



## Coming soon... Annual Enrollment 2024: We're almost there!

You'll soon be able to choose 2024 health coverage for yourself and your dependents.

<<FirstName>> <<LastName>> <<Suffix>  
<<Street1>>  
<<Street2>>  
<<City>> <<State>> <<Postal Code>>

Your 2024 Annual Enrollment  
session dates:

Your Associated Email Address:

Your Client Number:

**October 11, 2023 to November 1, 2023**

<email address>

<number>

**Annual Enrollment PLUS!**  
**New Vendor: Delta Dental.**  
**Action Required!**

Dear Friend:

Every fall, during Annual Enrollment, you have the opportunity to review the medical and dental plans available to you from The Episcopal Church Medical Trust (Medical Trust), compare all your options, select the best plan(s) for you and your family, and add or remove spouse or dependents.

Delta Dental has the largest network of dentists nationwide and will be our new dental vendor for 2024! If your employer offers benefits with Cigna Dental through the Medical Trust, that coverage is going away. **You must enroll in a Delta Dental PPO + Premier™ plan during Annual Enrollment** or you will not have dental coverage through the Medical Trust in 2024. Learn more about Delta Dental in the enclosed Welcome Announcement.

**Please take a moment to review the information below. It will help you make your 2024 plan choices and successfully complete your enrollment.**

### Considerations for Your 2024 Health Plan Choices

- Has there been a change in your household? For example, did you get married or divorced?
- Has there been a change in health status? Do you or a covered family member have any upcoming surgeries or medical procedures planned?
- Is your current health plan being offered in 2024?
  - If your current health plan **is** being offered in 2024 and you take no action, your current elections will continue for 2024. Any rate changes will apply.
  - If your current medical plan is **not** being offered next year, you **must** enroll in a new plan or else **you will not have Medical Trust coverage in 2024**
- Do you want dental coverage for you and your dependents through the Medical Trust in 2024? If you do, enroll in a Delta Dental PPO + Premier plan option during Annual Enrollment or **you will not have Medical Trust dental coverage** in 2024.

## Website Resource

[cpg.org/annualenrollment](https://cpg.org/annualenrollment)



Discover Annual Enrollment and use the “I’m an Active Employee” decision guide to learn about health plan benefits:

- 2024 Annual Enrollment Guide for descriptions of important plan changes for 2024, as well as other information on the plans offered by the Medical Trust\*
- 2024 Summaries of Benefits and Coverage for plans offered by the Medical Trust, available for download\*
- Vendor contact information
- Glossary of Health Coverage and Medical Terms
- Plan Document Handbooks—2023 editions of current plans, online now; 2024 editions will be available at a later date, after Annual Enrollment
- New! Delta Dental Plan information (if offered by your employer through the Medical Trust)

### Make Your Selections

Log in to [MyCPG Accounts](#), where you’ll make your health plan selections:

- Sign into MyCPG Accounts at [cpg.org](https://cpg.org) with the email address above. You may need to update your password to meet new security standards.
- If you don’t see an email address or if you have not accessed your account in 2022 or later, please select “Create Account” and follow the prompts.
  - Use your Client Number above. The number can make it easier to verify you during the account set-up process.
- **Once you’ve signed in, make sure your personal information is up to date. Now you will be ready to make plan selections online during Annual Enrollment!**
- Refer to the Plan Comparison Chart for highlights of Medical Trust plans that your Participating Group is offering in 2024.
- Download and follow the instructions to make your selection(s). Complete your Annual Enrollment by November 1, 2023.

### HealthAdvocate

Contact a Health Advocate representative for assistance with choosing the best medical plan at (866) 695-8622 or [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com).

### Delta Dental

- Learn more about your Delta Dental plan options at [cpg.org/deltadental](https://cpg.org/deltadental) or call Delta Dental at (888) 894-7059.

\*Copies of 2024 Annual Enrollment Guide and Summaries of Benefits and Coverage are also available at [cpg.org/mtdocs](https://cpg.org/mtdocs) or contact Client Services.

<sup>1</sup>Your Participating Group may not offer every plan available from the Medical Trust. Those plans offered by your Participating Group will appear on the Annual Enrollment website.

### New! Update Your Beneficiaries Online

You will be able to view and update your beneficiary information online! Look for the “Beneficiaries” tab on [MyCPG Accounts](#) and view your beneficiaries.

### Have questions or need assistance?

Contact Church Pension Group Client Services. Call us Monday to Friday, (800) 480-9967, 8:30 AM to 8:00 PM ET, or email [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org).

*These documents may contain protected health information as described under the Health Insurance Portability and Accountability Act of 1996 and the regulations issued thereunder (“HIPAA”). This information is confidential and is intended only for use by the authorized individual to whom, or the entity to which, it is addressed. The recipient of this information is prohibited from disclosing this information to any other party unless required to do so by law or regulation and is required to destroy the information after its stated need has been fulfilled. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying or distribution of this information, or any action taken in reliance on this information, is strictly prohibited and may subject you to civil or criminal penalties. If you have received this information in error, please notify the sender and the Church Pension Group Privacy Officer immediately to arrange for the return or destruction of the information. Contact information for the sender is provided above and the Church Pension Group Privacy Officer may be contacted by email at [privacy@cpg.org](mailto:privacy@cpg.org).*