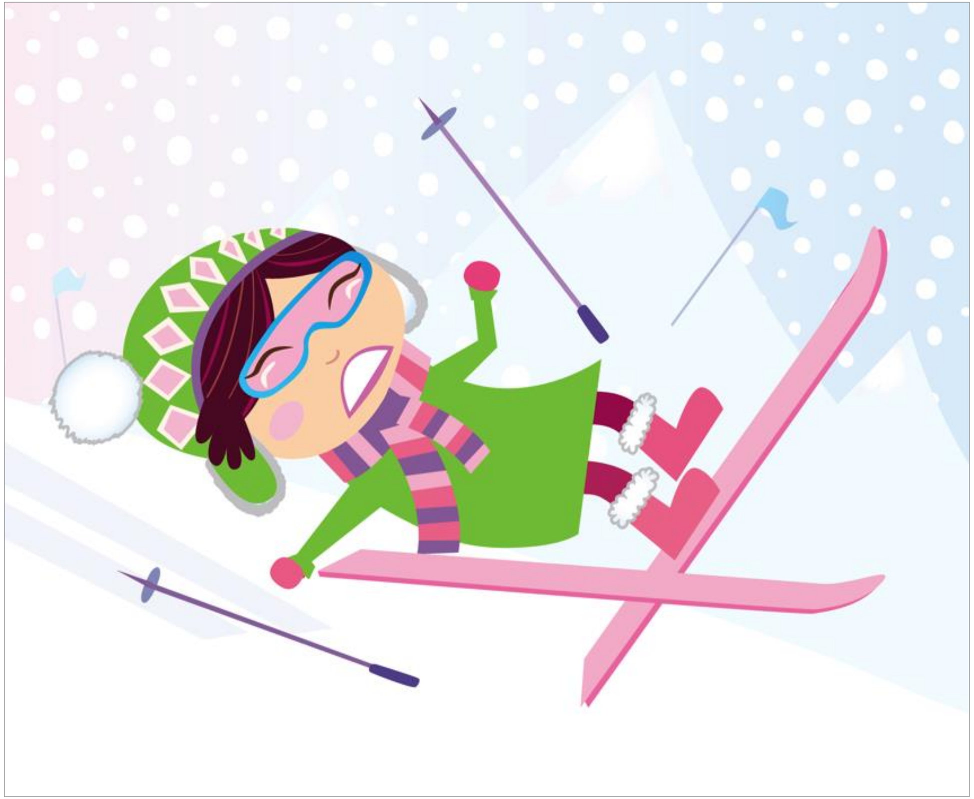
	Network	Out-of-Network
Deductible	$4,000 individual / $8,000 family	$8,000 individual / $16,000 family
Out-of-Pocket Limit	$7,500 individual / $15,000 family	$15,000 individual / $30,000 family
Office Visit	40% coinsurance (primary care / specialist) $0 (preventive care)	60% coinsurance 60% coinsurance
Diagnostic Tests	40% coinsurance	40% coinsurance (Anthem) 60% coinsurance (Cigna)
Urgent Care	40% coinsurance	40% coinsurance (Anthem) 60% coinsurance (Cigna)
Emergency Care	40% coinsurance	40% coinsurance
Outpatient Surgery	40% coinsurance	60% coinsurance
Hospital Stay	40% coinsurance	60% coinsurance
Behavioral Health (outpatient)	40% coinsurance	60% coinsurance

Bringing It All Together: Skiing with Lindsey!

Skiing with Lindsey!

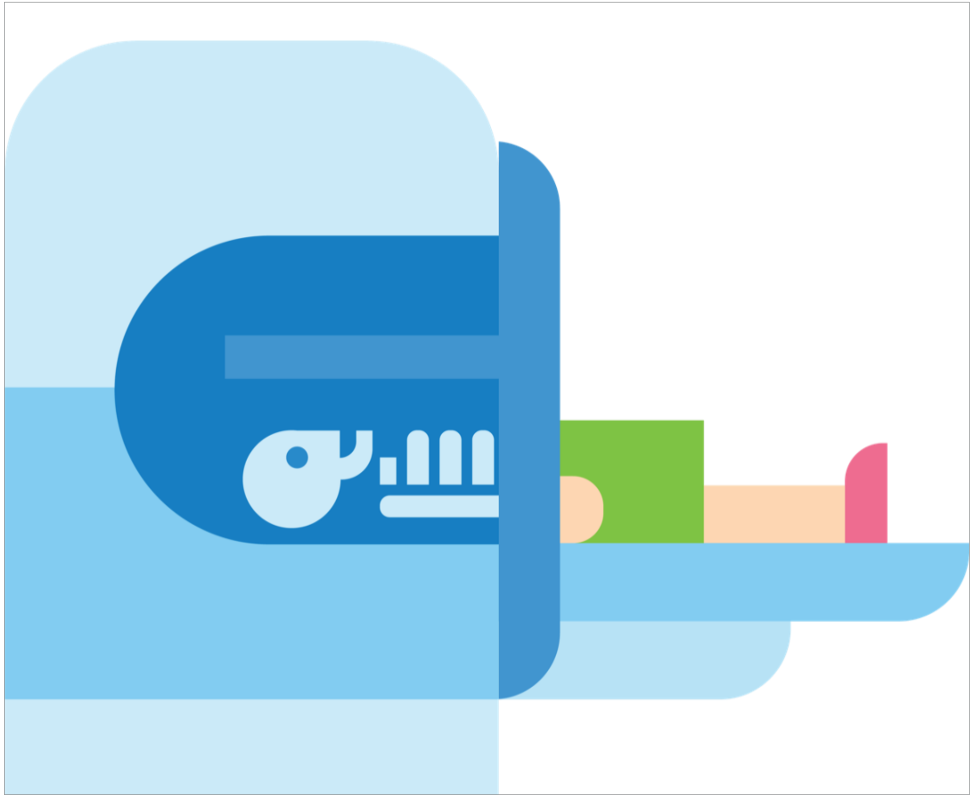
- Meet Lindsey.
  She loves to ski.

Skiing with Lindsey!



- Lindsey falls and hurts her knee.
- She goes to the ER, is x-rayed, bandaged, and given pain medication.

Skiing with Lindsey!



- She then goes to her PCP, who refers her to an orthopedist, and he recommends an MRI, blood work, and an outpatient arthroscopy.

Skiing with Lindsey!

- She returns home with a 10-day prescription for a generic pain reliever
- After four weeks on crutches, 15 sessions with a physical therapist, and four with a mental health provider…

Skiing with Lindsey!

- Lindsey is able to resume normal activities.

What is the Cost of This Fall?

All numbers are for illustrative purposes only.

Service	**Cost**
ER Visit	$2,500
Primary Care	$125
Specialist	$500
MRI	$1,500
Blood Work	$250
Outpatient Surgery	$7,000
Rx	$100
Physical Therapy (15 Sessions)	$1,125
Mental Health Therapy (4 Sessions)	$300
Total	**$13,400**

What Portion of the Cost Will Lindsey Pay?

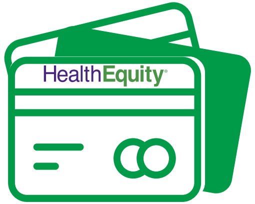
Numbers assume in-network providers and are for illustrative purposes only.

Service	Cost	PPO 80	CDHP 20
ER Visit	$2,500	$250	$2,500
PCP	$125	$35	$125
Specialist	$500	$50	$500
MRI	$1,500	$300	$475 + $205
Blood Work	$250	$50	$50
Outpatient Surgery	$7,000	$1,500 + $1,100	$505
Rx	$100	$10	$20
Physical Therapy (15 Sessions)	$1,125	$750	$225
Mental Health Therapy (4 Sessions)	$300	$140	$60
Total	**$13,400**	**$4,185**	**$4,665**

Health Savings Account Setup

Setup with HealthEquity is automatic with CDHP enrollment

- Activate by calling HealthEquity at 877-713-7712
- Setup and monthly maintenance fees are paid by the Medical Trust*



- You, your spouse, and your eligible dependents can use Visa HSA debit cards
- Designate a beneficiary for your account

Can use your own bank or a qualified financial institution

- You pay setup and maintenance fees
- Pre-tax salary contributions may not be possible

*The Medical Trust will not pay the maintenance fees if you are no longer employed or not enrolled in a Medical Trust CDHP.

For Administrators

HealthEquity employer portal setup and training

Employer portal

- Created when employee enrolls in CDHP
- Call 866-382-3510 to authenticate & activate

Comprehensive training available at *MyHealthEquity.com*

Next Steps

To learn more about CDHPs and how to enroll, call Quantum Health at 866-871-0629, Monday to Friday, 8:30 AM to 10:00 PM ET

Scan code
Visit *myquantumcare.com*

To activate an HSA, call HealthEquity at 877-713-7712

Scan code
Visit *myhealthequity.com*

To ask about eligibility,
call Client Services at 866-802-6333, Monday to Friday, 8:00 AM to 8:00 PM ET or email *benefits@cpg.org*.

03 Resources

CPG Resources

Benefits Relationship Managers for Diocesan & Group Administrators

Our relationship managers provide individualized service, support, and education to Episcopal dioceses and institutions for all Church Pension Group (CPG) employee benefits.

Reach out at
cpg.org/administrators-resource-center/who-to-contact/cpg-benefits-support/

2026-2027 Consumer-Directed Health Plan/Health Savings Account Fact Sheet for Members

Overview of CDHP and HSA plans, including contributions, tax advantages, and ways to manage healthcare costs.

Learn more at
cpg.org/globalassets/documents/publications/health-2026-2027-cdhp-hsa-fact-sheet-for-members.pdf

Additional CDHP and HSA Resources

2025 Midyear Devenir HSA Research Report (Executive Summary)

Snapshot of HSA trends in US: account growth, contribution and investment patterns, plus insights into how HSAs are used to save and pay for healthcare expenses

Scan or visit *devenir.com/research/2025-year-end-devenir-hsa-research-report/*

Internal Revenue Service – Publication 502

Guide to qualified medical and dental expenses: what costs may be tax-deductible; who qualifies; and how medical expenses interact with HSAs, health insurance, and tax filing requirements.

Scan or visit *irs.gov/publications/p502*

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