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## BENEFITS MEMORANDUM

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**TO:** CLERGY, WARDENS, AND VESTRIES

**FROM:** TED SMITH, TREASURER

**SUBJECT:** MEDICAL PLAN CHANGES IN 2019

**DATE:** 10/1/2018

**CC:**

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Dear Fellow Medical Trust Participants,

The Episcopal Church Medical Trust is changing the menu of health insurance plans available to dioceses for 2019. You may recall that in 2017 CIGNA and Aetna plans were removed from our menu in anticipation of their eventual removal from our suite of options. This early shift, which concentrated our purchasing power with Anthem, saved Virginia congregations over \$200,000 in premium in 2017 and 2018. Now, the Medical Trust is further changing the plan menu available to us. I have worked with the Medical Trust to provide a range of plans offering a variety of options with regard to cost and coverage.

Parishes which have a “base” plan offering for employees will need to decide which of these new plans to adopt. Participants in the Kaiser Permanente EPO 80 or the Anthem CDHP/20 plans **do not** have to change plans. However, participants in any Anthem plan except the CDHP/20 offering will need to choose from the plans in the attached rate sheet.

The dental plan offered through the Diocese of Virginia is not changing with regard to plan or premium in 2019.

Accompanying this memo are several resources to enable these new choices, including:

1. The 2019 rates for plans offered in the Diocese of Virginia
2. The 2019 Medical Trust Enrollment Guide.
3. Plan comparisons prepared for Virginia by the Medical Trust showing each 2018 plan vs the 2019 array.
4. A flyer for Health Advocate, a service provided by the Medical Trust to provide assistance in choosing a new plan.

The open enrollment period for Virginia begins November 1 and ends November 16. You may have questions about the new plan lineup; Sissy Bice and I are available to answer questions at [tsmith@thediocese.net](mailto:tsmith@thediocese.net) or [sbice@thediocese.net](mailto:sbice@thediocese.net). Further, I will make time for this topic both in a block and ad-hoc at the Fall Conference at Shrine Mont. Thanks for your attention to this critical choice.