

2024 Annual Enrollment and Health Plan Selection— Plan Design and Rate Renewals



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



Roadmap for Today



01

Key Dates

02



Dental Vendor Active Selection
Delta Dental Updates and Pricing

03

Active Medical Plan Updates and Pricing

04

Retiree Medical Plan Updates and Pricing

05

Annual Renewal

06

Updates to MyCPG Accounts

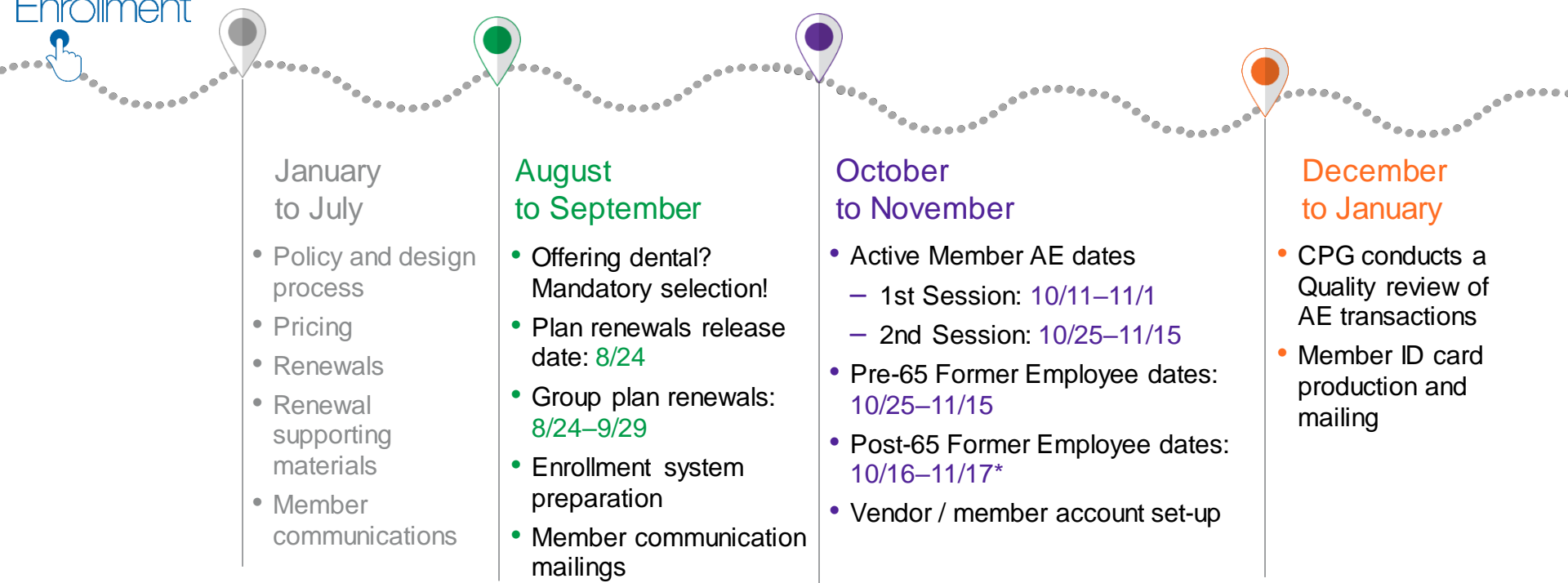
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Reflections, Questions, and Discussion

01. Key Dates

2024 Health Plan Renewal and Annual Enrollment Timeline

Annual Enrollment



*Dates are subject to change.

02. Active and Retiree Dental Plan Updates and Pricing

≡ Dental Business Awarded to Delta Dental ≡



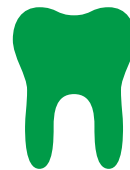
**Lowest
cost**



**Brand
recognition has
perceived value**





**Broader
provider
network**



**Largest
dental
vendor**

Network Comparison

	 Cigna	 DELTA DENTAL
Geographic network access	96%	97% ↑
Dental network provider overlap	67%	79% ↑
Net effective claims discount	24%	31% ↑

Dental Plan Comparison—Premium Plan

		Premium Plan (2024)		
	Dental & Ortho (Current)	PPO Network	Premier Network	Out-of-Network
Deductible	\$25 individual / \$75 family*	\$0/\$0	\$0/\$0	\$50/\$150
Annual Benefit Limit**	\$2,000	\$3,000	\$2,500	\$2,000
Preventive and Diagnostic	No Charge	No Charge	No Charge	No Charge
Basic Restorative	85% Coinsurance	85% Coinsurance	85% Coinsurance	75% Coinsurance
Major Restorative	85% Coinsurance	85% Coinsurance	85% Coinsurance	75% Coinsurance
Orthodontia Services	50% Coinsurance	50% Coinsurance	50% Coinsurance	40% Coinsurance
Orthodontia Lifetime Maximum**	\$1,500	\$2,000	\$2,000	\$1,500

*Deductible is waived for services utilizing Cigna's DPPO Advantage Network.

**Maximum applies across networks.

Dental Plan Comparison—Comprehensive



		Comprehensive (2024)		
	Basic (Current)	PPO Network	Premier Network	Out-of-Network
Deductible	\$50 individual / \$150 family*	\$0/\$0	\$0/\$0	\$100/\$300
Annual Benefit Limit**	\$2,000	\$2,500	\$2,000	\$1,500
Preventive and Diagnostic	No Charge	No Charge	No Charge	No Charge
Basic Restorative	85% Coinsurance	85% Coinsurance	85% Coinsurance	75% Coinsurance
Major Restorative	50% Coinsurance	50% Coinsurance	50% Coinsurance	40% Coinsurance
Orthodontia Services	Not Covered	50% Coinsurance	50% Coinsurance	40% Coinsurance
Orthodontia Lifetime Maximum**	N/A	\$1,500	\$1,500	\$1,000

*Deductible is waived for services utilizing Cigna's DPPO Advantage Network.

**Maximum applies across networks.

Dental Plan Comparison—Basic



		Basic (2024)		
	Preventive (Current)	PPO Network	Premier Network	Out-of-Network
Deductible	\$0 individual / \$0 family*	\$0/\$0	\$0/\$0	\$0/\$0
Annual Benefit Limit**	\$1,500	\$2,000	\$1,500	\$1,000
Preventive and Diagnostic	No Charge	No Charge	No Charge	No Charge
Basic Restorative	80% Coinsurance	80% Coinsurance	80% Coinsurance	70% Coinsurance
Major Restorative	1% Coinsurance	40% Coinsurance	40% Coinsurance	1% Coinsurance
Orthodontia Services	Not Covered	Not Covered	Not Covered	Not Covered
Orthodontia Lifetime Maximum**	N/A	N/A	N/A	N/A

*Deductible is waived for services utilizing Cigna's DPPO Advantage Network.

**Maximum applies across networks.



Actives and Retirees 2024 Dental Rates



No rate increase for 2024

- Increased design value for all three plans
- Avoided trend due to improved discounts

Transition of Care



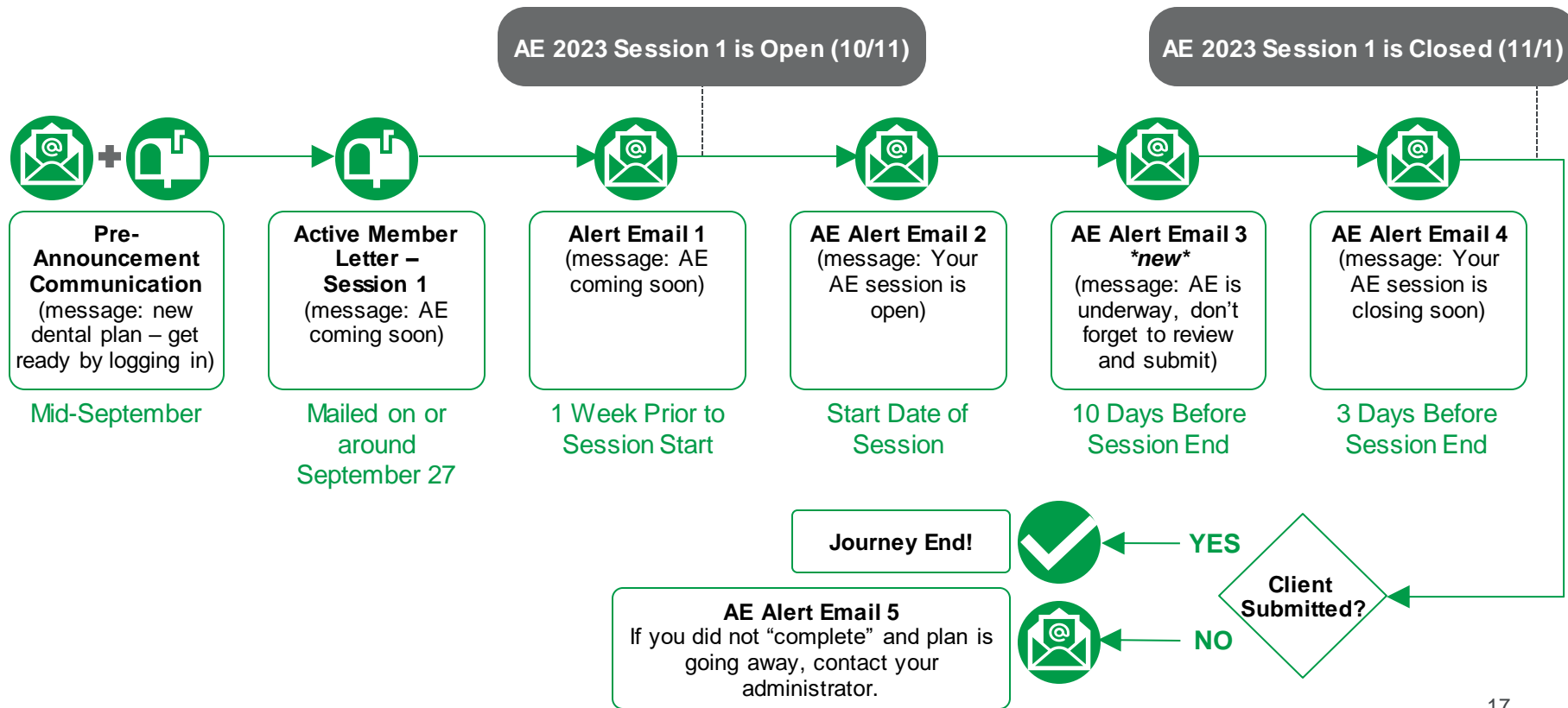
≡ Mandatory Dental Enrollment! ≡

For all enrolled in dental plans

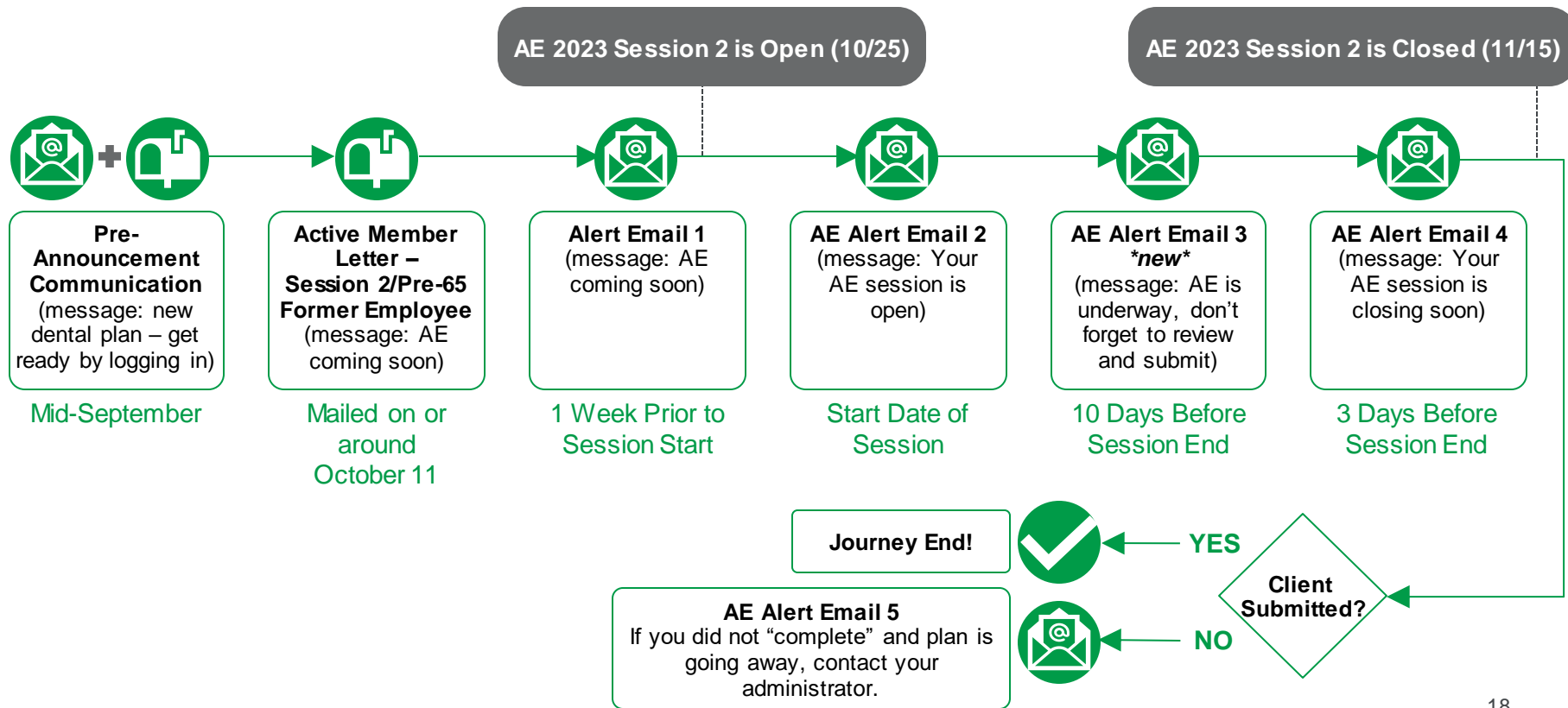
Employees are **REQUIRED** to make a new dental plan selection during Annual Enrollment, or they will **lose dental coverage**.

Tools and reports to help group administrator manage members in plans going away.

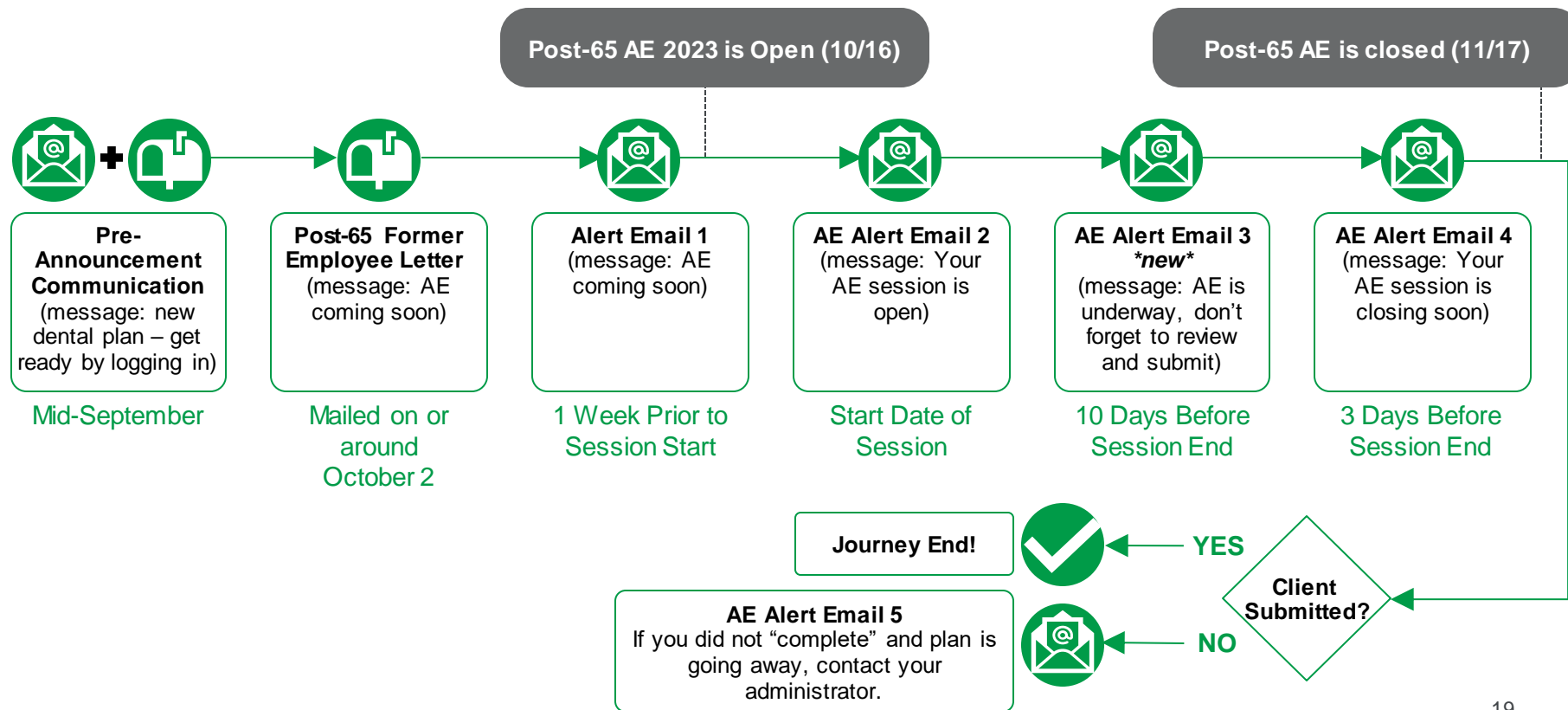
Session 1 Outreach—The Communication



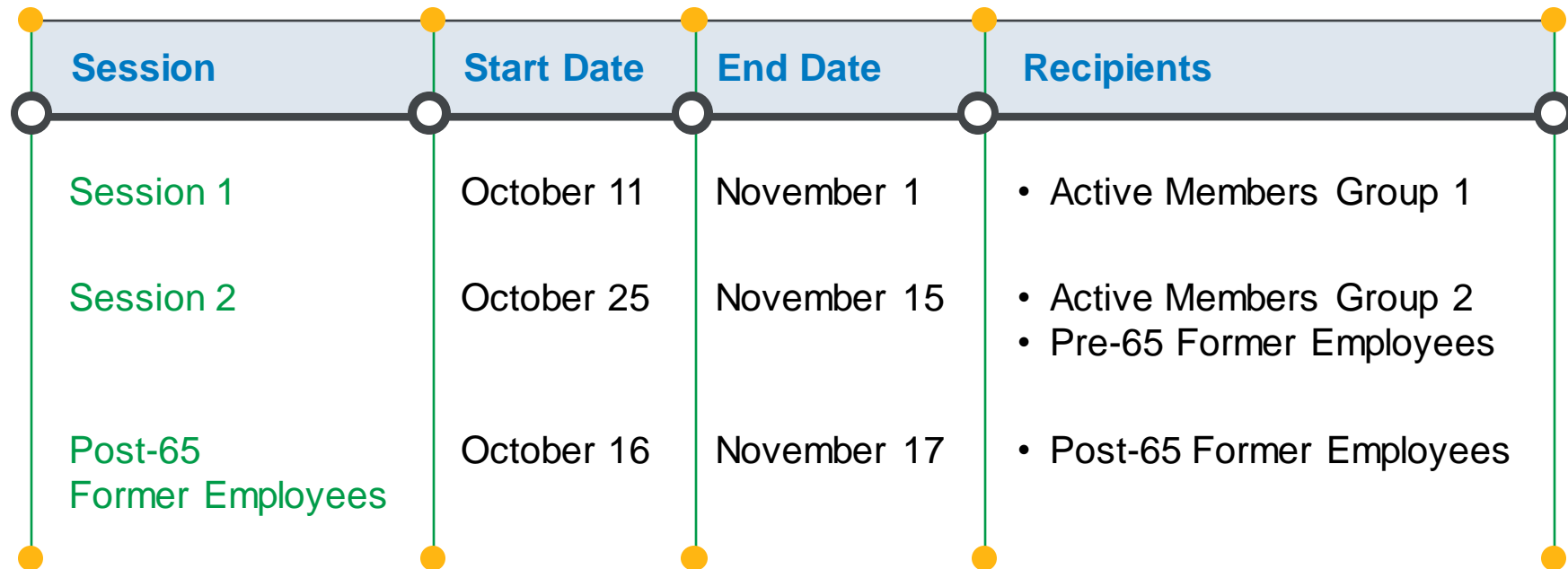
Session 2 Outreach—The Communication



Post-65 Former Employee Outreach—The Communication



Member Annual Enrollment —Timeline



Dental Plan Updates—Key Milestones



**Announcement
letter/email and
education**

Plan Design
selections



**Delta Dental
website and call
center available
in September**

Find a dentist



**Annual Enrollment
Forum for
Administrators**

Thursday, 10/12
3:30 to 4:30 PM ET



**Annual
Enrollment**

**Mandatory
Annual
Enrollment**

03. Active Medical Plan Updates and Pricing

Medical Plans Offered for 2024



Anthem[®]
BlueCross BlueShield



Seven plan options with each – Anthem and Cigna

- 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

2024 Health Plan Updates

Express Scripts Request
for Proposal

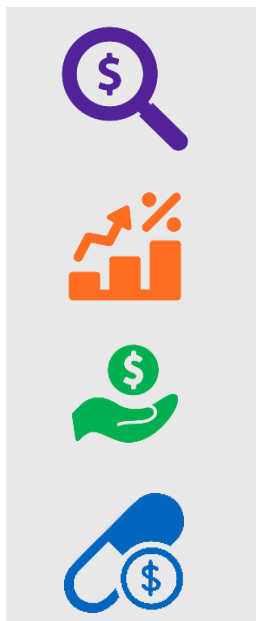
SaveOnSP Expansion to
Consumer-Directed Health
Plans (CDHPs)

CDHP-15 & CDHP-20
Deductible Increases

2024 COVID-19 Provisions

≡ Pricing: Focus on Cost Trend Assumptions ≡

What do the current trend studies show for 2024?



- 2024 medical cost projection is impacted by widespread inflation and continued growth in the specialty drug pipeline
- Prices remain primary driver of medical growing faster than the rate of utilization
- Inflators: COVID-19 mental health impact, specialty drug spending, cancer and chronic disease prevalence, cost inflation
- Deflators: mainstreaming of telehealth and virtual visits, increase in navigation tools

2024 Overall Average Preliminary Rates

Active Health



04. Retiree Medical Plan Updates and Pricing



Retiree Medical Design Structure ≡

Group Medicare Advantage (GMA) Plan Overview

- Two primary UnitedHealthcare GMA plans
 - GMA Comprehensive (PPO)
 - GMA Premium (PPO)
- GMA plans will be available to eligible clergy and lay employees enrolled in Medicare Parts A and B
- Cost are increasing by 11%
- CPF subsidy set at \$317 (with 20 years of credited service)

05. Annual Renewal

Medical Plans Going Away

For Participating Groups that Eliminate Plans from their Current Offerings

If members with plans going away do not make a new selection, you can select a plan for them by **December 31, 2023**. Otherwise, they **will not have health coverage in 2024**.

Use the tools and enrollment monitoring reports designed to help you manage members in plans going away.

Changes to Participating Group plan selections may affect the plan types and networks available to members of the Participating Group.

Renewal Package

Renewal Email



- Alerts Master/Senior Administrator to go to the web portal for the Group's Plan offering and selections
- Provides a link to instructions for how to access 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](https://www.cpg.org)
- AE Timeline and Letter Templates for Administrators

2024 Active Renewals

August 24 — Available in MAP/MLPS

- Review and share accordingly with your key stakeholders
- Benefits Relationship Management Team and resources available to assist you with questions
- Determine your 2024 Plan offering and make elections in MAP/MLPS

Plan Selection Timing

- Plan Selection Deadline: **September 29**

Communicating to Your Related Entities and Employees

Letter Templates



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

- **Template #1:** Memo to clergy leadership, parish admins, or 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

Plan Comparison Chart

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

Provides side-by-side benefit details to help members compare their options

Annual Enrollment Guide



Helps employees make their annual plan elections

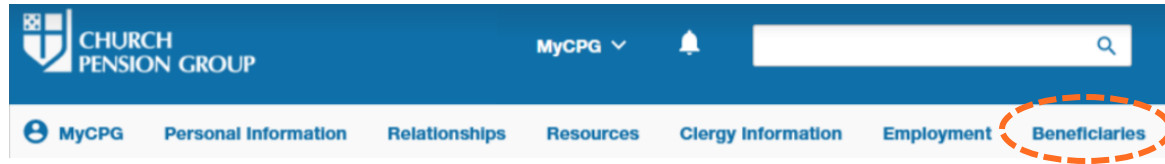
06. Updates to MyCPG Accounts



Update Beneficiaries Online



- Starting in the Fall, you can update your beneficiaries through MyCPG Accounts
 - Defined Benefit pension benefits
 - Group Life insurance benefit



- Members will be notified of this update in their annual enrollment communications

≡ Reflections, Questions, and Discussion



Feedback Survey



Thank You!

For your participation and feedback.

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