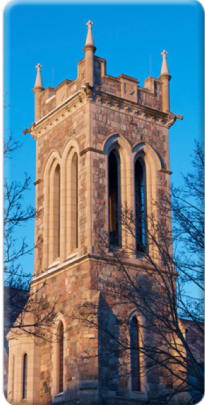




A Century of Service
and Benefits for
the Episcopal Church



CPG — Healthcare is Served



Akina Warner

Associate Account Specialist

Integrated Benefits Account Management Services

October 13, 2018

Episcopal Diocese of New Jersey –

Benefits Workshop



Your 2019 Diocesan Plan Selection

- **Anthem and Cigna PPO 100**
- **Anthem and Cigna MSP PPO 100**
- **Anthem and Cigna PPO 90**
- **Anthem and Cigna MSP PPO 90**
- **Anthem and Cigna CDHP-20/HSA**

Dessert

Extra Benefits!



Employee Assistance Program (EAP)*

- **Up to 10 face-to-face sessions per issue**
- **Confidential**
- **No cost**
- **Telephonic consultations**
- **Available 24 hours a day, 7 days a week**
- **Household benefit**
- **Work/life support, such as eldercare, childcare, and pet care**
- **Certain financial services**
- **Limited legal services**

EAP Online Resources

- **NEW website:** www.mycigna.com
- Under the “Members” section, click on “Login” to access your benefits
 - Enter your Employer ID: episcopal (lower case)
 - First-time visitors must register
 - On left-hand side, click on desired topic
 - Click on “Accept” for the privacy policy

The screenshot displays the Cigna MyCigna.com website interface. At the top, there are navigation tabs for 'My Plans' and 'My Health', along with user information for 'Hi Richard' and links for 'Profile', 'Support Center', 'Forms', 'Español', and 'Log Out'. A search bar is located in the top right corner. Below the navigation, there are four main menu items: 'REVIEW MY COVERAGE', 'MANAGE CLAIMS & BALANCES', 'FIND PROVIDERS AND COSTS', and 'ESTIMATE HEALTH CARE COSTS'. The current page is titled 'Employee Assistance Program (EAP)' and includes a breadcrumb trail: 'Home >> Review My Coverage >> Employee Assistance Program (EAP)'. The page content includes a 'Coverage Period' of 01/01/2018 - 12/31/2018, a description of the EAP's purpose, and a 'Cost' section stating it is free for members. A 'Maximum visits with a licensed in-network counselor' section indicates up to 10 visits per issue per plan year. Below this, there are five icons representing different services: 'Share EAP with someone in your household', 'Live chat with a Cigna EAP consultant (M-F, 9 a.m.-8 p.m. ET)', 'Schedule a phone call with a Cigna EAP consultant', 'Get an authorization to visit a licensed EAP counselor', and 'Find a licensed EAP counselor near you'. On the right side, there is a 'NEED HELP' section with a 'Visit the Support Center' button and two phone call icons with associated text: 'For help finding something on the site please call 1-800-853-2713' and 'For help with plan and coverage information please call 1-800-244-6224'. A 'VIEW MORE' link is also present.

EyeMed Vision Care — Insight Network

- **\$0 copays for annual eye exams with network providers***
- **Annual allowance for contacts or frames, plus discounts if you go over your allowance when using network providers**
- **Additional eyewear purchases at 40% off**
- **Non-prescription sunglasses at 20% off**
- **20% off remaining balances beyond plan coverage limits**
 - Savings on prescription eyeglasses or contact lenses
- **Discounted LASIK or PRK surgical procedures**



*Additional charges may apply for contact lens fit and follow-up.

EyeMed Vision Care Benefits

Benefit	Network (cost share)	Out-of-Network (reimbursement)
Exam (with dilation as necessary)	\$0	Up to \$30
Contact Lenses		
Conventional	\$150 allowance; 85% of additional balance	Up to \$100
Disposable	\$150 allowance; plus additional balance	Up to \$100
Fit and follow-up:		
• Standard	Up to \$40	N/A
• Premium	10% off retail	N/A

EyeMed Vision Care Benefits (cont'd.)

Benefit	Network (cost share)	Out-of-Network (reimbursement)
Frames	\$150 allowance; 80% of balance	Up to \$47
Plastic Lenses		
Single Vision	\$10	Up to \$32
Bifocal	\$10	Up to \$46
Trifocal	\$10	Up to \$57
Standard Progressive	Up to \$75	Up to \$46
Premium Progressive	\$95 – \$120	Up to \$46
Laser Vision Correction	15% off the retail price or 5% off the promotional price	N/A

EyeMed Vision Care — Insight Network

- **Benefits through EyeMed Vision Care's *Insight Network***
 - Features nearly 87,000 providers
 - Generous allowance for frames and contact lenses
 - Enhanced benefits for progressive lenses
- **To confirm provider participation or to schedule an exam, call (866) 723-0513, or visit www.eyemedvisioncare.com/ecmt**
 - Download EyeMed mobile app from Apple Store or Google Play
- **For details on reimbursement of covered services received out of network, refer to *EyeMed Summary of Benefits***

Amplifon Hearing Health Care

- Largest provider of hearing healthcare benefits in the U.S.
- Nationwide network of hearing healthcare providers
- Provides discounts on 2800 hearing aid models from leading manufacturers
- Available to you, your spouse, dependents, parents, and parents-in-law
- Call (866) 349-9055 or visit www.amplifonusa.com



Health Advocate

- **Private, confidential assistance from experienced healthcare professionals**
- **Health Advocate can help you**
 - Find a doctor and schedule an appointment
 - Navigate a complex healthcare system
 - Receive continuity of care via one point of contact
 - Help you evaluate plan choices for the coming year
- **Available to**
 - You, your spouse or domestic partner, dependent children, parents, and parents-in-law

Let Health Advocate be Your Guide

- **If choosing a new plan, their representatives can help you**
 - Verify your current providers' network participation
 - Locate new participating providers if desired
 - Determine out-of-pocket cost differences between plans
 - Understand CDHPs and health savings account options



Does Annual Enrollment leave you dazed and confused?

Turn to Health Advocate

Understanding your health benefits can be confusing and time-consuming—especially if your benefits are changing. Health Advocate can answer your benefits questions and help you learn the ins and outs so you can get the most out of your coverage.

Our benefits experts can:

- **Check the networks.** If you have doctors or specialists you like, we can check to make sure they're in the network. If not, we can help you locate a new in-network provider, transfer your medical records, and even make appointments.
- **Explain your share of the costs.** Plans are required to state how much you'll pay out of pocket. We can help you understand the maze of copays, coinsurance and cost-sharing.
- **Make sure your drugs are covered.** We can check to see if the plan's list of covered medications includes those you take regularly, especially if they are expensive.
- **Factor in your dependents.** If you have children under age 30 they can be on your insurance, regardless of their coverage, dependent or marital status. Just a reminder: Policies can no longer exclude people because of pre-existing conditions.

We're not an insurance company. Health Advocate Solutions is not a direct healthcare provider and not affiliated with any insurance company or third party provider.
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Turn to us—we can help.

866.695.8622
Email: enrollment@healthadvocate.com
Web: HealthAdvocate.com

Download the app today!
Available on the App Store and Google Play.

HealthAdvocate

To Access Health Advocate

- Call (866) 695-8622
- Email answers@HealthAdvocate.com



CLIENT CASE STUDY

Providing a single point of contact to increase engagement



MEMBER SUCCESS STORY

Support after a cancer diagnosis



MEMBER SUCCESS STORY

Preparing for an upcoming surgery



CLIENT CASE STUDY

Employer dealing with an impaired employee

View member video at: www.healthadvocate.com/ecmt

UnitedHealthcare Global Assistance

- **24/7 medical help outside the U.S.***
 - Referrals and scheduling treatment
 - Insurance information and medical records
 - Replacing prescriptions, eyeglasses, and medical devices
 - Replacement of lost or stolen travel documents
 - Emergency travel funds
 - Arrangements for emergency medical evacuation



To Access UnitedHealthcare Global Assistance

- Visit www.uhcglobal.com/global-assistance/
 - Call (800) 527-0218
- **Outside the U.S.**
 - Call collect (410) 453-6330
 - Email Assistance@uhcglobal.com

Questions & Answers

Hungry for More Information?

HEALTH PLANS

ANTHEM	CIGNA
<p>Anthem Blue Cross Blue Shield www.Anthem.com Phone: (800) 352-3152 Monday - Friday, 9:00AM - 8:00PM ET</p> <p>Anthem Anywhere Mobile App available for Download (Android, iOS)</p>	<p>Cigna (medical and dental) www.myCigna.com Phone: (800) 244-6224 24 hours a day, 7 days a week</p> <p>myCigna Mobile App available for Download (Android, iOS)</p>
KAISER PERMANENTE	UNITEDHEALTHCARE (RETIREES)
<p>Kaiser Permanente www.kp.org Colorado: (877) 883-6698 Georgia: (866) 800-1486 Mid-Atlantic States: (877) 740-4117 Northwest: (866) 800-3402 Northern California: (800) 663-1771 Southern California: (800) 533-1833 TTY: (877) 870-0283 Monday - Friday, 7:00AM - 9:00PM ET</p> <p>My Health Manager Mobile App available for Download (Android, Blackberry, iOS)</p>	<p>UnitedHealthcare www.myuhc.com Phone: (800) 708-3052 Monday - Friday, 8:00AM - 8:00PM ET</p> <p>Health4Me App available for Download (Android, iOS)</p>

OTHER

CIGNA BEHAVIORAL (MENTAL HEALTH)	EYEMED VISION CARE
<p>Cigna Behavioral Health & EAP www.myCigna.com Phone: (866) 395-7794 (members) (800) 926-2273 (for pre-membership information) 24 hours a day, seven days a week</p>	<p>EyeMed Vision Care www.eyemedvisioncare.com Phone: (866) 723-0513 (members) (866) 723-0596 (pre-enrollment) Monday - Saturday, 8:00AM - 11:00PM ET Sunday 11:00AM - 8:00PM ET</p>
HEALTH ADVOCATE	EXPRESS SCRIPTS
<p>Health Advocate www.HealthAdvocate.com Phone: (866) 695-8622 24 hours a day, seven days a week Business hours are 8:00AM - 9:00PM ET</p>	<p>Express Scripts Prescription Drug Benefits www.express-scripts.com Phone: (800) 841-3361 24 hours a day, 7 days a week (except Thanksgiving and Christmas)</p> <p>Express Scripts Mobile App available for Download (Android, Blackberry, iOS, Windows Phone)</p>
HEALTHEQUITY (HEALTH SAVINGS ACCOUNTS)	UNITEDHEALTHCARE GLOBAL ASSISTANCE
<p>HealthEquity www.HealthEquity.com Phone: (866) 346-5800 24 hours a day, seven days a week</p> <p>HealthEquity Mobile App available for download (Android, iOS)</p>	<p>UnitedHealthcare Global Assistance UnitedHealthcare Global Assistance Phone: (800) 527-0218 (from U.S., Canada, Puerto Rico, Virgin Islands and Bermuda) (410) 453-6300 (from all other locations, call collect) 24 hours a day, seven days a week</p>

Member Resources

- **Plan documents** — www.cpg.org/mtdocs
- **Client Services Member Services**
 - **(800) 480-9967**
 - mtcustserv@cpq.org

Don't Forget to...

- Choose your medical plan
 - If your current plan won't be offered for 2019, you **must** select a new plan or you will not have coverage for 2019!
- Enroll your eligible dependents if appropriate
- Register on vendor sites
- Take advantage of your extra benefits



Important Notice

Please note that this presentation is provided for informational purposes only and should not be viewed as an offer of coverage, legal, medical, tax, or other advice. Please consult with your own professional advisor for further guidance. In the event of a conflict between this presentation and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate, or modify the terms of any benefit plans described in this presentation at any time, for any reason, and, unless required by law, without notice.

Questions & Answers



For your participation and feedback!

Please take a moment to complete
a brief online survey.

We value your input to ensure
sessions like this are truly helpful.

Here is the survey link:

cpg.org/ibamslearn