

2026 Annual Enrollment and Health Plan Selection: Plan Design and Rate Methodology



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**Group Health Plan Renewal &
Annual Enrollment Webinar Series**





Roadmap for Today



01

Key Dates

02

Quantum Health Update

03

Active Medical Plan Updates and Pricing

04

Retiree Medical Plan Updates and Pricing

05

Delta Dental Plan Updates and Pricing

06

Annual Renewal

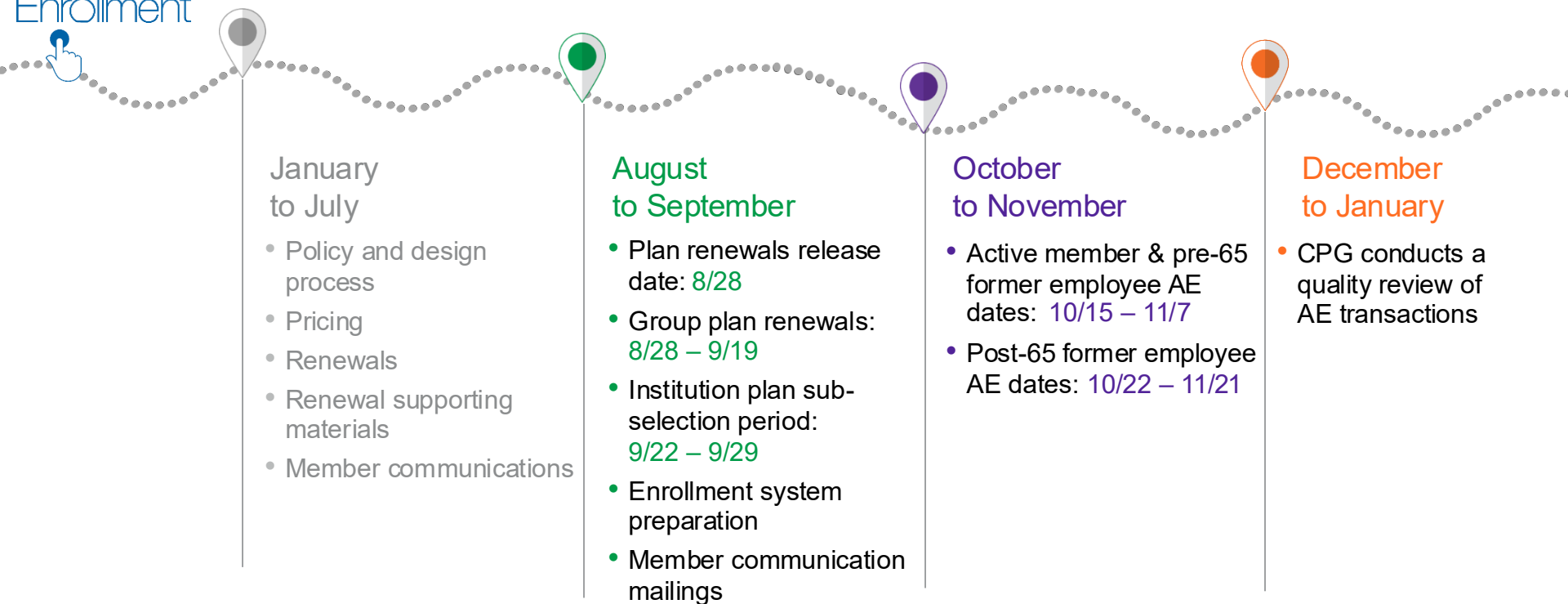
07

Reflections, Questions, and Discussion

01. Key Dates

2026 Health Plan Renewal and Annual Enrollment Timeline

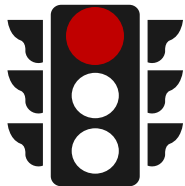
Annual Enrollment



Dates are subject to change.

02. Quantum Health Update

Quantum Health Update



Out-of-network claims submission posed a significant challenge for AmeriBen and resulted in considerable delays in reimbursement.



We worked with AmeriBen and Quantum on an interim solution and will be conducting a full audit, which we expect will be completed this fall.



A new, electronic claims submission system is targeted to be launched by year-end.



Teladoc

- 24/7/365 medical and behavioral health services
- Board-certified doctors and nurse practitioners in US
- Available via phone, web, or app



Expert Cancer Review

- Oncology experts at NCI-designated cancer centers
- Evaluations of proposed care plan and clinical recommendations
- Access to cutting-edge research and clinical trials



Cost & Quality Provider Search

- Physician and facility profiles
 - Medical credentials
 - Cost and quality scores
 - Patient reviews

Quantum Annual Enrollment Support for Actives

During Annual Enrollment, Quantum Care Coordinators will be available to help members

- review existing benefits
- understand plan options
- choose the right plans for themselves and their families
- get answers to other benefits questions and concerns

03. Active Medical Plan Updates and Pricing

Medical Plans Offered for 2026



Anthem[®]
BlueCross BlueShield



Seven plan options each
with Anthem and Cigna networks

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



KAISER
PERMANENTE[®]

Three plan options
with Kaiser

- EPO High
- EPO 80
- CDHP 20

≡ Pricing: Focus on Cost Trend Assumptions ≡

What do trend studies show for 2026?



- Continued price inflation caused by provider contracting and input costs
- Increasing prescription drug utilization (e.g., GLP-1s and HIV medications)
- Gene therapies
- Continued aging of US population
- Deflators: contracting, point solutions, and medical plan navigation

2026 Overall Average Preliminary Rates

Active Health

Medical/Rx Trend	7.9%
Broader Market Inflation	
Utilization	
Benefit Change/Cost Containment Strategies	

Impact of Resolution A101 & A102



- Make every plan self-sufficient and self-funding
 - greater increases for high-value plans (PPO 100, 90)



- Provide equitable churchwide pricing based on ability to pay and prevailing costs of health care within the area



- Support Navajoland Area Mission and the dioceses of Alaska, North Dakota, and South Dakota (incorporated into DHP rates)



- Encourage Medicare Small Employer Exception Adoption

04. Retiree Medical Plan Updates and Pricing



Retiree Medical Design Structure

Group Medicare Advantage (GMA) Plan Overview

- Two UnitedHealthcare® GMA plans*
 - GMA Comprehensive (PPO)
 - GMA Premium (PPO)
- GMA plans will be available to eligible clergy and lay employees enrolled in Medicare Part A & Part B:
 - Received significant rate increase from UHC for 2026
 - Design changes are expected
 - Rates are expected to be finalized in late August or early September
 - Once rates are finalized, CPF will determine the post-retirement health subsidy amount for 2026

*Kaiser Plans available in certain regions.

Retiree Support via Quantum/Cariloop

Quantum will connect retirees and their family members who require support with Cariloop's caregiver resources.



Cariloop's care coaches will help retirees:

- understand benefits
- find the right medical providers
- estimate and compare costs
- understand treatments and make treatment decisions
- schedule appointments and transfer records
- obtain pre-authorizations
- resolve insurance and billing issues
- initiate an appeals process

05. Delta Dental Plan Updates and Pricing



Dental Updates and Pricing



Active employees

Average increase 1.1% Nationwide

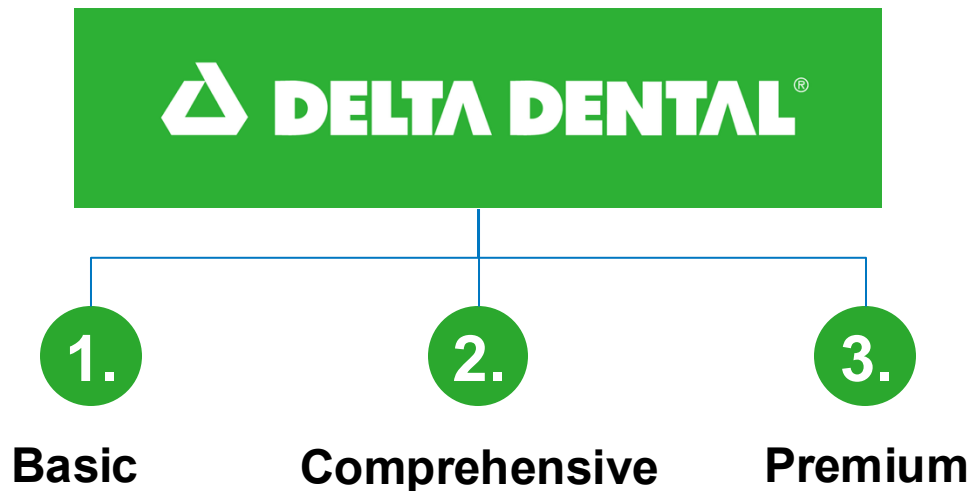
- Passive enrollment
- No design changes

Retirees

Retiree increase 1.2%

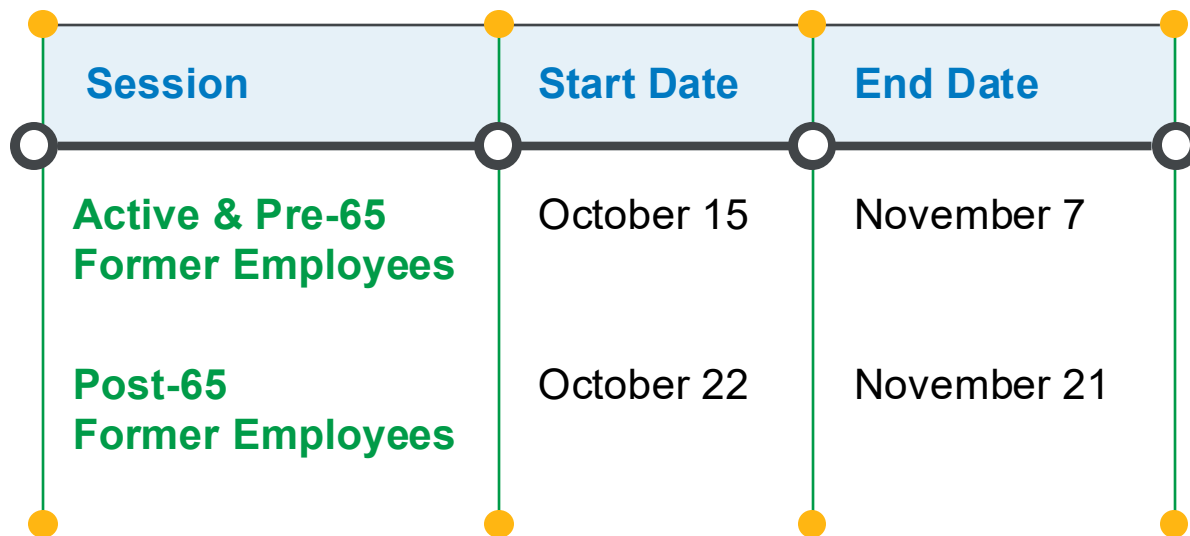
Dental Plans Offered for 2026

Three plan options available through Delta Dental



06. Annual Renewal

Member Annual Enrollment Timeline



Medical Plans Going Away

For Participating Groups That Eliminate Plans from Their Current Offerings

If members whose plans are going away don't select a new plan, you can select it for them by **December 31, 2025**. Otherwise, they **will not have Medical Trust health coverage in 2026**.

Use the tools and enrollment monitoring reports designed to help you manage coverage for members whose plans are going away.

≡ Institution Plan Sub-Selection ≡

Institutions choose the Medical Trust Plans they will offer employees

September 22 to September 29

Plan sub-selection allows institutions to offer a subset of the medical and dental plan options made available by their Participating Groups.

An institution that takes no action will offer all the plan options made available by its Participating Group.

Demo available:



Renewal Package



Renewal Email



- Alerts Master/Senior Administrator to go to My Admin Portal (MAP) for the Group's Plan offerings and selections
- Provides a link to instructions for accessing information

Renewal Supporting Materials



- Medical Trust Renewal Letter
- Participating Group Agreement
- Administrative Policy Manual
- Medical Trust Compass Report and instructions
- Health Plan Comparison Chart
- Healthcare Compliance Notices
- Summaries of Benefits and Coverage (SBCs) on *cpq.org*
- AE Timeline and Letter Templates for Administrators

2026 Active Renewals

August 28 – Available in MAP/MLPS

- Review and share with key stakeholders
- Determine 2026 plan offerings and make selections in MAP/MLPS

Plan Selection Dates

- Plan Selection
Deadline: **September 19**
- Institution Plan Sub-Selection
Deadline: **September 29**

Benefits Relationship Management Team and resources are available to answer your questions.

2026 Annual Enrollment Planning

Communicating with your related entities and employees

August 28

In Your Renewal Package

- Letter Template for Administrators
- Plan Comparison Chart
- Annual Enrollment Guide
- Summaries of Benefits and Coverage (SBCs) posted on *CPG.org*

Late September

Active and Pre-65
Former Employee
Annual Enrollment
Letters

Late October

Dependent
Aging-Out Letter

Late September

Healthcare Compliance
Notices & Notice of
Creditable Coverage
(NOCC)

Communicating with Related Entities and Employees

Letter Templates



Customizable templates facilitate communications with your group about plans, rates, dates, etc.

Template #1: Memo to clergy leadership, parish admins, and other benefits personnel

Template #2: Letter to employees (members and non-participating employees)

Template #3: Letter to employees who will become ineligible for coverage for the upcoming plan year

Template #4: Letter to institution administrators about the sub-select feature in MAP

Plan Comparison Chart

	Plan A Basic	Plan B Regular	Plan C Premium
—	✓	✓	✓
—	x	✓	✓
—	✓	x	x

Side-by-side benefit details help members compare options

Annual Enrollment Guide



Helps employees make annual plan elections



Active Members/
Pre- and Post-65 Retirees:
approximately 2 weeks
before their Annual
Enrollment sessions
commence

2026 AE Administrator Resources

Register for upcoming virtual workshops and access on-demand recordings and resources on the Webinar page of ARC at cpg.org/arc



Thank You!
for your participation and feedback

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