



«FirstName» «LastName» «Suffix»
 «Street1»
 «Street2»
 «City», «State» «Zip»

Important Benefits Information
<<New Plan Year>> Rate
Change Notification

Please Read Carefully

<<Mail Date>>

Dear Friend:

Thank you for choosing to maintain your dental benefits under the Extension of Benefits provision of The Episcopal Church Medical Trust (Medical Trust) health plans. Please read this letter carefully, take action quickly, and call us if you have any questions.

New Rate for <<New Plan Year>>

Dental plan rates will increase effective January 1, <<New Plan Year>>. **Your new monthly rate will be \$[insert amount].** Your mid-December <<Current Plan Year>> invoice for January <<New Plan Year>> coverage will reflect the new rate. If you pay through automatic deduction, please update your banking records to reflect this new rate.

Plan Benefits

You will be eligible to continue these benefits until your Extension of Benefits coverage ends on or prior to the date previously communicated to you. We urge you to take full advantage of your dental benefits, including three network cleanings per year at no cost to you or out-of-network cleanings that may have some cost share. For a list of participating dentists, contact **Cigna** at (800) 244-6224 or **mycigna.com**.

For detailed information about your plan options and benefits, visit **cpg.org**.

Questions?

Please call our Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email **mtcustserv@cpg.org**.

Sincerely,

The Episcopal Church Medical Trust Team

Commented [KA1]: I would prefer to avoid "Premiums," which are generally used for insurance arrangements, not self-funded plans like ours. I changed it to "rates" to keep the language consistent. Rates is more neutral than "contributions" which is generally only used for self-funded plans. I think this may also be used for our few local fully insured arrangements (e.g., Aetna Dental in Long Island), so would prefer to keep the language neutral.

Commented [KA2]: Are there zero dental changes for 2023? If so, no need to explicitly say that (i.e., fine as is). If there are, please see my comments on the Medical and Medical & Dental letters – we can take the same approach there and refer to the AE Guide.

Commented [BS3]: Please and add the following disclaimers: [Non-CPG Websites Disclaimer](#).

Commented [KA4R3]: Agree

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund ("CPF") and its affiliates (collectively, "CPG") retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of the Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.

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