



## *2023 Annual Enrollment Is Happening Now!*

### **Time to review and choose your Episcopal Church Medical Trust benefits**

Annual Enrollment for your 2023 Medical Trust benefits began October 26 and will end on November 16.

Your well-being—and that of your family—is the ultimate destination. Your Medical Trust health benefits are part of the journey, ensuring that you have access to care.

Review your benefits to make sure they will continue to meet your needs in 2023.

#### **To Do List**

- ✓ Consider your upcoming healthcare needs.
- ✓ Compare your benefit choices and costs and determine which options will best meet your needs.
- ✓ Enroll by November 16 if you want to make changes to your current benefit choices for 2023.
- ✓ Review your personal and dependent information and update, if needed.

### **Learn More About Your Benefits and Enroll**

Visit [cpg.org/annualenrollment](https://cpg.org/annualenrollment) to learn about, evaluate, and select your 2023

Medical Trust benefits. You will need your Client ID number to access your personal information. It was provided in the package that was mailed to your home in a green envelope earlier this month. If you do not have your Client ID number, sign in to [MyCPG Accounts](#) to obtain it or contact Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET.

*If you don't make a change, your current benefit choices will continue in 2023. Any rate changes will apply. If your current medical plan is not being offered next year, you will need to enroll in a new plan or else you will not have Medical Trust coverage in 2023.*

Faithfully,

The Episcopal Church Medical Trust

[MyCPG Accounts](#)  
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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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