

Subject: Heads Up: \$ave on medical premiums & costs!

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Dear Administrator:

Please note that we have emailed eligible institutions and members the following information on the Medicare Secondary Payer Small Employer Exception Plan (MSP SEE).

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)¹ 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,² 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](#) 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.

² To learn about signing up for Medicare, visit [MyMedicare.gov](#). To submit a Medicare application online, visit [ssa.gov](#).

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](#),
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