

Subject: \$ave on medical premiums & costs!

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Dear Friend:

Did you know you could significantly reduce the costs associated with providing health benefits to employees and their spouses if they are 65 and older? If your institution has 19 or fewer employees,¹ you can request that Medicare serve as the primary payer of medical claims for employees enrolled in Medicare Part A and, if applicable, Part B through a Medicare Secondary Payer Small Employer Exception (MSP-SEE). If you are granted an exception, enrolling eligible employees in our MSP-SEE Plan may lower your costs appreciably—and help your employees as well.

All you have to do is fill out this [Eligibility Certification Form](#) for each Medicare-eligible employee and spouse currently covered by a Medical Trust plan that uses the Anthem or Cigna network. Send the form plus a copy of their Medicare ID card(s) to your diocesan administrator, who will send it to us, and we will take it from there! Once your request is approved, we will enroll the individuals in a Medical Trust MSP-SEE Plan, provided they meet its eligibility criteria.

If saving money sounds good to you, find out more at [cpg.org](#) or by

- reading the [2026 Medicare Secondary Payer – Small Employer Exception Fact Sheet](#),
- completing the corresponding [eLearning module](#), or
- calling Client Services (800-480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET).

Sincerely,

The Episcopal Church Medical Trust Team

¹ Under Medicare regulations, to be an eligible small employer, an employer must not employ 20 or more employees in 20 or more calendar weeks in either the current or preceding calendar year.

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