



Episcopal Diocese of Long Island
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The Medical Trust's Mission

is to provide compassionate
Christian care to the Episcopal
Church balanced with financial
stewardship

To: Employers and Participants in Health Insurance Benefits Provided through the Episcopal Church Medical Trust
From: Louise M. Baietto, Deputy for Finance and Administration
Date: September 11, 2009
Re: Open Enrollment 2010

OPEN ENROLLMENT runs for two weeks starting on or about October 19th, 2009

This is the only period¹ during which participants may change plans without medical underwriting.

All pre-existing conditions are covered and no health statement is required.

Background: The Diocese's continued partnership with the Episcopal Church Medical Trust (a subsidiary of the Church Pension Group) allows us to participate in health plans customized for the Episcopal Church.

Information to assist employers and participants in making an informed decision concerning health plan selections is available on the Diocesan Website at <http://www.dioceselongisland.org/finance/benefits.html>.

The plan offerings for 2010 will be the same as those for 2009. All plans will continue to include MEDCO pharmacy benefit, EyeMed Vision Plan, and CIGNA Behavioral Health, the Mental Health/Substance Abuse Supplement. Plan design changes for 2010 will be as follows:

- Zero (\$0) annual preventive care co-pay
- CIGNA Behavioral Health will be available to those enrolled in all plans offered including the Aetna HMO, which did not offer it previously.
- Lifetime maximum will be increased to \$5 million
- Early retirees will be offered the same plans as active employees

Employers are responsible for establishing their own policy with regard to whether plans will be provided at full or partial cost to employees. Diocesan policy requires that all clergy be provided with comprehensive health insurance benefits. While plans differ in terms of deductibles, co-pays, etc. each plan satisfies this requirement.

The 76th General Convention recently passed Resolution A177, establishing a Denominational Health Plan (DHP) for the Episcopal Church, to be administered by the Episcopal Church Medical Trust. The plan will roll out gradually over the next three years, with employers participating by December 31, 2012. This schedule provides a three-year time frame for domestic dioceses, parishes, and institutions to make decisions and manage change appropriately. . In the months to come we will be communicating with you further on the implementation of these plans to ensure compliance by the 2012 deadline.

¹ Other than significant life changes.

