

2024 Annual Enrollment

Dear Bishop:

Delta Dental, Our New Dental Vendor for Active and Retired Members

We recently evaluated our dental vendors for their plan design capabilities and pricing. After considering several vendors, we chose Delta Dental. Delta Dental has the largest national network of dentists and the broadest coverage specifically in rural locations. Our offering through Delta Dental will provide richer benefits with no rate increase.

What This Means for You

If your diocese offers dental benefits with Cigna Dental through The Episcopal Church Medical Trust ("Medical Trust"), that coverage is going away on December 31, 2023. Delta Dental will be our new vendor in 2024, and we will be rolling out Delta Dental during Annual Enrollment season.

- Active and pre-65 former employees must select a Delta Dental PPO +
 Premier
 [™] plan option or they will not have dental coverage through the
 Medical Trust in 2024.
- Post-65 former employees ("retirees") will be enrolled in a Delta Dental PPO + Premier plan option similar to their current Cigna dental plan. They can also sign in to MyCPG Accounts to view and change their Delta Dental PPO + Premier plan option. Making changes is optional, not required.

We're starting our communications with members about Delta Dental by sending them a pre-announcement letter and email. We're also urging them to sign into MyCPG Accounts at cpg.org so that they're ready for Annual Enrollment. This announcement and other Annual Enrollment communications will be posted here.

How You Can Help

- As you meet with **active and pre-65 former employees** in your diocese, please take the opportunity to remind them that they need to choose a Delta Dental plan during Annual Enrollment or they will not have dental coverage through the Medical Trust in 2024.
- Kindly remind **retirees** that they will be enrolled in a Delta Dental PPO + Premier plan option similar to their current Cigna dental plan and can change their Delta Dental plan selection through MyCPG Accounts.

We're also alerting members that, starting in the fall, they will be able to review and update their beneficiaries on MyCPG Accounts in the new "Beneficiaries" tab.

If you have any questions, please feel free to contact us.

Faithfully,

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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.