

Subject: HEADS UP: Teladoc refunds by 10/31

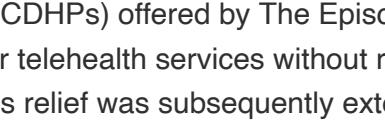
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Passionate About Our Purpose

Dear Administrator:

Please note that we have emailed impacted members the following information.



Dear Friend:

In response to the COVID-19 pandemic, in 2020, the CARES Act temporarily allowed high-deductible health plans, including the consumer-directed health plans (CDHPs) offered by The Episcopal Church Medical Trust (ECMT), to cover telehealth services without requiring patients to first meet a deductible. This relief was subsequently extended but expired on December 31, 2024. As a result, ECMT was obligated by law to require CDHP members to satisfy the plan's deductibles prior to covering the cost of telehealth services in order to preserve members' eligibility to contribute to Health Savings Accounts (HSAs).

In July 2025, Congress permanently reinstated this relief, retroactive to January 1, 2025, which gave us the ability to once again cover telehealth services without any member cost share. Therefore, CDHPs will once again cover telehealth services received through Quantum Health's telehealth platform, Teladoc, without member cost sharing, and we are reprocessing claims for CDHP members who were required to pay out of pocket for such services earlier in the year.

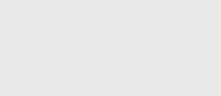
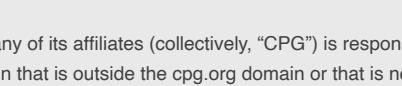
If you're enrolled in a **CDHP plan that uses the Anthem or Cigna network** and you incurred out-of-pocket costs for telehealth services received through Quantum Health's telehealth platform, Teladoc, in 2025, you will receive a refund via your original payment method. If you haven't received the refund by October 31, please call Quantum at 866-871-0629, Monday to Friday, 8:30 AM to 10:00 PM ET.

Sincerely,

The Episcopal Church Medical Trust

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