

## Your Medical and Dental Benefits in Retirement (for clergy with retirement eligibility dates *prior to July 1, 2013*)

The Episcopal Church Medical Trust (Medical Trust) offers three Medicare Supplement Health Plans and three dental plans for eligible retirees of The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan) and their eligible dependents.

### Medicare Supplement coverage

Medicare Supplement Health Plans provide you with additional healthcare coverage by helping you pay many of your out-of-pocket expenses after Medicare pays its portion. They supplement Medicare by paying a portion of Medicare copayments, coinsurance, and deductibles, and by paying for some services not covered under Medicare, such as hearing aids. Medicare Supplement coverage is available to eligible retirees and their eligible spouses, domestic partners, and dependent disabled children, subject to enrollment in Medicare Parts A and B.

All three Medical Trust Medicare Supplement Health Plans include prescription drug, vision, hearing aid, employee assistance program, fitness program, health advocacy, and travel medical protection benefits at no additional cost.

*The Comprehensive Plan* offers coverage for a broad range of medical services including physician visits, hospital stays, lab work, outpatient services, prescription drugs, an annual physical, and vision benefits. The Comprehensive Plan's hearing aid benefit is \$1,500 per ear, every three years.

*The Plus Plan* provides similar protection to the Comprehensive Plan with lower annual out-of-pocket maximums, slightly lower copays for physician office visits and prescription drugs, and lower cost-sharing amounts for the first 60 days of hospitalization. The Plus Plan's hearing aid benefit is \$1,500 per ear, every three years.

*The Premium Plan* has the same features as the Plus Plan, but higher benefits for physical, occupational, and speech therapy. The plan pays 100% for these therapies and continues to pay even after Medicare's benefit maximum is reached. The Premium Plan hearing aid benefit is \$2,000 per ear, every three years.

## Pharmacy benefits

Our Comprehensive, Plus, and Premium plans include pharmacy benefits under the Medicare Part D program with additional benefits. This coverage, called Express Scripts Medicare™ (PDP), is administered by Express Scripts. This benefit has a tiered copayment approach and lets you fill prescriptions at your local retail pharmacy or by using the Express Scripts Home Delivery program.

Your pharmacy benefit includes Smart90. With this feature, you now have two ways to get up to a 90-day supply of your long-term maintenance medications (those drugs you take regularly for ongoing conditions):

- 1) Via Home Delivery from Express Scripts
- 2) At any Walgreens pharmacy, plus Walgreens-affiliated pharmacies such as Duane Reade and certain Rite-Aid locations

For more information about Smart90, call Express Scripts customer service using the number on the back of your ID card.

## Participant cost: Clergy who retired as of June 30, 2013, or who were eligible to retire as of June 30, 2013, but chose to retire at a later date, and their eligible<sup>1</sup> spouses or surviving spouses

The Church Pension Fund provides a subsidy for the purchase of post-retirement health benefits for eligible clergy who retire under the Clergy Pension Plan and their eligible spouses or surviving spouses.<sup>2</sup> This subsidy must be used to purchase a Medicare Supplement Health Plan and/or dental plan through the Medical Trust; it is never paid directly to the retiree.

For clergy who retired as of June 30, 2013, or who were eligible to retire as of June 30, 2013, but chose to retire at a later date, and their eligible spouses or surviving spouses, the amount of the Medicare Supplement subsidy is based on a fixed out-of-pocket cost for the selected Medicare Supplement Health Plan, adjusted by years of Credited Service. For 2021, the full cost of the Comprehensive Plan with Prescription Coverage is \$400 per member per month. The chart on the next page shows the monthly costs per member — including any applicable subsidy amounts — of the Medicare Supplement Health Plans for those who retired as of June 30, 2013, or who were eligible to retire as of June 30, 2013.

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<sup>1</sup> To qualify for CPF's Medicare Supplement subsidy, a spouse must be enrolled in Medicare Parts A and B and be married to an eligible cleric on the day the cleric retires or dies and during a period in which the cleric earned at least twelve months of Credited Service under the Clergy Pension Plan. Special rules apply to a spouse who becomes an eligible spouse as a result of Credited Service earned after a cleric returns to active ministry following his or her retirement.

<sup>2</sup> The Church Pension Fund (CPF) plans to continue to provide the Medicare Supplement subsidy. However, CPF must maintain sufficient liquidity and assets to pay its pension and other benefit plan obligations. Given uncertain financial markets and their impact on assets, CPF has reserved the right, in its discretion, to change or discontinue providing a Medicare Supplement subsidy.

**2021 Medicare Supplement Health Plan rates**  
**(for retirement eligibility dates *prior to July 1, 2013*)**

Plan		Monthly cost per member		
		Years of Credited Service		
		5-9 (full cost)	10-19	20 or more
With prescription drug (Rx) coverage	Comprehensive	\$400	\$20 - \$2	\$0
	Plus	\$520	\$140 - \$122	\$120
	Premium	\$605	\$225 - \$207	\$205
Without prescription drug (Rx) coverage <sup>3</sup>	Comprehensive II	\$215	\$0	\$0
	Plus II	\$250	\$0	\$0
	Premium II	\$300	\$0	\$0

**Please note:** Check with the diocese you are retiring from or from which you retired to determine your actual costs for each plan before making your selection.

Rates for each plan and the amount of the Medicare Supplement subsidy are communicated to each participant during Annual Enrollment.

To select a Medicare Supplement Health Plan without prescription drug coverage, you must submit proof of your enrollment in a Medicare Part D plan other than Express Scripts Medicare.

If you are eligible for a Medicare Supplement subsidy and you select a Medicare Supplement Health Plan that costs less than the amount of the Medicare Supplement subsidy you receive (if, for example, you choose a plan without prescription drug coverage because you already have other Medicare Part D coverage), you may apply the remaining subsidy amount toward a Medical Trust dental plan *if it is enough to cover the full cost of that dental plan*.

**Additional benefits**

Our Medicare Supplement Health Plans include these benefits at no additional cost to you:

- **Vision:** Provided through EyeMed Vision Care, this benefit covers an annual network eye exam with a \$0 copay<sup>4</sup> and cost savings on prescription glasses or contact lenses.
- **Hearing Aids:** Provided through Amplifon Hearing Health Care, the benefit maximums for hearing aids vary per plan. The Comprehensive and Plus plans provide \$1,500 per ear, every three years, and the Premium Plan provides \$2,000 per ear, every three years.

<sup>3</sup> Available only if you have a Medicare Part D plan other than Express Scripts Medicare™ (PDP).

<sup>4</sup> Additional charges may apply for contact lens fit and follow-up.

- **Employee Assistance Program (EAP):** Managed by Cigna Behavioral Health, the EAP assists you and your household members with resources, referrals, and ongoing support, including up to 10 in-person counseling sessions with a licensed clinician for a \$0 copay, and legal and financial consultations.
- **Tivity Health SilverSneakers®:** This benefit is a fitness program consisting of workouts and fitness instruction at a broad network of fitness locations nationwide, as well as classes at parks and recreational centers.
- **Health Advocate:** This service helps you navigate and resolve medical and administrative issues within the healthcare system. Eligible members, their spouses, dependent children, parents, and parents-in-law are covered by this service.
- **UnitedHealthcare Global Assistance:** This service helps you obtain emergency medical and travel assistance 24/7 when you are working or traveling 100 or more miles away from home or outside your home country.

### Dental benefits

Dental benefits are not included in the Medicare Supplement Health Plans and must be purchased separately. Eligible retirees and their eligible dependents may choose from three dental plans: Preventive, Basic, and Dental & Orthodontia. All three plans cover three network cleanings and related exams per year at no cost to you. The 2021 monthly cost per member for the dental plans are: Preventive, \$61; Basic, \$74; and Dental & Orthodontia, \$90.

### More information

For more information about these benefits, log on to [cpg.org](http://cpg.org), select Retired Clergy, click the Insurance tab, and then select the HEALTH link. The Medicare Supplement Plan and Dental Plan handbooks, as well as the Dental Summaries of Benefits and Coverage (SBCs), can be accessed directly at [cpg.org/mtdocs](http://cpg.org/mtdocs). For more information about your Medicare benefits, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or visit [medicare.gov](http://medicare.gov).

### To enroll, contact us

You must be enrolled in Medicare Parts A and B to participate in our Medicare Supplement Health Plans. It is important that you contact us three months in advance of the later of your retirement date or 65th birthday – and no later than the first day of the month prior to the later of your retirement date or 65th birthday – to ensure your enrollment is processed in advance of your benefits effective date.

For more information, or to enroll in one of our Medicare Supplement Health Plans, please contact our Client Services team at (800) 480-9967, Monday – Friday, 8:30 AM – 8:00 PM ET.

## Health Plan Contact Information

### **UnitedHealthcare (UHC)**

(Medicare Supplement Health Plans)  
Retiree Hotline: (800) 708-3052  
UHC 24/7 Nurseline: (800) 708-3052  
Health Advisors: (800) 708-3052  
myUHC.com

### **Express Scripts Medicare**

(866) 544-6963  
express-scripts.com

### **Cigna Dental**

(800) 244-6224  
mycigna.com

### **EyeMed Vision Care**

(866) 723-0513  
eyemedvisioncare.com

### **Cigna Behavioral Health**

(Cigna Employee Assistance Program)  
(866) 395-7794  
mycigna.com  
Employer ID: The Episcopal Church Medical Trust

### **Health Advocate**

(healthcare help and advocacy)  
(866) 695-8622  
healthadvocate.com  
Log in: Episcopal

### **Amplifon Hearing Health Care**

(hearing discount program)  
(866) 349-9055  
amplifonusa.com

### **UnitedHealthcare Global Assistance**

(assistance while traveling)  
(800) 527-0218  
members.uhcglobal.com

### **Tivity Health SilverSneakers®**

(fitness program)  
(866) 584-7389  
silversneakers.com

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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.*

*CPF currently offers a post-retirement health subsidy to eligible clergy and spouses. However, CPF is required to maintain sufficient liquidity and assets to pay its pension and other benefit plan obligations. Given uncertain financial markets and their impact on assets, CPF has reserved the right, at its discretion, to modify or discontinue the post-retirement health subsidy at any time.*