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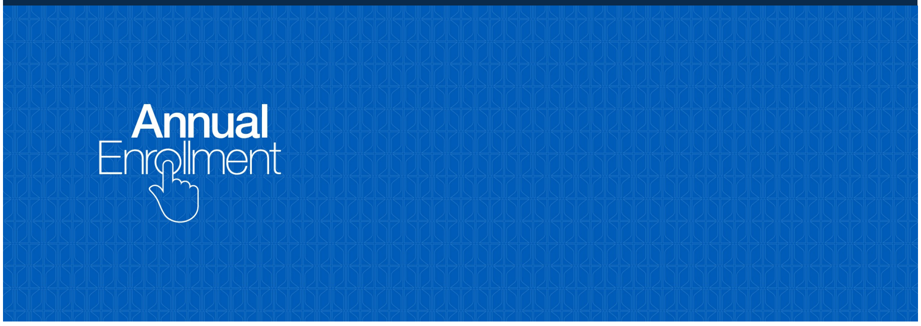
CHURCH PENSION GROUP
Passionate About Our Purpose

2027 Annual Enrollment–Updates



What's New for 2027 Annual Enrollment

Dear Member:

UnitedHealthcare® Update

Over the course of many months, the Medical Trust conducted a full market analysis to ensure that we continue to offer retiree health plans that provide high-quality, affordable, and sustainable coverage—especially in light of the concerns you have raised about UnitedHealthcare®. After comparing current plans to options from other carriers, we decided to continue offering benefits through UnitedHealthcare ®(UHC).

By staying with UHC, we will still be offering plans with strong overall value that cause fewer disruptions to the provider networks and covered medications used by retirees than the other plans reviewed. In addition, UHC is working to make healthcare easier by removing prior authorization requirements for some services that previously required it and has committed to greater transparency and better engagement with retirees.

Separate Medical and Rx Plans

To help manage costs, we are separating our current offering from a single plan that includes both medical and prescription drug coverage into two separate plans. Beginning on January 1, 2027, the UnitedHealthcare® Group Medicare Advantage (MA) PPO Plan will provide medical coverage, and a new standalone UnitedHealthcare® MedicareRx for Groups Plan (PDP) will provide prescription drug coverage—the same coverage that you have today.

If you would like to make any changes for 2027, please review the communications UHC will send you about your available options:

- MA Comprehensive PPO/PDP Comprehensive
- MA Premium PPO/PDP Premium

These plans are offered as matching pairs. If you enroll in the MA Comprehensive PPO plan, you will be automatically enrolled in the Comprehensive PDP. Likewise, if you enroll in the MA Premium PPO plan, you will be automatically enrolled in the Premium PDP.

In mid-December, you will receive two new ID cards—one for your MA plan and one for your PDP plan. Please begin using them on January 1, 2027, and be sure to bring them both to your pharmacy.

Cariloop

Also as of January 1, 2027, retirees **will no longer call Quantum** but will contact Cariloop directly at 972-325-5836, Monday to Friday, 8:00 AM to 6:00 PM

CT.

What Stays the Same

Please note that your EyeMed vision and Cigna EAP benefits remain unchanged.

What You Need to Do Before AE Begins

Verify that you can log in to your MyCPG Account, where you'll make your medical and dental plan selections during Annual Enrollment.

- Go to MyCPG Accounts at cpg.org.
- If you don't already have an account, select "Create Account" and follow the prompts.
- Once you've signed in, make sure that your personal information is up to date.

And that's it! You'll then be ready to make plan selections online during Annual Enrollment.

If you need assistance signing in to your account, call Client Services Technical Support at 855-594-2201, Monday to Friday, 8:30 AM to 8:00 PM ET.

Stay tuned for more Annual Enrollment updates this fall.

The Episcopal Church Medical Trust

MyCPG Accounts
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ARC August 27, 2026