

**Subject:** Save on medical premiums & costs!

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Dear Friend:

Did you know you could be spending significantly less on health plan premiums and out-of-pocket medical expenses? That's right! But only if you or your spouse are eligible for Medicare on the basis of age (at least 65), are covered by an Episcopal Church Medical Trust medical plan, and you work for an institution that has 19 or fewer employees.

Eligible small employers (with 19 or fewer employees)<sup>1</sup> can request that Medicare serve as the primary payer of your Part A and, if applicable, Part B medical claims through a Medicare Secondary Payer Small Employer Exception (MSP-SEE). If the exception is granted, you could save—and still enjoy health benefits similar to those you have now—under a Medical Trust MSP-SEE Plan.

All you have to do is sign up for Medicare Part A,<sup>2</sup> talk with your employer about the MSP-SEE, and furnish them with a copy of your Medicare card. Your employer will take it from there, and, once the request is approved, we will enroll you in a Medical Trust MSP-SEE Plan, provided you meet its eligibility criteria.

If saving money sounds good to you, find out more at [cpg.org](http://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

<sup>1</sup> 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.

<sup>2</sup> To learn about signing up for Medicare, visit [MyMedicare.gov](http://MyMedicare.gov). To submit a Medicare application online, visit [ssa.gov](http://ssa.gov).

#### [MyCPG Accounts](#)

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