

## 2021 Health Benefits Overview

All clergy and lay employees who are scheduled to work more than 1,000 hours annually are eligible to receive health insurance benefits through the Episcopal Church Medical Trust. All employees who are scheduled to work more than 1,500 hours annually must be provided health coverage for the employee and his or her immediate family and dependents through the Episcopal Church Medical Trust, unless a qualified waiver has been approved.

ECMN will also continue to offer one additional plan for eligible employees age 65 or older who are also enrolled in Medicare Part A. If you qualify for this plan, you would fall under the Medicare Secondary Payer/Small Employer Exception (MSP/SEE) Rule. To receive this benefit, you must be enrolled in Medicare Part A and choose the Anthem PPO MS 80/90 plan. Once enrolled, Medicare will be the primary payer for Part A (hospitalization) services. Once Medicare has paid its share, the claims will be sent to Anthem, who will then pay the claims as it would for any active employee, minus the amounts paid by Medicare and your deductibles and cost shares. All eligible claims for outpatient services will be paid by Anthem

Below you will find important details about our 2021 health benefits offerings and Annual Enrollment process. Please share this information with your employees.

Our online Annual Enrollment for 2021 will run from October 12th to October 30<sup>th</sup> 2020.

### Monthly Premium rates for 2021

We are offering the following medical plans to our employees through The Episcopal Church Medical Trust (Medical Trust):

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Children	Family
Anthem BCBS BlueCard MSP PPO 80	701	1262	1262	1963
Anthem BCBS BlueCard MSP PPO 90	771	1388	1388	2159
Anthem BCBS BlueCard PPO 80	876	1577	1577	2453
Anthem BCBS BlueCard PPO 90	964	1735	1735	2699
Anthem BCBS CDHP-20/HSA	738	1328	1328	2066

### Dental Plans

We are offering the following Cigna dental plans through the Medical Trust:

Dental Plan / Monthly Rates	Single	Employee + Spouse	Employee + Children	Family
Basic Dent-50/150	47	85	85	132
Dent&Ortho-25/75	61	110	110	171

## **Benefit Eligibility**

All exempt (salaried) employees are eligible for benefits, and access to benefit plans for non-exempt employees begins when an employee is scheduled for at least 1,000 hours annually. Employer provided benefits are required when an employee is scheduled for 1,500 hours annually.

## **During the Open Enrollment Period**

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan without the need of qualifying event

## **Currently Enrolled Employees**

Please inform your currently enrolled employees (plan members) that they will receive a letter from the Medical Trust approximately one week before the Open Enrollment period. This letter will provide them with information on when and how to access the Open Enrollment website, a benefits review, and links to important plan resources. In your communications, encourage your employees to begin reviewing their options and research plans early.

## **Non-participating Employees**

Existing employees who qualify for health coverage but are not participating in one of our plans are eligible to enroll themselves and/or their dependents during Open Enrollment for the 2020 plan year. Please send a communication to these employees informing them of this option as well as the plans and rates available to them. You may use the enrollment form for new member enrollments and return them to Ellice Chelgren (ellice.c@episcopalmn.org) your Missioner for Administration. All faith communities within ECMN must participate in the Episcopal Church Medical Trust.

## **Other Benefits included in Medical**

### **[Prescription Drug Coverage with Express Scripts](#)**

More information about pharmacy benefits and prescription coverage can be found at the link below.

<https://www.cpg.org/active-clergy/insurance/health-and-wellness/medical-benefit-summary/pharmacy/>