

# 2023 Annual Enrollment & Health Plan Selection— Plan Design and Rate Renewals



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

# Stability Behind the Numbers

## 2022 Annual Report

Find out how a disciplined approach today protects the financial strength of our pension and other programs for decades to come.

[cpg.org/annualreport2022](https://cpg.org/annualreport2022)



Also available in Spanish, French, and Mandarin.



# ≡ Roadmap for Today



**01**

Key Dates

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Active and Retiree Pricing

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**04**

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**05**

Reflections, Questions,  
and Discussion

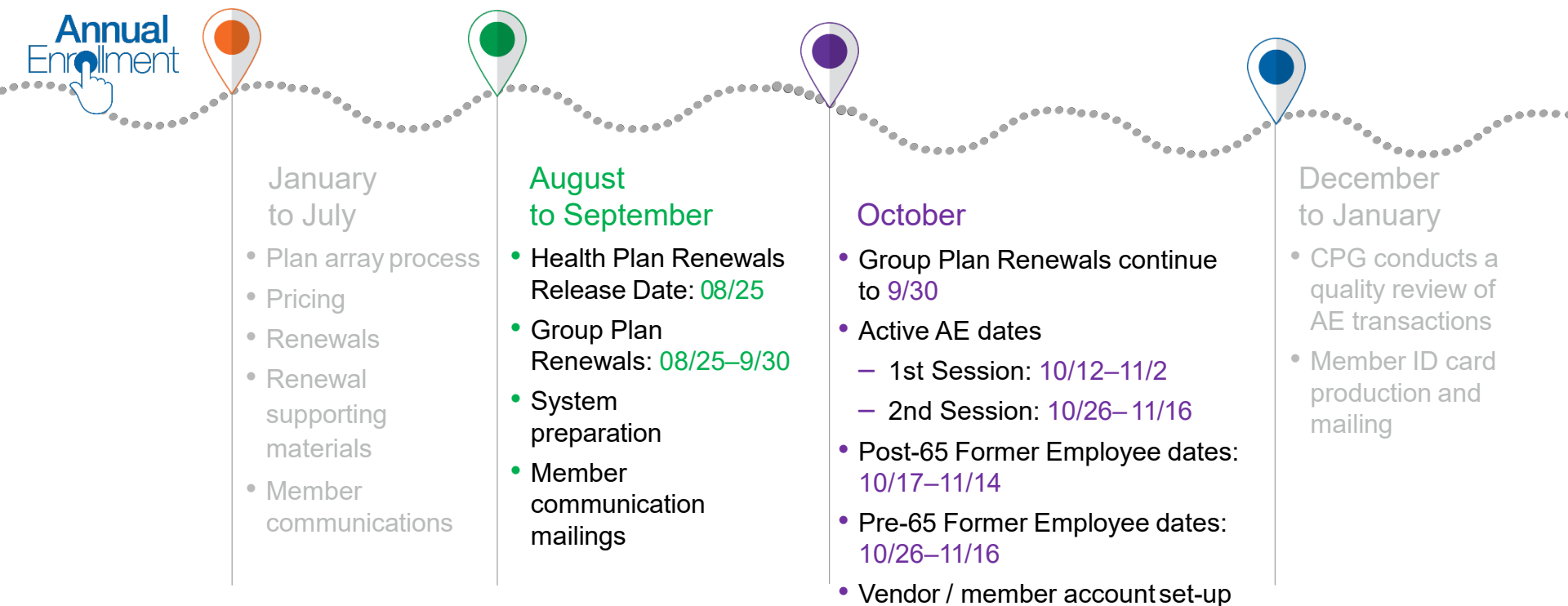
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# 01. Key Dates

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# 2023 Health Plan Renewal & Annual Enrollment Timeline



## 02. Health Plan Updates

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# Express Scripts Pharmacy Benefit Plan Design

## Current design

**The Medical Trust currently offers two copay-based Rx plan designs:**

1. Standard plan
2. Premium plan

Members enrolled in a Medical Trust CDHP have a coinsurance-based Rx plan design embedded in their plan.

The cost share for prescription medications depends on the Rx plan design the group offers.

Plan requires home delivery for maintenance medications.

Standard	Retail	Home Delivery
Generic	Up to \$10	Up to \$25
Preferred Brand-name	Up to \$40	Up to \$100
Non-preferred Brand-name and Brand Non-sedating antihistamines	Up to \$80	Up to \$200
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Premium	Retail	Home Delivery
Generic	Up to \$5	Up to \$12
Preferred Brand-name	Up to \$30	Up to \$75
Non-preferred Brand-name and Brand Non-sedating antihistamines	Up to \$60	Up to \$150
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Consumer-Directed Health Plans	Retail and Home Delivery	
Generic	15% after deductible	
Preferred Brand-name	25% after deductible	
Non-preferred Brand-name and Brand Non-sedating antihistamines	50% after deductible	
Dispensing Limits	Up to 30-day supply (retail) or 90-day supply (home delivery)	

# Express Scripts Pharmacy Benefit Plan Design

Effective January 1, 2023

The Standard plan will be replaced with a co-insurance-based Rx plan design.

The Premium plan will continue to be a copay-based Rx plan design; however, the copay amounts will increase.

All ESI Rx plans, including plans embedded in the Anthem and Cigna CDHPs, will introduce a Specialty Rx tier.

Plan continues to require home delivery for maintenance medications.

Standard Rx Plan (coinsurance-based)	Retail	Home Delivery
Generic	Up to \$10	Up to \$25
Preferred Brand-name	25%; up to \$40 min/\$80 max	25%; up to \$100 min/\$200 max
Non-preferred Brand-name and Brand Non-sedating antihistamines	40%; up to \$80 min/\$160 max	40%; up to \$200 min/\$400 max
Specialty	40%; up to \$100 min/\$200 max	40%; up to \$250 min/\$500 max
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Premium Rx Plan (copay-based)	Retail	Home Delivery
Generic	Up to \$5	Up to \$12
Preferred Brand-name	Up to \$35	Up to \$87
Non-preferred Brand-name and Brand Non-sedating antihistamines	Up to \$70	Up to \$175
Specialty	Up to \$90	Up to \$225
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Consumer-Directed Health Plans (CDHP)	Retail and Home Delivery	
Generic	15% after deductible	
Preferred Brand-name	25% after deductible	
Non-preferred Brand-name	50% after deductible	
Specialty Rx	50% after deductible	
Dispensing Limits	Up to 30-day supply (retail) or 90-day supply (home delivery)	



# Kaiser Pharmacy Benefit Plan Design

## Current design

Members enrolled in a Medical Trust Kaiser EPO or CDHP have a Rx plan design embedded in their plan.

Currently EPO plans non-preferred brand Rx tier applies same cost share as preferred brand.

Kaiser plans allow up to 30-days supply at retail or up to 90-days supply through home delivery.

Kaiser EPO High Rx Plan	Retail	Home Delivery
Annual Rx Deductible (in-network)	None	None
Generic	Up to \$10	Up to \$10 for a 30-day supply, or \$20 for a 90-day supply
Preferred and Non-preferred Brand-name	Up to \$25	Up to \$25 for a 30-day supply, or \$50 for a 90-day supply
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Kaiser EPO 80 Rx Plan	Retail	Home Delivery
Annual Rx Deductible (in-network)	None	None
Generic	Up to \$10	Up to \$10 for a 30-day supply, or \$20 for a 90-day supply
Preferred and Non-preferred Brand-name	Up to \$30	Up to \$30 for a 30-day supply, or \$60 for a 90-day supply
Dispensing Limits	Up to 30-day supply	Up to 90-day supply
Kaiser CDHP 20 Rx Plan	Retail and Home Delivery	
Annual Rx Deductible (in-network)	\$2,800 per person / \$5,450 per family (combined with medical deductible)	
Generic	15% after deductible	
Preferred Brand-name	25% after deductible	
Non-preferred Brand-name	50% after deductible	
Dispensing Limits	Up to 30-day supply (retail), or 90-day supply (home delivery)	

# Kaiser Pharmacy Benefit Plan Design

Effective January 1, 2023

Kaiser EPO Rx plan designs align.

Copay differential for Preferred Brand-Name and Non-Preferred Brand Name.

All three Rx plans (EPO High, EPO 80, and CDHP) will introduce a Specialty Rx cost share tier.

Kaiser EPO High and EPO 80 Rx Plans		Retail	Home Delivery
Annual Rx Deductible (in-network)		None	None
Generic		Up to \$5	Up to \$5 for a 30-day supply, or \$10 for a 90-day supply
Preferred Brand-name		Up to \$30	Up to \$30 for a 30-day supply, or \$60 for a 90-day supply
Non-preferred Brand-name		Up to \$70	Up to \$70 for a 30-day supply, or \$140 for a 90-day supply
Specialty Rx		Up to \$90	Up to \$90 for a 30-day supply, or \$180 for a 90-day supply
Dispensing Limits		Up to 30-day supply	Up to 90-day supply
Kaiser CDHP 20 Rx Plan		Retail and Home Delivery	
Annual Rx Deductible (in-network)		\$2,800 per person / \$5,450 per family (combined with medical deductible)	
Generic		15% after deductible	
Preferred Brand-name		25% after deductible	
Non-preferred Brand-name		50% after deductible	
Specialty Rx		50% after deductible	
Dispensing Limits		Up to 30-day supply (retail), or 90-day supply (home delivery)	

# 2023 Pharmacy Benefit Plan Design



## Considerations

- No adjustments to ESI or Kaiser pharmacy benefit cost shares since 2018
- Fixed copays decreased non-specialty member cost share by 15% over three years
- Specialty Rx spend represents over 64% of Rx plan cost
- Maximum amounts protect members from excessive cost share
- Minimum amounts drive plan savings compared to copay model
- No change to Anthem, Cigna, or Kaiser CDHP plan designs (except for introducing a Specialty Rx tier)
- Groups that wish to keep a copay-based design model must “buy-up” to the Copay Rx Plan

# 2023 Plan Design Updates

Express Scripts  
Medical Channel  
Management

Hinge Health for  
Express Scripts

Hinge Health  
Expert Medical  
Second Opinion

Fertility benefit  
updates

Hearing aid  
benefit updates

Travel  
vaccination  
coverage

EyeMed Vision  
benefit  
allowance

CDHP-15  
Deductible  
Increase

2023 COVID-19  
Provisions

## 03. Active & Retiree Pricing

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# ≡ Pricing: Focus on Cost Trend Assumptions ≡

What do the current trend studies show for 2023?



- 2023 medical cost projection is impacted by the uncertainty of COVID-19, widespread inflation, and growth in the specialty drug pipeline
- Prices remain primary driver of medical and dental rates; growing at faster rate than 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 benefits communication and navigation tools

# 2023 Overall Average Preliminary Rates

Active Health





## 2023 Dental Rates—Actives



- Average 2023 dental rate increase is  $< 0.50\%$ 
  - Majority of Groups will have no increase for 2023
  - Some groups may see a modest rate increase





# 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
- No rate increase in 2023



# 2023 Dental Rates—Retirees



No dental rate increase for 2023

- Dental and Orthodontia
- Basic Dental
- Preventive Dental

## 04. Annual Renewal

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# Health Plans Offered for 2023



## Seven plan options with each – Anthem and Cigna

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



## Three plan options with Kaiser

- EPO High
- EPO 80
- CDHP 20

# 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

# Communicating to Your Related Entities & Employees

## Letter Templates



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

- **Template #1:** Memo to rectors, parish administrators, or other benefits personnel
- **Template #2:** Letter to employees (members and non-participating employees)

## 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

# 2023 Active Renewals

**August 25**

**Available in MAP (via MLPS)**

- Review and share accordingly with your key stakeholders
- IBAMS resources available to assist you with questions
- Determine your 2023 Plan offering and make elections in the web portal

**Plan Selection Timing**

- Plan Selection  
Deadline: **September 30**

# ≡ Reflections, Questions, and Discussion





# Feedback Survey



# Thank You!

For your participation and feedback.

# Important Disclosures

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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.

# Appendix: 2023 Rx Plan Designs

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# Prescription Drug Benefits

2023 Express Scripts—Coinsurance Plan (*former Standard Rx plan*)

	Retail	Home Delivery
<b>Deductible</b>	None	None
<b>Generic</b>	Up to \$10 copay	Up to \$25 copay
<b>Preferred Brand-name</b>	25% coinsurance; up to \$40 min/\$80 max	25% coinsurance; up to \$100 min/\$200 max
<b>Non-preferred Brand-name</b>	40% coinsurance; up to \$80 min/\$160 max	40% coinsurance; up to \$200 min/\$400 max
<b>Specialty Rx</b>	40% coinsurance; up to \$100 min/\$200 max	40% coinsurance; up to \$250 min/\$500 max
<b>Dispensing Limits</b>	Up to 30-day supply*	Up to 90-day supply

# Prescription Drug Benefits

2023 Express Scripts—Copay Plan (*former Premium Rx plan*)

	Retail	Home Delivery
<b>Deductible</b>	None	None
<b>Generic</b>	Up to \$5 copay	Up to \$12 copay
<b>Preferred Brand-name</b>	Up to \$35 copay	Up to \$87 copay
<b>Non-preferred Brand-name</b>	Up to \$70 copay	Up to \$175 copay
<b>Specialty Rx</b>	Up to \$90 copay	Up to \$225 copay
<b>Dispensing Limits</b>	Up to 30-day supply*	Up to 90-day supply

# Prescription Drug Benefits

2023 Express Scripts—CDHP-15

## Retail and Home Delivery

<b>Deductible (combined with medical deductible)</b>	\$1,500 individual / \$3,000 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)

# Prescription Drug Benefits

2023 Express Scripts—CDHP-20

## Retail and Home Delivery

<b>Deductible (combined with medical deductible)</b>	\$2,800 individual / \$5,450 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)



# Prescription Drug Benefits

2023 Express Scripts—CDHP-40

## Retail and Home Delivery

<b>Deductible (combined with medical deductible)</b>	\$3,500 individual / \$7,000 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)

# Prescription Drug Benefits

2023 Kaiser Permanente—EPO High

	Retail	Home Delivery
<b>Deductible</b>	None	None
<b>Generic</b>	Up to \$5 copay	Up to \$5 copay for a 30-day supply; up to \$10 copay for a 90-day supply
<b>Preferred Brand-name</b>	Up to \$30	Up to \$30 copay for a 30-day supply; up to \$60 copay for a 90-day supply
<b>Non-preferred Brand-name</b>	Up to \$70	Up to \$70 copay for a 30-day supply; up to \$140 copay for a 90-day supply
<b>Specialty Rx</b>	Up to \$90	Up to \$90 copay for a 30-day supply; up to \$180 copay for a 90-day supply
<b>Dispensing Limits</b>	Up to 30-day supply	Up to 90-day supply

# Prescription Drug Benefits

2023 Kaiser Permanente—EPO 80 Plan

	Retail	Home Delivery
<b>Deductible</b>	None	None
<b>Generic</b>	Up to \$5 copay	Up to \$5 copay for a 30-day supply; up to \$10 copay for a 90-day supply
<b>Preferred Brand-name</b>	Up to \$30	Up to \$30 copay for a 30-day supply; up to \$60 copay for a 90-day supply
<b>Non-preferred Brand-name</b>	Up to \$70	Up to \$70 copay for a 30-day supply; up to \$140 copay for a 90-day supply
<b>Specialty Rx</b>	Up to \$90	Up to \$90 copay for a 30-day supply; up to \$180 copay for a 90-day supply
<b>Dispensing Limits</b>	Up to 30-day supply	Up to 90-day supply

# Prescription Drug Benefits

2023 Kaiser Permanente—CDHP-20

## Retail and Home Delivery

<b>Deductible (combined with medical deductible)</b>	\$2,800 individual / \$5,450 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply (retail) or 90-day supply (home delivery)