**2026 Health Benefits Overview**

**Find the Annual Enrollment Guide here. [coming soon]**

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 2026 health benefit offerings and Annual Enrollment process. Please share this information with your employees.

Our online Annual Enrollment for 2026 will run from October 15 to November 7, 2025.

**Monthly Premium rates for 2026**

**Find 2026 medical and dental rates here. [attachment for link to be provided]**

**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 Annual 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 Annual Enrollment period. This letter will provide them with information on when and how to access the Annual Enrollment website, a benefits review, and links to important plan resources. In your communications, encourage your employees to begin reviewing their options, research plans early and contact Quantum to discuss their plan choice. Proper plan selection can eliminate benefit waste and keep annual premiums static.

**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 Annual Enrollment for the 2026 plan year. Please send a communication to these employees informing their eligibility as well as the Quantum contact information, plans and rates available to them. You may use the enrollment form for new member enrollments and return them to Jennifer Gamberg (jennifer.g@episcopalmn.org) your Missioner for Finance.

All faith communities within ECMN must participate in the Episcopal Church Medical Trust.