2027 Annual Enrollment and Health Plan Selection:

Plan Design and Rate Methodology

Annual Enrollment

EPISCOPAL CHURCH MEDICAL TRUST

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Roadmap for Today

01 Key Dates

2027 Health Plan Renewal and Annual Enrollment Timeline

Annual Enrollment

January to July

- Policy and design process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications

August to September

- Plan renewals release date: 8/31
- Group plan renewals: 8/31 – 9/18
- Institution plan sub-selection period: 9/21 – 9/28
- Enrollment system preparation
- Member communication mailings

October to November

- Active member & pre-65 former employee AE dates: 10/14 – 11/6
- Post-65 former employee AE dates: 10/21 – 11/20

December to January

- CPG conducts a quality review of AE transactions

Dates are subject to change.

02 Active Medical Plan Updates and Pricing

Medical Plans Offered for 2027

Anthem BlueCross BlueShield | Cigna healthcare

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

Four plan options with Kaiser

- EPO High
- EPO 90
- EPO 80
- CDHP 20

Market Forces Driving Cost Trend to 40-Year High

Projected Rate Growth for Active Health Plans (no Medical Trust action)

Pharmacy Innovation
GLP-1s and specialty drugs

High-Cost Claims
Complex conditions

Provider Revenue Increases
AI-assisted billing & documentation

22.5% Rate Increase
Status Quo (projected)

Medical Plan Design Changes for 2027

Deductibles and out-of-pocket maximums will increase

Copays will increase for

- visits to PCPs and specialists
- visits to urgent care clinics
- prescription medication

Digbi: New Weight-Management Vendor for 2027

ENDING

GLP-1 coverage

GLP-1s for weight loss, with or without co-morbidities, will not be covered by our medical plans. GLP-1s will continue to be covered for diabetes treatment*

STARTING

Digbi

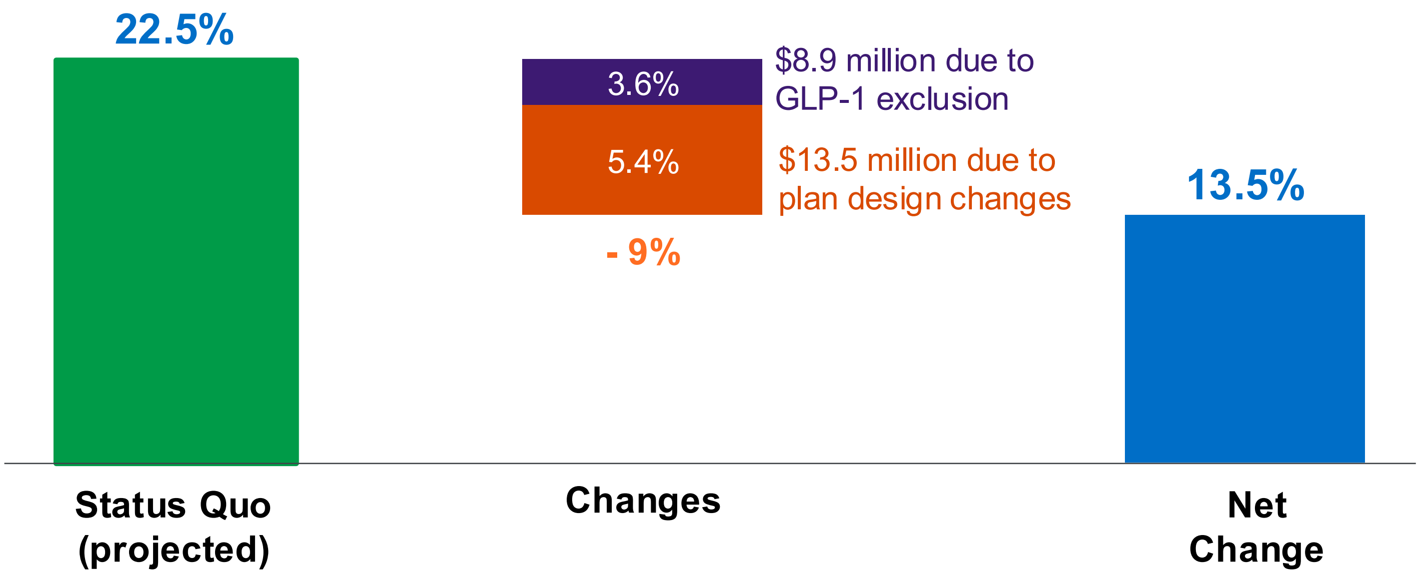
Personalized support for glucose health, digestive wellness, and weight reduction**

More information to come.

*Subject to applicable utilization management requirements, prior authorization requirements, and other plan terms.
**GLP-1s may be obtained outside Medical Trust plans from manufacturers at direct-to-consumer prices.

2027 Preliminary Rate Increase

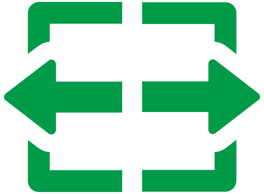
Health Plans for Active & Pre-65 Former Employees



03 Retiree Medical Plan Updates and Pricing

Medical Design Structure for Retirees

Remain with UnitedHealthcare



Unbundle medical and Rx coverage

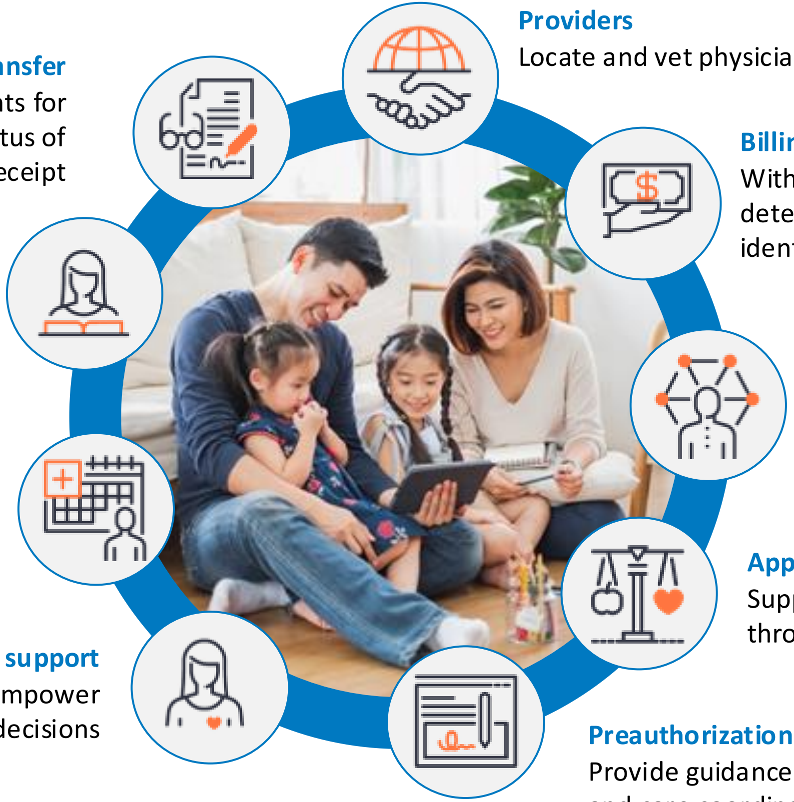
- UnitedHealthcare Group Medicare Advantage (PPO) Plan
  - MA Comprehensive PPO
  - MA Premium PPO
- Standalone UnitedHealthcare MedicareRx for Groups (PDP) Plan
  - Comprehensive PDP
  - Premium PDP

Overview of 2027 Medicare Advantage (MA) Plans

	Comprehensive PPO/PDP	Premium PPO/PDP
Monthly Rate	$459	$593
Number of Retirees* (2026)	2,570	7,117
Percentage (2026)	27%	73%

*Excludes 120 retirees enrolled in Kaiser plans and 62 in the Alternative Medicare Supplement Plan.

How Cariloop Can Help



Providers
Locate and vet physicians

Records transfer
Locate appropriate documents for member to complete, check status of record transfer, confirm its receipt

Billing
With Release of Information form, determine reason for claim denial and identify information needed for reprocessing

Benefits education
Review coverage and benefit details with members

Cost estimate and comparison
Identify and contact insurance company and/or service provider

Appointments
With signed Release of Information (ROI), schedule member's appointments.
ROI processing: 7–10 business days

Appeals
Support members throughout the process

Treatment decision support
Educate members and empower them to make informed decisions

Preauthorizations
Provide guidance on precertification and care coordination

04 Delta Dental Plan Updates and Pricing

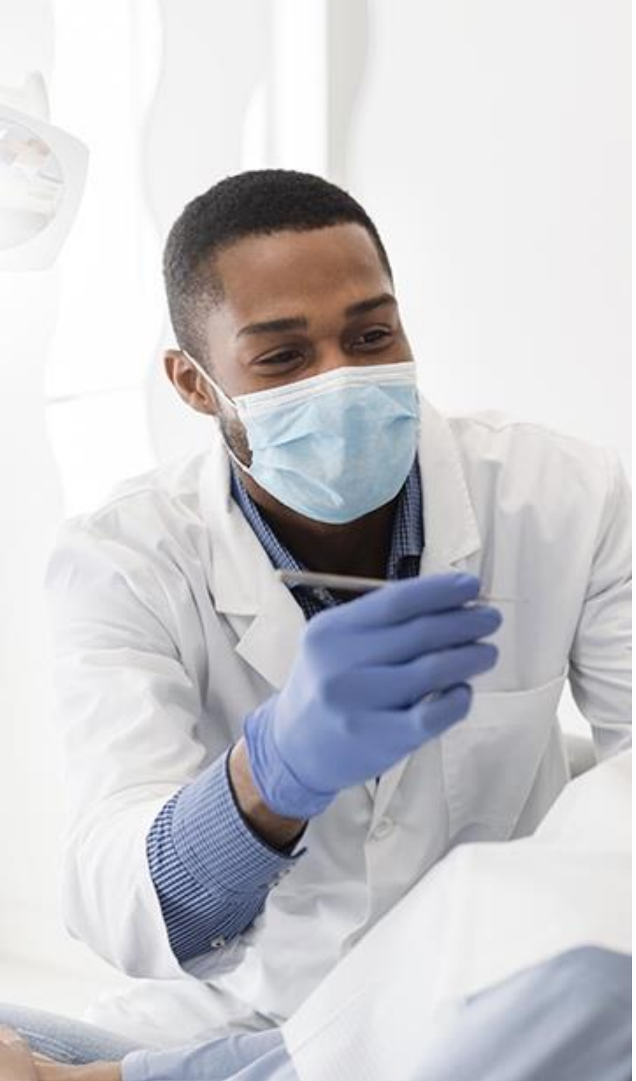
Dental Plans Options for 2027

DELTA DENTAL®

1 **Basic**

2 **Comprehensive**

3 **Premium**



Dental Updates and Pricing

Active employees

Average increase 2% nationwide

- Passive enrollment
- No design changes

Retirees

Retiree increase 3%

- Passive enrollment
- No design changes

05 Annual Renewal

Member Annual Enrollment Timeline

Session	Start Date	End Date
Active & Pre-65 Former Employees	October 14	November 6
Post-65 Former Employees	October 21	November 20

Medical Plans Going Away

For Participating Groups Eliminating Plans from Current Offerings

If members whose plans are going away don’t select a new plan, administrators can select it for them by **December 31, 2026**. Otherwise, they **will not have Medical Trust health coverage in 2027**.

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

Institution Plan Subselection

Institutions choose the Medical Trust plans they will offer employees

September 21 to September 28

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 *cpg.org*
- AE Timeline and Letter Templates for Administrators

2027 Active Renewals

Available in MAP/MLPS on 8/31	Plan Selection Dates
• Review and share with key stakeholders • Determine plan offerings and make selections in MAP/MLPS	• Plan Selection Deadline: **September 18** • Institution Plan Subselection Deadline: **September 28**

The Benefits Relationship Management Team will be available to answer your questions.

2027 Annual Enrollment Planning

Communicating with your related entities and employees

August 31

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

Healthcare Compliance Notices & Notice of Creditable Coverage (NOCC)

Early October

Active and Pre-65 Former Employee Annual Enrollment Emails

Late October

Dependent Aging-Out Letter

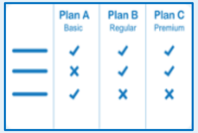
Communicating with Related Entities and Employees

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 nonparticipating 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



Side-by-side benefit details help members compare options

Annual Enrollment Guide

Helps employees make annual plan elections

Annual Enrollment Communications

2027 Annual Enrollment will take place October 14 to November 6

Watch for an email with more details.

Register for the 8/20 webinar on healthcare market trends & plan selection best practices.

2027 AE Administrator Resources

Register for upcoming virtual workshops and access on-demand recordings and resources at *cpg.org/aeadmin*

Reflections, Questions, and Discussion

Feedback Survey

Thank You!

for your participation and feedback

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Passionate About Our Purpose

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