

Plan Updates and Benefit Additions for 2023



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Integrated Benefits Account
Management Services
(IBAMS)

10/19/2022

**Diocese of East Carolina
Annual Enrollment Videos**

Key Annual Enrollment Dates

Late September 2022

Your Mailing Sent



October 12, 2022

Annual Enrollment Begins



November 2, 2022

Annual Enrollment Ends



January 1, 2023

New Plan Year Begins





Next Stop



Plan Updates and Benefit Additions



CDHP Deductible Updates



Diocese of East Carolina – 2023 Medical Plans (Network benefits)

Medical Event	CDHP 15	CDHP 20
Plan Level	Gold	Silver
Deductible	\$1,500 per person \$3,000 per family	\$3,000 per person \$5,450 per family
Out-of-Pocket Limit	\$2,400 per person \$4,800 per family	\$4,200 per person \$8,450 per family
Office Visit – Primary Care	15% Coinsurance	20% Coinsurance
Office Visit – Specialist	15% Coinsurance	20% Coinsurance
Diagnostic Test	15% Coinsurance	20% Coinsurance
Urgent Care	15% Coinsurance	20% Coinsurance
Outpatient Surgery	15% Coinsurance	20% Coinsurance
Inpatient Hospital Care	15% Coinsurance	20% Coinsurance

There are no changes to the CDHP-40 deductible amounts



Hearing





Hearing

Hearing Aid Benefits

Active benefit allowance and hearing aid device discounts

- All active plans: Anthem
- Maximum benefit of \$3,000, every three years



Fertility Benefit Update





Fertility Benefit

Effective January 1, 2023

- Lifetime Benefit Maximum will be a combined \$50,000 for medical and prescription drugs
- Medical Trust will cover standard fertility preservation services for medically necessary treatment that may cause infertility



Hinge Health





Hinge Health

Hinge Health and Expert Medical Second Opinion



- Virtual musculoskeletal (MSK) wellness company
- Available through Express Scripts
- Hinge Health's Musculoskeletal (MSK) Expert medical second opinion service available for Anthem members
- Learn more at hingehealth.com



Pharmacy Benefits

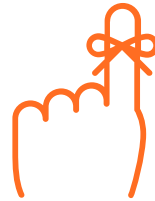
Prescription Drug Benefits

Managed by Express Scripts



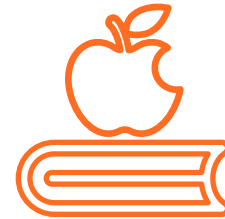
Benefit highlights

- Generic and brand name medication options
- Accredo specialty pharmacy
 - SaveonSP
- Broad national retail pharmacy network
- Retail and home delivery



Things to remember

- Prior authorization may be required
- Generic or pay the difference
- Retail refill limit
- Home delivery required for maintenance medications



To learn more

- Plan Document Handbook
- Summary of Benefits and Coverage
- Price Medication
- [express-scripts.com](https://www.express-scripts.com)

Prescription Drug Benefits

2023 Express Scripts—Standard Rx option (coinsurance-based)

	Retail	Home Delivery
Deductible	None	None
Generic	Up to \$10 copay	Up to \$25 copay
Preferred Brand-name	25% coinsurance; up to \$40 min/\$80 max	25% coinsurance; up to \$100 min/\$200 max
Non-preferred Brand-name	40% coinsurance; up to \$80 min/\$160 max	40% coinsurance; up to \$200 min/\$400 max
Specialty Rx	40% coinsurance; up to \$100 min/\$200 max	40% coinsurance; up to \$250 min/\$500 max
Dispensing Limits	Up to 30-day supply*	Up to 90-day supply

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at Home Delivery.

Prescription Drug Benefits

2023 Express Scripts—Standard Rx option – Retail (30 day supply)

	Plan Design	Negotiated Retail Price	Member Cost
Generic	Up to \$10 copay	Any	Up to \$10 copay
Preferred Brand-name	25% coinsurance; up to \$40 min/ \$80 max	\$ 0.01 - \$ 39.99 \$ 40.00 - \$ 159.99 \$ 160.00 - \$ 319.99 \$ 320.00+	Retail Price \$40 25% of Retail Price \$80
Non-preferred Brand-name	40% coinsurance; up to \$80 min/ \$160 max	\$ 0.01 - \$ 79.99 \$ 80.00 - \$199.99 \$ 200 - \$ 399.99 \$ 400.00 +	Retail Price \$80 40% of Retail Price \$160
Specialty Rx	40% coinsurance; up to \$100 min/ \$200 max	\$ 0.01 - \$ 99.99 \$ 100.00 - \$ 249.99 \$ 250.00 - \$ 499.99 \$ 500 +	Retail Price \$100 40% of Retail Price \$200

Prescription Drug Benefits

2023 Express Scripts—Standard Rx option – Home Delivery (90 day supply)

	Plan Design	Negotiated Home Delivery Price	Member Cost
Generic	Up to \$25 copay	Any	Up to \$25 copay
Preferred Brand-name	25% coinsurance; up to \$100 min/ \$200 max	\$0.01 - \$99.99 \$100.00 - \$399.99 \$400.00 - \$799.99 \$800.00+	Home Delivery Price \$100 25% of Home Delivery Price \$200
Non-preferred Brand-name	40% coinsurance; up to \$200 min/ \$400 max	\$0.01 - \$199.99 \$200.00 - \$499.99 \$500 - \$999.99 \$1,000.00 +	Home Delivery Price \$200 40% of Home Delivery Price \$400
Specialty Rx	40% coinsurance; up to \$250 min/ \$500 max	\$0.01 - \$249.99 \$250.00 - \$624.99 \$625.00 - \$1249.99 \$1250.00+	Home Delivery Price \$250 40% of Home Delivery Price \$500

Prescription Drug Benefits—Preferred Brand Name

2023 Express Scripts—Standard Rx option – Retail (30 day supply)

	Negotiated Retail Price	25%	Member Cost
Medication A	\$ 16	N/A	Since \$16 is less than the minimum cost share of \$40, you pay the actual cost of \$16
Medication B	\$ 40	\$ 10	Since \$10 is less than the minimum cost share of \$40, you pay the minimum cost share of \$40
Medication C	\$ 150	\$37.50	Since \$37.50 is less than the minimum cost share of \$40, you pay the minimum copayment of \$40
Medication D	\$ 225	\$ 56.25	25% coinsurance of \$225 is \$56.25, which is less than the maximum limit, so you pay \$56.25
Medication E	\$ 400	\$ 100	Since \$100 is greater than the maximum cost share of \$80, you pay only the maximum of \$80

Prescription Drug Benefits

2023 Express Scripts—CDHP-15

	Retail and Home Delivery
Deductible (combined with medical deductible)	\$1,500 individual / \$3,000 family
Generic	15% coinsurance after deductible
Preferred Brand-name	25% coinsurance after deductible
Non-preferred Brand-name	50% coinsurance after deductible
Specialty Rx	50% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

Prescription Drug Benefits

2023 Express Scripts—CDHP-20

	Retail and Home Delivery
Deductible (combined with medical deductible)	\$3,000 individual / \$5,450 family
Generic	15% coinsurance after deductible
Preferred Brand-name	25% coinsurance after deductible
Non-preferred Brand-name	50% coinsurance after deductible
Specialty Rx	50% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

Prescription Drug Benefits

2023 Express Scripts—CDHP-40

	Retail and Home Delivery
Deductible (combined with medical deductible)	\$3,500 individual / \$7,000 family
Generic	15% coinsurance after deductible
Preferred Brand-name	25% coinsurance after deductible
Non-preferred Brand-name	50% coinsurance after deductible
Specialty Rx	50% coinsurance after deductible
Dispensing Limits	Up to 30-day supply* (retail) or 90-day supply (home delivery)

*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.



Medical Channel Management

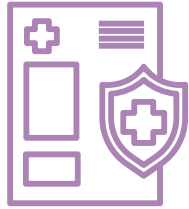




Vision

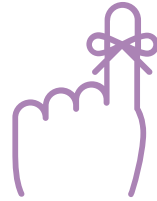
Benefits Overview

EyeMed Insight Network



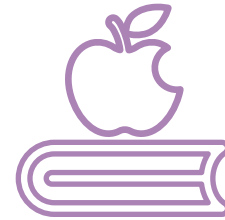
Benefit highlights

- Zero copay for annual visit
- \$200 allowance for frames or contact lenses
- Discounts on products/services



Things to remember

- Benefit through EyeMed Vision Care's Insight Network
- Broad provider network



To learn more

- (866) 723-0513
- eyemedvisioncare.com/ecmt
- EyeMed mobile app (download from Apple Store® or Google Play™)

Plan Benefits

See Summary of Benefits at cpg.org/mtdocs

	Retail	Out-of-Network
Exam (once every 12 months)	\$0 copay	Up to \$30
Frames (once every 12 months)	\$0 copay; \$200 allowance; 20% off balances over \$200	Up to \$47
Standard plastic lenses	\$10 to \$120 copay	Up to \$32 to \$57
Contact lenses	\$0 copay; \$200 allowance plus discounts on balances over \$200	Up to \$100
Conventional and disposable		
Medically necessary	\$0 copay; paid in full	Up to \$210
Laser vision correction	15% off retail price or 5% off promotional price	N/A



Travel Vaccination



Telehealth and Virtual Visits (COVID-19 update)



Evaluation, Testing, and Treatment

COVID-19 Healthcare Services

- Copayments, deductibles, and coinsurance fees waived through December 31, 2023 for healthcare services related to COVID-19
 - Evaluation
 - Testing
 - Treatment





COVID-19 Update

Telehealth and Virtual Visits



COVID-19 Healthcare Services

- Members cost shares waived for services received through our health plan carriers' telehealth platforms through December 31, 2023.
- Plan exclusions permanently removed to allow virtual visits with members' personal healthcare providers to be covered at the usual in-person office visit cost share.

A stylized map of a city grid with a river and a green banner. The map features a grid of streets in white and light gray, with a blue river flowing through the right side. A green banner is overlaid on the map, containing the text "Additional Benefits : Reminder".

Additional Benefits : Reminder



Care Management Programs

≡ Anthem Health Guide ≡

With one phone call, access help for a variety of health situations to ensure the right care at the right time and the right cost.



Anthem Health Guide

- Coordinate care across multiple doctors
- Confirm coverage of various services
- Understand authorizations required for certain treatments
- Get answers to other questions that may arise

Contact Information

- Call (866) 236-4365
Monday through Friday, 8:00 AM to 8:00 PM ET
- Visit [anthem.com](https://www.anthem.com) > log in > Customer Support > Message Center
- Log in at [anthem.com](https://www.anthem.com) > Contact Us > Chat With Us



Cigna Employee Assistance Program (EAP)



EAP Overview

The Employee Assistance Program is here for you



What it includes

- Up to 10 face-to-face sessions per issue with a Cigna EAP provider
- Unlimited telephonic consultations
- Available to everyone in your household, whether or not they are enrolled in a Medical Trust plan
- Get real support for real life with Talkspace



Getting in touch

- (866) 395-7794
- mycigna.com



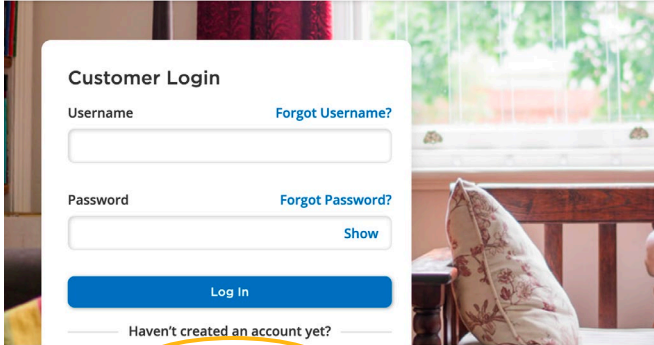
Additional points

- Confidential
- No cost to you
- 24/7 availability

Accessing Cigna EAP Resources Online

Under “Coverage” menu, click on “Employee Assistance Program”

mycigna.com



First-time visitors must register

What best describes you?

- I'm the Subscriber on a non-Medicare/Medicaid plan
– The person who signed up for the plan either through your employer or on your own, through a health exchange.
- I'm a Dependent on a non-Medicare/Medicaid plan
– A child, spouse or domestic partner covered under the subscriber's plan.
- I'm a Cigna Medicare Customer
- I'm a Medicaid Customer
- I want to register for the Employee Assistance Program ONLY

Next

Employer Name or ID: **episcopal**





Cigna Employee Assistance Program (EAP)

Benefits Enhancement



Get Real Support for Real Life with Talkspace

- Emotional health services are now more accessible to employees and household members
- EAP customers can now use their EAP benefits to connect with Talkspace therapists via messaging or live video sessions
- Engaging with a Talkspace therapist is subject to the same session limits and an EAP Code* is needed to begin, just as with any other EAP network counseling sessions
- There is no additional cost to the employee household



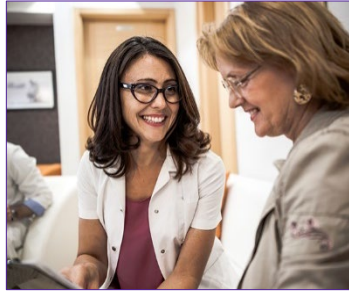
*An EAP Code can be obtained by calling your EAP toll-free program number or through the Emotional Health tile, under 'Visit an EAP counselor' on the EAP Coverage Page on myCigna.com.



Behavioral Health

For Help with Mental Health or Substance Abuse

Anthem BCBS



Benefit highlights

- Outpatient therapies
- Inpatient services
- Medication management



Please note

- As with traditional medical services, prior authorization may be required for certain services

Care from the Safety and Convenience of Your Home

24/7/365 access to board-certified physicians



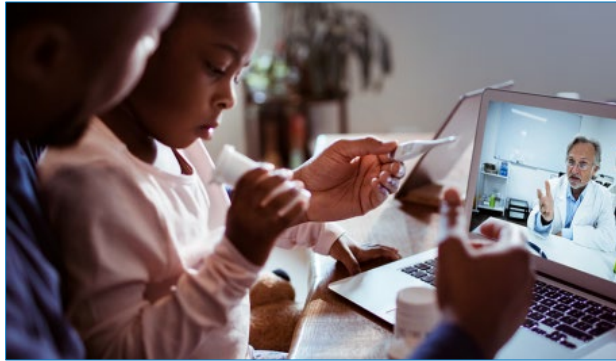
Anthem

livehealthonline.com

- Access a medical professional through telehealth platforms offered by Anthem
- Connect through your computer or mobile device with the type of doctor you select.
- Chat securely and privately by video or phone with an available provider in minutes.
- Obtain prescriptions for certain medications, if needed.

≡ Care from the Safety and Convenience of Your Home ≡

Talk to your healthcare provider



Anthem

livehealthonline.com

- Have an online appointment with your personal healthcare provider.
- Chat securely and privately through an electronic medium of your provider's choice (e.g., Zoom, Skype, telephonic).
- Obtain prescriptions for certain medications, if needed.



Health Advocate

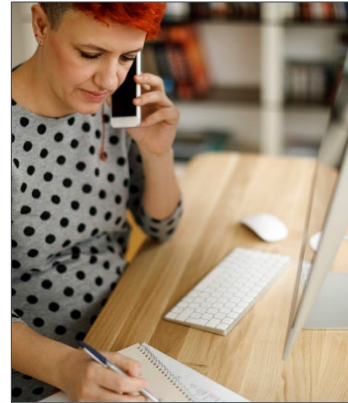


Helping You Navigate the Complexities of Healthcare



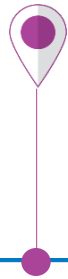
What it includes

- Private, confidential assistance
- Understanding and troubleshooting claims
- Appeals support
- Household benefit
- And so much more



Getting in touch

- (866) 695-8622
- [HealthAdvocate.com/members](https://www.healthadvocate.com/members)



UnitedHealthcare Global Assistance



Benefit Overview



24-hour assistance while traveling



What it includes

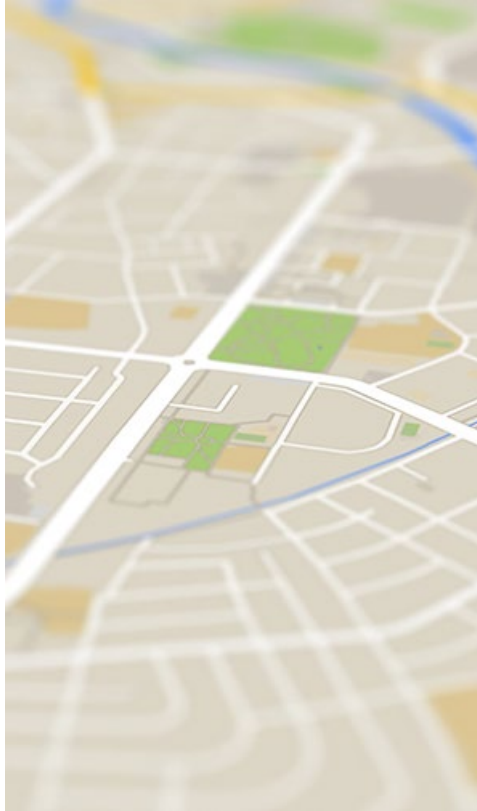
- 24/7 assistance when more than 100 miles from home or outside of US
- Referrals and scheduling of treatment
- Assistance with replacing prescriptions, stolen/lost travel documents
- Emergency travel resources





Getting in touch

- United States:
(800) 527-0218
- Outside the U.S. call collect:
(410) 453-6330
- assistance@uhcglobal.com
- worldwatch.uhcglobal.com

Additional Resources



-  CPG Member Resource Center
-  CPG Social Media Channels
-  CPG Client Services
-  Diocesan Office



Member Resource Center



Connecting with Your Benefits

Learning Center and eLearning Library

Learning in one place,
with easy-to-access courses:

- Understanding Your Benefits
- Seeing Your Way to Wellness
- Nutrition
- Resilience
- Facing Dementia



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Understanding Your Benefits

Essential information for new employees (or anyone looking for a quick refresher).

[Learn More](#)

Resilience: Stacking the Odds for Wellness

Interested in tips, tools and practices for enhancing resilience? Our multi-part course offers a practical, interactive guide.

[Learn More](#)



Social Media Channels

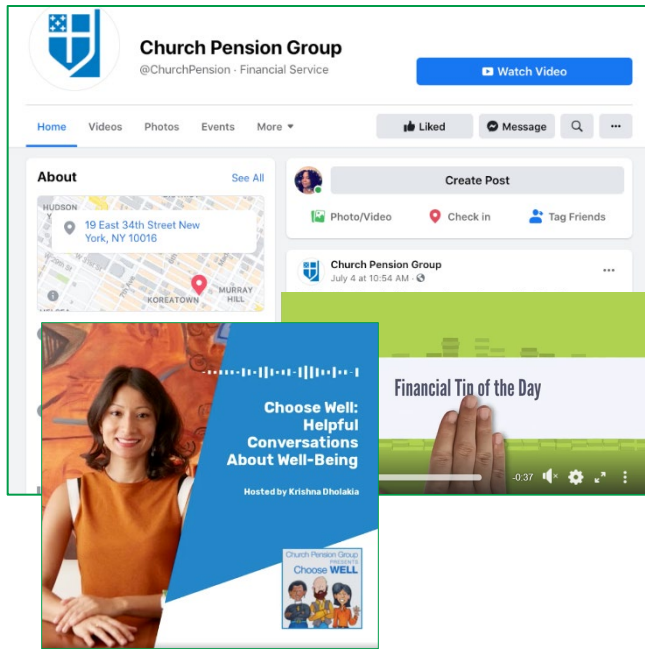




Connecting with CPG and Carriers



Information at your fingertips



- Timely posts about your benefits, Annual Enrollment reminders, and more
- Additional social media content on health and well-being from CPG and plan providers' websites

Follow Us! @ChurchPension



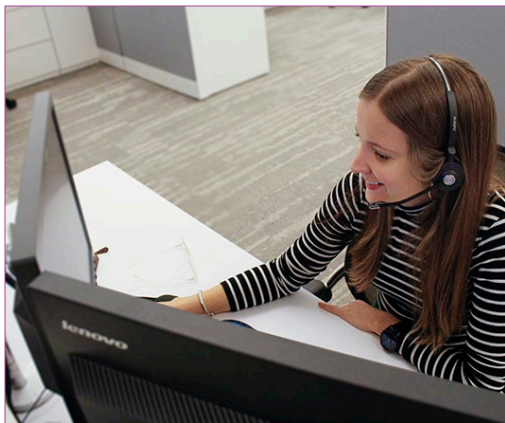


Client Services



At Your Service

Resources to guide you to your destination



CPG Client Services Member Services

- Call (800) 480-9967
Monday to Friday
8:30 AM to 8:00 PM ET
- Email mtcustserv@cpg.org

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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.

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