



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

Important 2023 Plan & Rate Change Notification

Please Read Carefully

Dear Friend:

Thank you for choosing to maintain your health benefits with The Episcopal Church Medical Trust (Medical Trust). Please read this letter carefully, take action, and contact Client Services if you have any questions.

Due to changes in plan offerings by your former employer, your current medical plan will not be available in 2023. To continue your healthcare coverage with the Medical Trust, you must select another plan by November 16, 2022.

If you do not enroll in a new plan by the deadline, your current medical coverage will terminate at the end of this year. If you select a new plan, benefits will take effect on January 1, 2023, including any rate changes.

Take Action Now

1. Access the Annual Enrollment website: annualenrollment.cpg.org
2. Log in to your account: **Your Client ID is <Client ID>.**
3. Review your health plan options.
4. Select the right coverage level to meet your healthcare needs and/or those of your family.
5. Follow the instructions to complete Annual Enrollment.

Remember

- Go to the "Personal Information" tab to check your details and make any changes.
- View the "Relationships" tab to verify spousal and dependent social security numbers and other specifics. Social security information is required for all spousal and dependent health plan coverage.
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You can find more information about 2023 Annual Enrollment at cpg.org/annualenrollment.

Please turn over the page for Annual Enrollment resources.

Website	Resource
cpg.org/annualenrollment	<ul style="list-style-type: none"> • 2023 Annual Enrollment Guide, which includes a description of important plan changes taking effect in 2023, as well as other information on the health plans offered by the Medical Trust. You can also obtain a paper copy of the guide, free of charge, by contacting Client Services. • 2023 Summaries of Benefits and Coverage for the health plans offered by the Medical Trust,¹ available for download. You can also obtain paper copies of the summaries, free of charge, by filling out a request on cpg.org/mtdocs or by contacting Client Services. • Glossary of Health Coverage and Medical Terms • Plan Document Handbooks—The 2022 editions are online now, and the 2023 editions will be posted after Annual Enrollment. • Vendor contact information
cpg.org/accounts	<ul style="list-style-type: none"> • MyCPG Accounts, for viewing all the benefits you have with CPG in one password-protected web page
HealthAdvocate.com/members	<ul style="list-style-type: none"> • Health Advocate program details and links to advocates who can help you choose the best plan for you and/or your family (your organization is “Episcopal Church Medical Trust”)

Coverage through the Health Insurance Marketplace (Exchange)

We encourage you to compare your Medical Trust plan cost and services with those of the Qualified Health Plans (QHP) available to you in the Health Insurance Marketplace (the Exchange). Some individuals who purchase health insurance through the Exchange are eligible for premium tax credits, which may offer a cost advantage when compared to the Medical Trust’s coverage.

The next annual enrollment period for QHPs generally begins November 1, 2022, for coverage effective January 1, 2023. Please notify us if you select a QHP by calling Client Services at the number below.

If you choose not to select a QHP during this annual enrollment period, you may not enroll in a QHP until the next annual enrollment period for the Exchange, or the date on which you have an event that allows you to make a special election to enroll through the Exchange (for example, when your Medical Trust benefits end). To learn more, visit healthcare.gov.

Contact Our Client Services Team

- Email mtcustserv@cpg.org
- Call (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET

¹ Your Participating Group may not offer every plan available from the Medical Trust. Those plans offered by your Participating Group will appear on the Annual Enrollment website.

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.