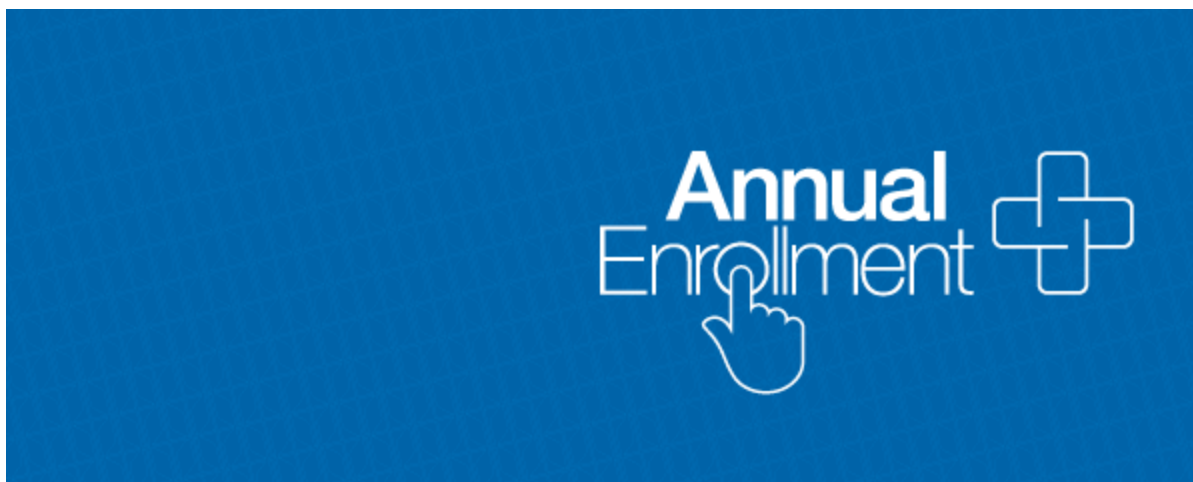




2025 Annual Enrollment



2025 Annual Enrollment Windows Are Open!

Dear Annual Enrollment Administrator:

It's time for active and former employees to enroll in health plans from The Episcopal Church Medical Trust (the Medical Trust) for next year.

Introducing Quantum Health

Beginning January 1, 2025, Quantum Health (Quantum) will be available to guide active and pre-65 former employees covered by plans that use the Anthem and Cigna networks* as they navigate today's complex healthcare system.

**Members covered by Kaiser Permanente and by the Hawaii Medical Service Association have comprehensive services as part of their plans and will not use the services of Quantum Health. Neither will members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP.*

Annual Enrollment Support

During Annual Enrollment this year, Quantum will be available to help **members whose plans use the Anthem and Cigna networks** understand plan options and choose the right ones for themselves and their dependents.

Quantum will know the full array of 2025 plans being offered that use the Anthem and Cigna networks but not the specific subset being made available to any one individual. Therefore, members who require assistance selecting a plan will need to know the plan options from which they can choose before calling Quantum.

Annual Enrollment Windows

Active and pre-65 former employees have from **October 16 to November 15** to make their plan selections. Their [Annual Enrollment letters](#) were mailed last week. If, over the next week or so, you suspect members have not received them, please contact your [benefits relationship manager](#).

Post-65 former employees have from **October 23 to November 22** to make their plan selections. Letters are being mailed to these employees in mid-October.

Don't Miss the Deadline!

If for 2025 your group is not offering some of the plans it offered for 2024, please monitor members via the "Coverage Going Away" report available in [My Admin Portal \(MAP\)](#).

If members with plans that are going away don't make new selections by November 15, you can select a new plan on their behalf by December 31, 2024.

Note that if they don't enroll and you don't make new plan selections on their behalf, they will not have Medical Trust health coverage beginning January 1, 2025.

Thank you for your time and the effort you make to ensure that your employees have high-quality healthcare benefits.

Sincerely,
Your Annual Enrollment Team

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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.

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