

Annual Enrollment 101:

What It Is, and What Do I Need to Do?

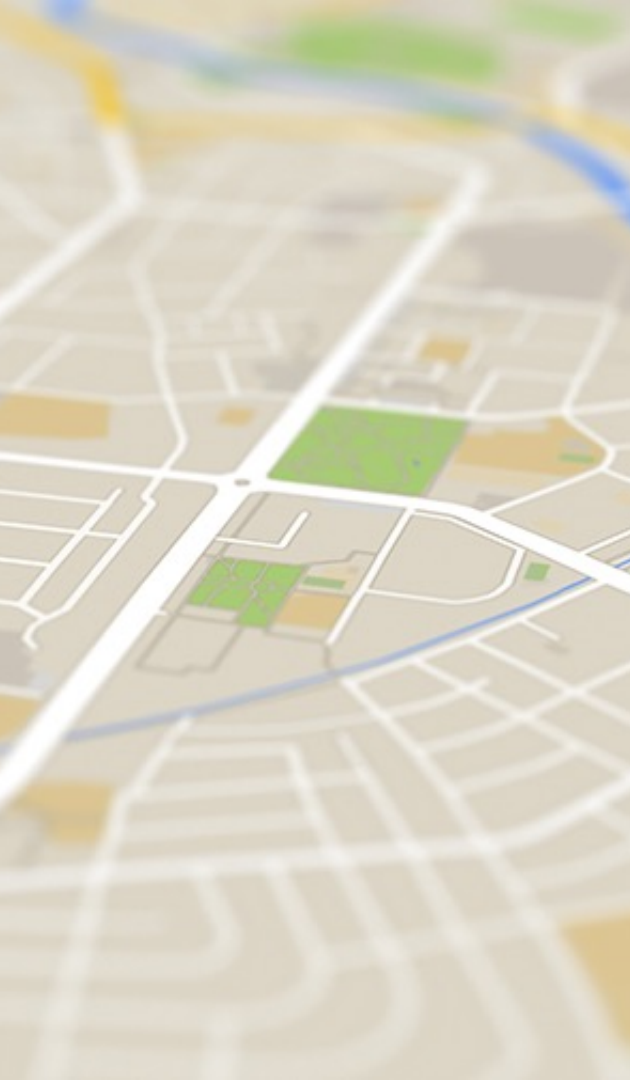


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Wednesday June 8, 2022
**2023 Annual Enrollment
Webinar Series**

AnnualEnrollment

Today's Agenda



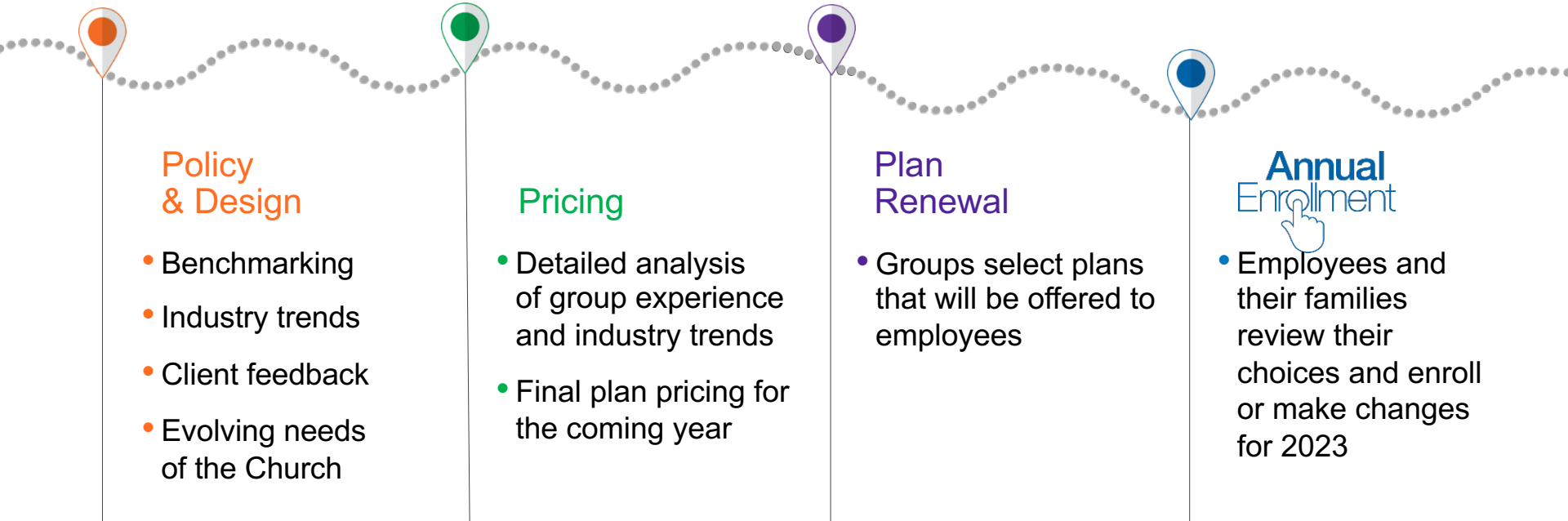
The Journey from Planning to Enrollment

- Annual Enrollment Timeline and Health Plan Renewal Planning
- Pricing and 2023 Renewals
 - Pricing and Trends
 - Annual Renewals
- 2023 Annual Enrollment Communications
- AE Administration and Reports
- Questions and Discussion

An aerial-style map of a city grid with a river on the right side. A semi-transparent orange rectangular box is overlaid on the map, containing white text. The map shows various colored areas: green for parks, brown for buildings, and blue for the river. The text box is positioned in the lower-middle part of the map.

Annual Enrollment Timeline and Health Plan Renewal Planning

Overview of Our Seamless Annual Process



Policy & Design

- Benchmarking
- Industry trends
- Client feedback
- Evolving needs of the Church

Pricing

- Detailed analysis of group experience and industry trends
- Final plan pricing for the coming year

Plan Renewal

- Groups select plans that will be offered to employees

Annual Enrollment

- Employees and their families review their choices and enroll or make changes for 2023

2023 Plan Renewals and Annual Enrollment Timeline

Major Categories

Annual Enrollment

January to July

- Plan array process
- Pricing
- Renewals
- Renewal supporting materials
- Member communications

August to September

- Plan renewals release date: 8/25
- Group plan renewals: 8/25–9/30
- MLPS system preparation
- Member communication mailings

October to November

- Group plan renewals continue to 9/30
- Active AE dates
 - 1st Session: 10/12–11/2
 - 2nd Session: 10/26–11/16
- Pre-65 Former Employee dates: 10/26–11/16
- Post-65 Former Employee dates: 10/17–11/14*
- Vendor / member account set-up

December to January

- CPG conducts a Quality review of AE transactions
- Member ID card production and mailing

2023 Administrator Education Opportunities

- ▶ **Renewal and AE General Webinars**
(June through September)
- ▶ **Pre-Recorded Modules**
(CPG.org)
- ▶ **AE Admin Page**
(CPG.org/aeadmin)
- ▶ **Episcopal Benefits Administrators Conference**
(9/26 – 9/28)

Centralized AE Admin Information on CPG.org

The screenshot displays the Church Pension Group (CPG) website interface. At the top, there is a navigation bar with links for 'Investment Management', 'Contact Us', 'Jobs', and 'Sign In / Create Account'. A search bar is located below the navigation bar. The main navigation menu includes 'MyCPG', 'Insurance', 'Learning', and 'Active Clergy'. The page title is 'Health Plan Renewal and Annual Enrollment Administrator Central'. Under the heading 'In This Section', there is a list of links: 'News & Updates', '2022 Annual Enrollment Timeline', 'Learning Modules', 'Webinars', and 'Documents & Mailings'. A 'News & Updates' section contains the text: 'Check back for news and updates on 2022 Renewal and Annual Enrollment!'. Below this, there is a section titled '2022 Renewal and Annual Enrollment Timeline for Administrators'. At the bottom, a calendar icon shows 'AUG 26' with the text 'Renewal Selection Release Date' and 'Plan selections are announced to Administrators by email Thursday, August 26, 2021.'

- Health Plan Renewal and AE information
 - AE Admin news and updates
 - Education, documents, and mailings
 - Calendar key dates and resources
- CPG.org/aeadmin

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Pricing and 2023 Renewals



Pricing Trends Overview

≡ Pricing: Overview—Key Factors



Overall

Actual versus expected

- Large claims

Projected

- Cost trend assumptions
- Known/expected changes
- Stress testing

Group Specific

Relative positioning

- Medical Trust average
- National rate – Denominational Health Plan groups

Group-specifics

- Demographics/geographic factors
- Experience
- Prior rate actions

≡ Pricing: Focus on Cost Trend Assumptions ≡

What is medical and pharmacy cost trend?

- Projected percentage increase in the cost to treat patients from one year to the next, assuming that benefits remain the same



Cost trends used to estimate what the same health plan design will cost from year to year



Cost trend influencers

- Unit cost inflation of medical products and services
- Per capita utilization or changes in the number or intensity of service usage

≡ Pricing: Focus on Cost Trend Assumptions ≡

What are some factors that can affect healthcare trends?

Healthcare
service
utilization

Medical
technology
and drug
therapies

Impact
of fixed
deductibles
and copays

Aging of the
covered
population

Cost shifting
from public
to private
plans

Price
inflation
or deflation

Variations
in provider
treatment
patterns

Changing
health of the
covered
population

Healthcare
provider
consolidation

Changes
in federal
or state
legislation



Annual Renewals

Health Plans Offered for 2023



Seven plan options with each – Anthem and Cigna

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



Three plan options with Kaiser

- EPO High
- EPO 80
- CDHP 20



Renewal Email

- Alerts master administrator to go to MLPS for the Group's Plan offering and selections
- Provides a link to instructions for how to access information



Renewal Supporting Materials

- Medical Trust Renewal Letter
- Participating Group Agreement
- Administrative Policy Manual
- Medical Trust Compass Report and instructions
- AE Timeline and Letter Templates for Administrators
- Healthcare Compliance Notices
- Summaries of Benefits and Coverage (SBCs) on cpg.org
- Health Plan Comparison Chart

2023 Active Renewals

August 25 — Available in MLPS

- Review and share accordingly with your key stakeholders
- IBAMS resources available to assist you with questions
- Determine your 2023 Plan offering and make elections in MLPS

Plan Selection Timing

- Plan Selection Deadline: **September 30**

Communicating to Your Related Entities and Employees

Letter Templates



Customizable templates to help facilitate communications to your group about plans, rates, dates, etc.

- **Template #1:** Memo to rectors, parish administrators, or other benefits personnel
- **Template #2:** Letter to employees (members and non-participating employees)

Plan Comparison Chart

	Plan A Basic	Plan B Regular	Plan C Premium
—	✓	✓	✓
—	x	✓	✓
—	✓	x	x

Provides side-by-side benefit details to help members compare their options

Annual Enrollment Guide

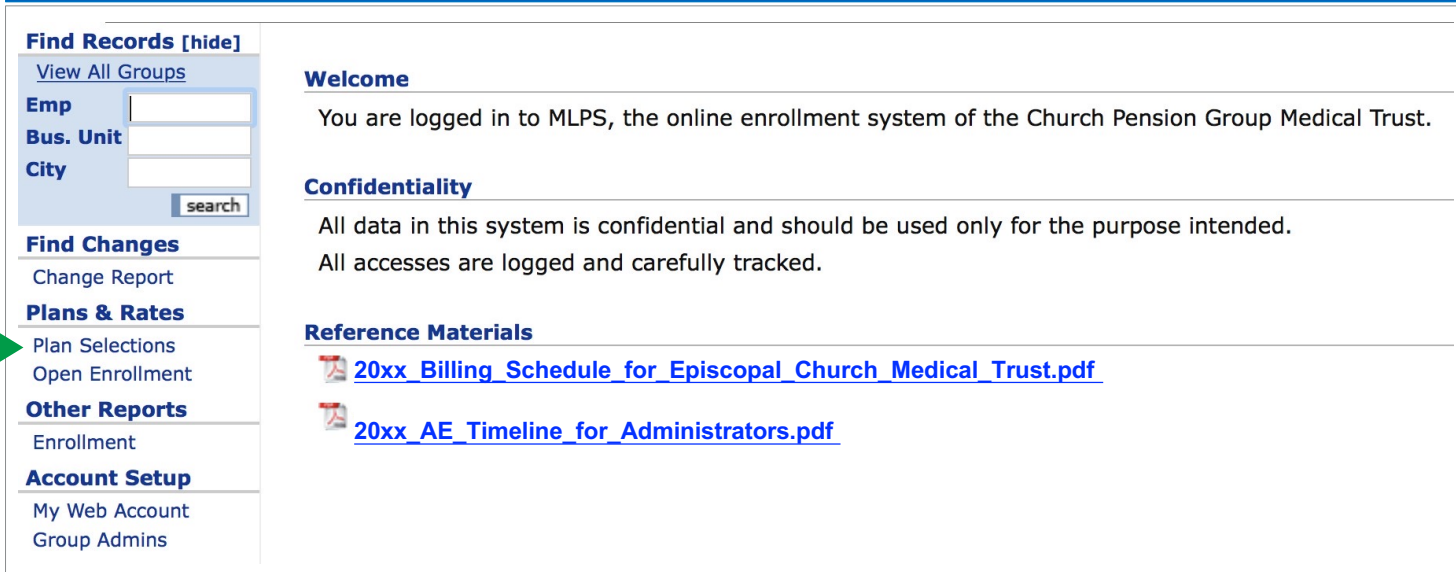


Helps employees make their annual plan elections

MLPS—Plan Selection Page

Navigate to Plan Selections when it opens in the MLPS site

1. Log into CPG as an administrator and select MLPS.
2. Click the Plan Selections Link.



The screenshot shows the MLPS website interface. On the left is a navigation menu with the following sections:

- Find Records [hide]**
 - [View All Groups](#)
- Emp**
- Bus. Unit**
- City**
-

Below the search section are the following links:

- Find Changes**
 - [Change Report](#)
- Plans & Rates**
 - [Plan Selections](#) (highlighted with a green arrow)
 - [Open Enrollment](#)
- Other Reports**
 - [Enrollment](#)
- Account Setup**
 - [My Web Account](#)
 - [Group Admins](#)

The main content area on the right contains the following sections:

- Welcome**

You are logged in to MLPS, the online enrollment system of the Church Pension Group Medical Trust.
- Confidentiality**

All data in this system is confidential and should be used only for the purpose intended.
All accesses are logged and carefully tracked.
- Reference Materials**
 - [20xx Billing Schedule for Episcopal Church Medical Trust.pdf](#)
 - [20xx AE Timeline for Administrators.pdf](#)

Plan Selection Page: Making Selections

Review your offering

Option 1 [Click here to download your Plan Selection Sheet](#)

Plan Name	Plan Code	Enroll Total	Rates					Rates					Election	
			Single	Plus Sps	Plus Child	Family	Final % Chg	Single	Plus Sps	Plus Child	Family	Final % Chg	Accept	Decline
Anthem BCBS High Deductible Health Plan	MHDE	67	357	893	893	893	11.91	800	1840	1840	1840	109.52	<input type="radio"/>	<input type="radio"/>
Anthem PPO 80/60	MSPZ	100	520	1300	1300	1300	12.07	624	1435	1435	1435	14.09	<input type="radio"/>	<input type="radio"/>
Anthem BCBS EPO80	MSEZ							613	1410	1410	1410	11.20	<input type="radio"/>	<input type="radio"/>
Anthem BCBS EPO90	MSED							648	1490	1490	1490	11.25	<input type="radio"/>	<input type="radio"/>
Anthem BCBS High Deductible Plan 15	MHDG							624	1435	1435	1435	11.26	<input type="radio"/>	<input type="radio"/>
Anthem BCBS High Deductible Plan 40	MHBR							388	892	892	892	11.28	<input type="radio"/>	<input type="radio"/>
Anthem BCBS PPO 70 SLV	MPSI							536	1233	1233	1233	11.16	<input type="radio"/>	<input type="radio"/>

Option 1 [Click here to download your Plan Selection Sheet](#)

Plan Name	Plan Code	Enroll Total	2016 Rates					2017 Rates					2017 Election	
			Single	Plus Sps	Plus Child	Family	Final % Chg	Single	Plus Sps	Plus Child	Family	Final % Chg	Accept	Decline
Anthem BCBS High Deductible Health Plan	MHDE	67	357	893	893	893	11.91	800	1840	1840	1840	109.52	<input type="radio"/>	<input type="radio"/>
Anthem PPO 80/60	MSPZ	100	520	1300	1300	1300	12.07	624	1435	1435	1435	14.09	<input type="radio"/>	<input type="radio"/>
Anthem BCBS EPO80	MSEZ							613	1410	1410	1410	11.20	<input type="radio"/>	<input type="radio"/>
Anthem BCBS EPO90	MSED							648	1490	1490	1490	11.25	<input type="radio"/>	<input type="radio"/>
Anthem BCBS High Deductible Plan 15	MHDG							624	1435	1435	1435	11.26	<input type="radio"/>	<input type="radio"/>
Anthem BCBS High Deductible Plan 40	MHBR							388	892	892	892	11.28	<input type="radio"/>	<input type="radio"/>
Anthem BCBS PPO 70 SLV	MPSI							536	1233	1233	1233	11.16	<input type="radio"/>	<input type="radio"/>
Anthem PPO 90/70	MSP0							667	1534	1534	1534	11.23	<input type="radio"/>	<input type="radio"/>
EAP	MEAP							5	5	5	5	0.00	<input type="radio"/>	<input type="radio"/>
Preventive Dental	DDPV							37	85	85	85	19.68	<input type="radio"/>	<input type="radio"/>
Basic Dent-50/150	DD50							70	161	161	161	21.02	<input type="radio"/>	<input type="radio"/>
Dent&Ortho-25/75	DD25							92	212	212	212	19.75	<input type="radio"/>	<input type="radio"/>

Additional Option Requested

To complete Plan Selections:

1. Click **Accept** or **Decline** next to each plan (do not leave any blank radials)
2. Click **Submit**
3. Finished!

Plan Selection Page: Additional Option Requests

Submitting a request for additional options

To request an
Additional Option:

1. Leave radial buttons blank
2. Click check mark in **Additional Option Requested** box
3. Enter comments in the **Plan Request** box
4. Click **Submit**

Option 1 [Click here to download your Plan Selection Sheet](#)

Plan Name	Plan Code	Enroll Total	Rates				2016 Rates				2017 Rates				Election		2017 Election	
			Single	Plus Spouse	Plus Child	Family	Final % Chg	Single	Plus Spouse	Plus Child	Family	Final % Chg	Accept	Decline	2017 Election	Decline		
Anthem BCBS High Deductible Health Plan	MHDE	67	357	893	893	893	11.91	800	1840	1840	1840	109.52						
Anthem PPO 80/60	MSPZ	100	520	1300	1300	1300	12.07	624	1435	1435	1435	14.09						
Anthem BCBS EPO80	MSEZ							613	1410	1410	1410	11.20						
Anthem BCBS EPO90	MSED							648	1490	1490	1490	11.25						
Anthem BCBS High Deductible Plan 15	MHEDG							624	1435	1435	1435	11.26						
Anthem BCBS High Deductible Plan 40	MHBR							388	892	892	892	11.28						
Anthem BCBS PPO 70 SLV	MPSL							536	1233	1233	1233	11.16						
Anthem PPO 90/70	MSPD							667	1534	1534	1534	11.23						
EAP	MEAP							5	5	5	5	0.00						
Preventive Dental	DDPV							37	85	85	85	19.68						
Basic Dent-50/150	DDSO							70	161	161	161	21.02						

Additional Option Requested

Please specify your plan request

Plan Selection Page: Additional Option Requests

Viewing Tier and Rx Changes

- If you request a multiple Tier and/or Rx pricing, upon receiving notice that your additional request is ready, you will need to review your new offering

1. Adjust values for **Rate Tiers** / **Rx Options** to changes
2. Click **View Plans** (to complete use previous instructions)
3. Finished!

Diocese of
Effective Date:

Rate Tiers: 2 Rx Option: Standard View Plans

Option 1 [Click here to download your Plan Selection Sheet](#)

Plan Name	Plan Code	Enroll Total	Rates						
			Single	Plus Sps	Plus Child	Family	Final % Chg	Single	Plus Sps
Anthem BCBS High Deductible Health Plan	MHDE	67	357	893	893	893	11.91	800	1840
Anthem PPO 80/60	MSPZ	100	520	1300	1300	1300	12.07	624	1435
Anthem BCBS EPO80	MSEZ							613	1410
Anthem BCBS EPO90	MSE0							648	1490

MLPS—Plan Selection Page

Medicare Secondary Payer Small Employer Exception (MSP SEE) Status

Option 1 [Click here to download your Plan Selection Sheet](#)

Plan Name	Plan Code	Enroll Total	2019 Rates					2020 Rates					Rel Value	Plan Sel Load	2020 Election		
			Single	Plus Sps	Plus Child	Family	Final % Chg	Natl Single Rate	Natl % Diff	Single	Plus Sps	Plus Child			Family	Final % Chg	Accept
Anthem BCBS BlueCard MSP PPO 90	MS10															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard PPO 100	MPP1															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard PPO 90	MPP2															<input type="radio"/>	<input type="radio"/>
Anthem BCBS CDHP-20/HSA	MHDE															<input type="radio"/>	<input type="radio"/>
EAP	MEAP															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard MSP PPO 100	MSG9															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard MSP PPO 70	MS12															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard MSP PPO 80	MS11															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard PPO 70	MPP4															<input type="radio"/>	<input type="radio"/>
Anthem BCBS BlueCard PPO 80	MPP3															<input type="radio"/>	<input type="radio"/>
Anthem BCBS CDHP-15/HSA	MHDG															<input type="radio"/>	<input type="radio"/>
Anthem BCBS CDHP-40/HSA	MHBR															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus CDHP-15/HSA	MCDH															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus CDHP-20/HSA	MHDC															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus CDHP-40/HSA	MCDG															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus MSP PPO 100	MGM1															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus MSP PPO 70	MGM4															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus MSP PPO 80	MGM3															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus MSP PPO 90	MGM2															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus PPO 100	MG01															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus PPO 70	MG04															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus PPO 80	MG03															<input type="radio"/>	<input type="radio"/>
Cigna Open Access Plus PPO 90	MG02															<input type="radio"/>	<input type="radio"/>

Plans Going Away

Medical Trust is not discontinuing any plans for 2023

Should a Participating Group elect to no longer offer a plan in 2023 that they offer in 2022

Employees are required to make a plan selection during Annual Enrollment or risk losing coverage

Tools and reports to help group administrator manage members in plans going away

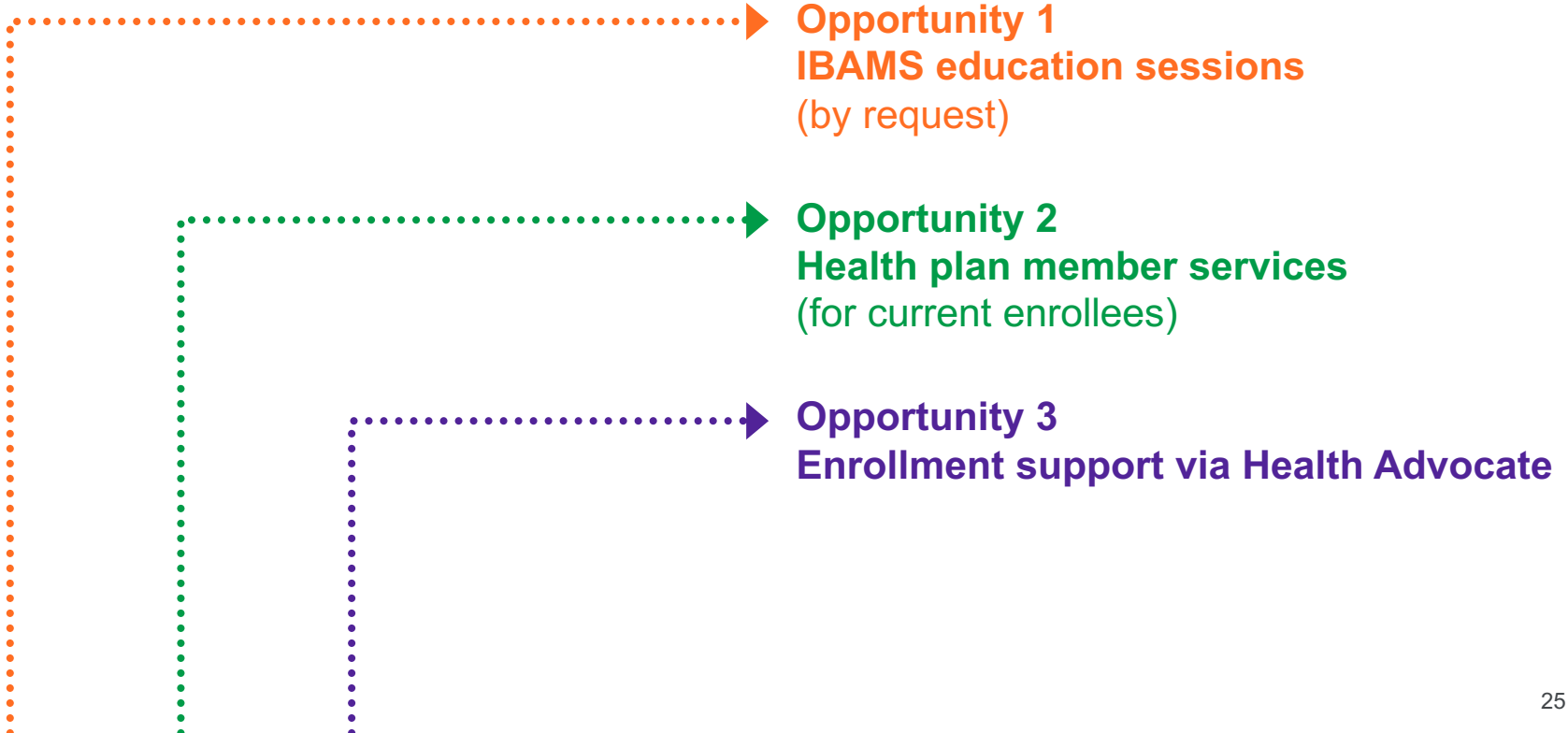


Changes to Participating Group plan selections may affect the plan types and networks available to members of the Participating Group

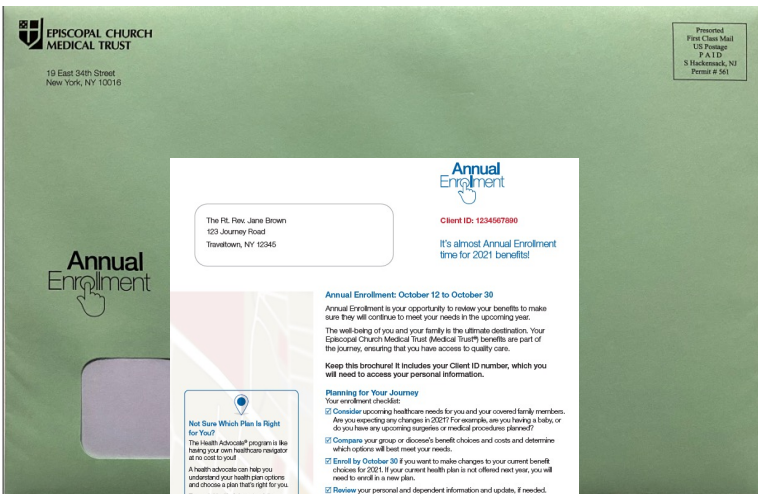
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2023 Annual Enrollment Communications

≡ 2023 Member Education Opportunities



2023 Annual Enrollment Letter



2023 Annual Enrollment Member Letter Estimated Mail Dates

Active Members:

Session 1: Late September

Session 2: Mid October

Retirees: Late September

Annual Enrollment Communication and Member Education Materials



The screenshot shows the Church Pension Group website. At the top, there is a navigation bar with links for 'About Us', 'Investment Management', 'Contact Us', 'Jobs', and 'Sign In / Create Account'. Below this is a search bar and a 'Change text size' option. The main navigation menu includes 'MyCPG', 'Retirement', 'Insurance', 'Learning', and 'Administrators'. On the left, there are links for 'Active Member Resources' and 'Retiree Resources'. The main content area features a large banner with a family photo and the text 'Annual Enrollment'. Below the banner, the heading '2023 Annual Enrollment' is followed by a 'Login to Enroll' button. A sub-heading states 'All of the Annual Enrollment information you need, all in one place.' The page includes sections for 'What is Annual Enrollment?' and 'Why Enroll Each Year?'.

Show employees where to find materials, resources and additional information



I'm an Active Employee

(currently working³)

[Get Resources For Me](#)



I'm an Early Retiree

(not eligible for Medicare)

[Get Resources For Me](#)



I'm a Retiree

(eligible for Medicare)

[Get Resources For Me](#)

Member Annual Enrollment Website



CHURCH PENSION GROUP

About Us | Investment Management | Contact Us | Jobs | Sign In / Create Account

MyCPG Retirement Insurance Learning Administrators

Sign In or Create Account

[Sign In](#) [Create Account](#)

* Username, Personal Email or Client Number (XXX-XXX-XX)

[Forgot Username?](#)

* Password Show typing

[Forgot Password?](#)

Need Help?
Please contact Client Services (855) 994-2201
Monday - Friday, 8:30AM - 8:00PM EST

* Required field.

Encourage employees to log into the AE website

Check personal data, even if no intent to change coverage

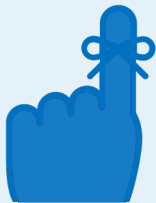
Helping Employees Prepare

Employee Cost



Explain any employee cost share toward monthly contributions

Reminder



Remind employees about plans going away, if applicable, and the need to select another plan or will lose coverage

- Explain your decisions to change plan and vendor options
- Remember to monitor your employees' AE activity to make sure they select another plan

Helping Employees Prepare



Explain the differences between:

- Traditional plans and CDHPs, if applicable
- HSA funding rules and any employer contributions
- HealthEquity or other selected HSA custodian



- Explain network and out-of-network* deductibles and out-of-pocket maximums
- The plan comparison chart can help employees choose



Include reminders about benefits included in the plans

- Telehealth
- Vision
- Pharmacy
- EAP
- Health Advocate

*Only network benefits are available if a Kaiser plan is offered.

An aerial map of a city grid with a river on the right side. A semi-transparent green banner is overlaid horizontally across the center of the map. The banner contains white text.

AE Administration & Reports—Coming Soon

Stay Tuned for More Information

Annual Enrollment Resources & Web Portal Navigation

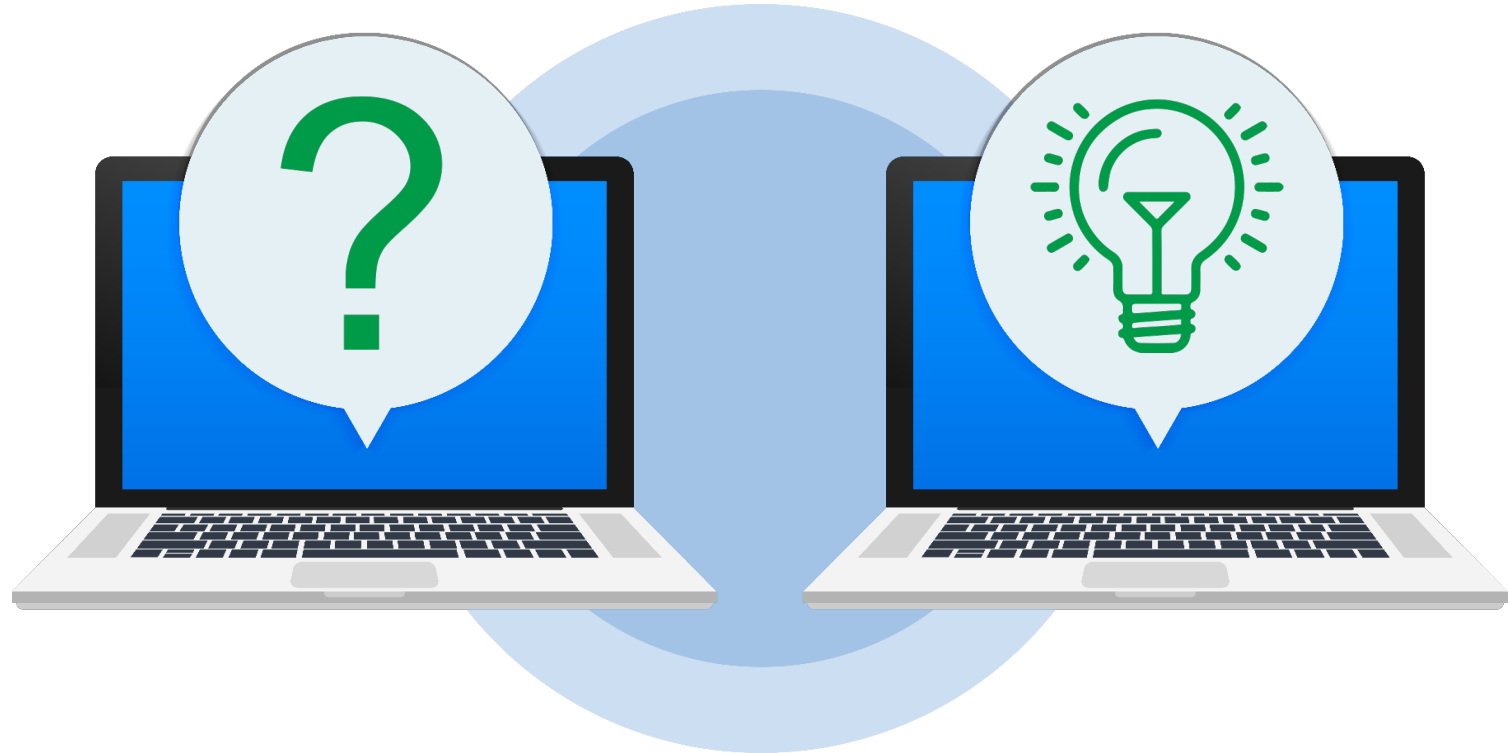


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- AE Reports
- Monitoring Member Activity & Group Progress
- Completing AE for Member

Register for upcoming webinars on ARC at cpg.org/arc

Questions and Discussion



Feedback Survey



Thank You!

For your participation and feedback.

Important Disclosures

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund (“CPF”) and its affiliates (collectively, “CPG”) retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

Church Pension Group Services Corporation (“CPGSC”), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the “Plans”) for eligible employees (and their eligible dependents) of The Episcopal Church (the “Church”). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees’ Benefit Trust, a voluntary employees’ beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.