

[illegible]

| 2023 Medical Trust Health Plan | Anthem BCBS CDHP 15/HSA | | Anthem BCBS CDHP 20/HSA | | Anthem BCBS CDHP 40/HSA | |
|---|--|--|--|--|--|--|
| | Network | Out-of-Network | Network | Out-of-Network | Network | Out-of-Network |
| Annual Deductible (CDHPs have a combined medical & Rx deductible) | \$1,500 per person \$3,000 per family (deductible is non- embedded) | \$3,000 per person \$6,000 per family (deductible is non- embedded) | \$3,000 per person \$5,450 per family | \$3,000 per person \$6,000 per family | \$3,500 per person \$7,000 per family | \$7,000 per person \$14,000 per family |
| Annual Out-of-Pocket Limit | \$2,400 per person \$4,800 per family (out-of-pocket limit is non-embedded) | \$4,800 per person \$9,600 per family (out-of-pocket limit is non-embedded) | \$4,200 per person \$8,450 per family | \$7,000 per person \$13,000 per family | \$6,000 per person \$12,000 per family | \$10,000 per person \$20,000 per family |
| Preventive Care | | | | | | |
| Preventive Services & Well-Child Care | \$0 copay | 40% coinsurance | \$0 copay | 45% coinsurance | \$0 copay | 60% coinsurance |
| Physician Services | | | | | | |
| Office Visit | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Diagnostic Services (outpatient) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Specialist Care | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Hospital Services | | | | | | |
| Inpatient Services (including inpatient maternity services) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Outpatient Surgery | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Emergency Room Care | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |
| Ambulance Services | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |
| Behavioral Health | | | | | | |
| Outpatient Services | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Inpatient Services | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Other Medical Services | | | | | | |
| Durable Medical Equipment | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Home Health Care (210 visits per calendar year, combined network and out-of- network) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Outpatient Therapy (60 visits per calendar year per each type of therapy, combined network and out-of-network) | 15% coinsurance (includes speech, physical, and occupational) | 40% coinsurance (includes speech, physical, and occupational) | 20% coinsurance (includes speech, physical, and occupational) | 45% coinsurance (includes speech, physical, and occupational) | 40% coinsurance (includes speech, physical, and occupational) | 60% coinsurance (includes speech, physical, and occupational) |
| Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Urgent Care Services | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |

| 2023 Medical Trust Health Plan | Cigna OAP PPO 100 | | Cigna OAP PPO 90 | | Cigna OAP PPO 80 | | Cigna OAP PPO 70 | |
|---|--|---|--|---|--|---|--|---|
| | Network | Out-of-Network | Network | Out-of-Network | Network | Out-of-Network | Network | Out-of-Network |
| Annual Deductible (CDHPs have a combined medical & Rx deductible) | \$0 per person \$0 per family | \$500 per person \$1,000 per family | \$500 per person \$1,000 per family | \$1,000 per person \$2,000 per family | \$1,000 per person \$2,000 per family | \$2,000 per person \$4,000 per family | \$3,500 per person \$7,000 per family | \$7,000 per person \$14,000 per family |
| Annual Out-of-Pocket Limit | \$2,000 per person \$4,000 per family | \$4,000 per person \$8,,000 per family | \$2,500 per person \$5,000 per family | \$5,000 per person \$10,000 per family | \$3,500 per person \$7,000 per family | \$7,000 per person \$14,000 per family | \$5,000 per person \$10,000 per family | \$10,000 per person \$20,000 per family |
| Preventive Care | | | | | | | | |
| Preventive Services & Well-Child Care | \$0 copay | 50% coinsurance | \$0 copay | 50% coinsurance | \$0 copay | 50% coinsurance | \$0 copay | 50% coinsurance |
| Physician Services | | | | | | | | |
| Office Visit | \$30 copay | 50% coinsurance | \$30 copay | 50% coinsurance | \$30 copay | 50% coinsurance | \$30 copay | 50% coinsurance |
| Diagnostic Services (outpatient) | \$0 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Specialist Care | \$45 copay | 50% coinsurance | \$45 copay | 50% coinsurance | \$45 copay | 50% coinsurance | \$45 copay | 50% coinsurance |
| Hospital Services | | | | | | | | |
| Inpatient Services (including inpatient maternity services) | \$250 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Outpatient Surgery | \$200 copav | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Emergency Room Care | \$250 copay | \$250 copay | \$250 copay | \$250 copay | \$250 copay | \$250 copay | \$250 copay | \$250 copay |
| Ambulance Services | \$0 copay | \$0 copay | 10% coinsurance | 10% coinsurance | 20% coinsurance | 20% coinsurance | 30% coinsurance | 30% coinsurance |
| Behavioral Health | | | | | | | | |
| Outpatient Services | \$0 copay | 30% coinsurance | \$30 copay | 30% coinsurance | \$30 copay | 30% coinsurance | \$30 copay | 30% coinsurance |
| Inpatient Services | \$250 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Other Medical Services | | | | | | | | |
| Durable Medical Equipment | \$0 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Home Health Care (210 visits per calendar year, combined network and out-of-network) | \$0 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Outpatient Therapy (60 visits per calendar year per each type of therapy, combined network and out-of-network) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) |
| Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network) | \$0 copay | 50% coinsurance | 10% coinsurance | 50% coinsurance | 20% coinsurance | 50% coinsurance | 30% coinsurance | 50% coinsurance |
| Urgent Care Services | \$50 copav | \$50 copav | \$50 copay | \$50 copav | \$50 copav | \$50 copav | \$50 copav | \$50 copav |

| 2023 Medical Trust Health Plan | Cigna CDHP 15/HSA | | Cigna CDHP 20/HSA | | Cigna CDHP 40/HSA | |
|---|--|--|--|--|--|--|
| | Network | Out-of-Network | Network | Out-of-Network | Network | Out-of-Network |
| Annual Deductible (CDHPs have a combined medical & Rx deductible) | \$1,500 per person \$3,000 per family (deductible is non- embedded) | \$3,000 per person \$6,000 per family (deductible is non- embedded) | \$3,000 per person \$5,450 per family | \$3,000 per person \$6,000 per family | \$3,500 per person \$7,000 per family | \$7,000 per person \$14,000 per family |
| Annual Out-of-Pocket Limit | \$2,400 per person \$4,800 per family (out-of-pocket limit is non-embedded) | \$4,800 per person \$9,600 per family (out-of-pocket limit is non-embedded) | \$4,200 per person \$8,450 per family | \$7,000 per person \$13,000 per family | \$6,000 per person \$12,000 per family | \$10,000 per person \$20,000 per family |
| Preventive Care | | | | | | |
| Preventive Services & Well-Child Care | \$0 copay | 40% coinsurance | \$0 copay | 45% coinsurance | \$0 copay | 60% coinsurance |
| Physician Services | | | | | | |
| Office Visit | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Diagnostic Services (outpatient) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Specialist Care | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Hospital Services | | | | | | |
| Inpatient Services (including inpatient maternity services) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Outpatient Surgery | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Emergency Room Care | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |
| Ambulance Services | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |
| Behavioral Health | | | | | | |
| Outpatient Services | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Inpatient Services | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Other Medical Services | | | | | | |
| Durable Medical Equipment | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Home Health Care (210 visits per calendar year, combined network and out-of- network) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Outpatient Therapy (60 visits per calendar year per each type of therapy, combined network and out-of-network) | 15% coinsurance (includes speech, physical, and occupational) | 40% coinsurance (includes speech, physical, and occupational) | 20% coinsurance (includes speech, physical, and occupational) | 45% coinsurance (includes speech, physical, and occupational) | 40% coinsurance (includes speech, physical, and occupational) | 60% coinsurance (includes speech, physical, and occupational) |
| Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network) | 15% coinsurance | 40% coinsurance | 20% coinsurance | 45% coinsurance | 40% coinsurance | 60% coinsurance |
| Urgent Care Services | 15% coinsurance | 15% coinsurance | 20% coinsurance | 20% coinsurance | 40% coinsurance | 40% coinsurance |

| 2023 Medical Trust Health Plan | Kaiser EPO High | Kaiser EPO 80 | Kaiser CDHP 20/HSA |
|---|--|--|--|
| | Network Only | Network Only | Network Only |
| Annual Deductible (CDHPs have a combined medical & Rx deductible) | \$0 per person \$0 per family | \$500 per person \$1,000 per family | \$3,000 per person \$5,450 per family |
| Annual Out-of-Pocket Limit | \$1,750 per person \$3,500 per family | \$3,500 per person \$7,000 per family | \$4,200 per person \$8,450 per family |
| Preventive Care | | | |
| Preventive Services & Well-Child Care | \$0 copay | \$0 copay | \$0 copay |
| Physician Services | | | |
| Office Visit | \$25 copay | \$25 copay | 20% coinsurance |
| Diagnostic Services (outpatient) | \$50 copay | 20% coinsurance | 20% coinsurance |
| Specialist Care | \$25 copay | \$35 copay | 20% coinsurance |
| Hospital Services | | | |
| Inpatient Services (including inpatient maternity services) | \$100 per day copay to maximum of \$600 | 20% coinsurance | 20% coinsurance |
| Outpatient Surgery | \$100 copay | 20% coinsurance | 20% coinsurance |
| Emergency Room Care | \$100 copay | 20% coinsurance | 20% coinsurance |
| Ambulance Services | \$0 copay | 20% coinsurance | 20% coinsurance |
| Behavioral Health | | | |
| Outpatient Services | \$25 copay per visit for individual visit | \$25 copay per visit for individual visit | 20% coinsurance |
| Inpatient Services | \$100 per day copay to maximum of \$600 | 20% coinsurance | 20% coinsurance |
| Other Medical Services | | | |
| Durable Medical Equipment | \$0 copay | 20% coinsurance | 20% coinsurance |
| Home Health Care (210 visits per calendar year, combined network and out-of- network) | \$0 copay | \$0 copay | \$0 copay |
| Outpatient Therapy (60 visits per calendar year per each type of therapy, combined network and out-of-network) | \$25 copay (includes speech, physical, and occupational) | \$25 copay (includes speech, physical, and occupational) | 20% coinsurance (includes speech, physical, and occupational) |
| Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network) | \$0 copay | 20% coinsurance | 20% coinsurance |
| Urgent Care Services | \$50 copay | \$50 copay | 20% coinsurance |

2023 Prescription Drug Benefits

| | Express Scripts | | | |
|---|----------------------------------|----------------------------------|-----------------------|-----------------------|
| | Standard | | Premium | |
| | Retail | Home Delivery | Retail | Home Delivery |
| Annual Prescription Deductible (in-network) | None | None | None | None |
| Tier 1: Generic | Up to a \$10 copay | Up to a \$25 copay | Up to a \$5 copay | Up to a \$12 copay |
| Tier 2: Preferred Brand Name | 25%; up to \$40 min / \$80 max | 25%; up to \$100 min / \$200 max | Up to a \$35 copay | Up to a \$87 copay |
| Tier 3: Non-Preferred Brand Name | 40%; up to \$80 min / \$160 max | 40%; up to \$200 min / \$400 max | Up to a \$70 copay | Up to a \$175 copay |
| Tier 4: Specialty Rx | 40%; up to \$100 min / \$200 max | 40%; up to \$250 min / \$500 max | Up to a \$90 copay | Up to a \$225 copay |
| Dispensing Limits Per Copayment | Up to a 30-day supply | Up to a 90-day supply | Up to a 30-day supply | Up to a 90-day supply |

2023 Prescription Drug Benefits

| | Express Scripts | | |
|--|---|--|--|
| | CDHP-15/HSA | CDHP-20/HSA | CDHP-40/HSA |
| | Retail and Home Delivery | Retail and Home Delivery | Retail and Home Delivery |
| Annual Prescription Deductible (in-network) | \$1,500 per person \$3,000 per family (combined with medical deductible) (non-embedded deductible) | \$3,000 per person \$5,450 per family (combined with medical deductible) | \$3,500 per person \$7,000 per family (combined with medical deductible) |
| Tier 1: Generic | You pay 15% after deductible | You pay 15% after deductible | You pay 15% after deductible |
| Tier 2: Preferred Brand Name | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible |
| Tier 3: Non-Preferred Brand Name | You pay 50% after deductible | You pay 50% after deductible | You pay 50% after deductible |
| Tier 4: Specialty Rx | You pay 50% after deductible | You pay 50% after deductible | You pay 50% after deductible |
| Dispensing Limits Per Copayment | Up to a 30-day supply (retail) or 90-day supply (mail order) | Up to a 30-day supply (retail) or 90-day supply (mail order) | Up to a 30-day supply (retail) or 90-day supply (mail order) |

| | 2023 Prescription Drug Benefits | | |
|---|---------------------------------|---|--|
| | Kaiser Health Plans | | |
| | EPO High and EPO 80 | | CDHP-20/HSA |
| | Retail | Home Delivery | Retail and Home Delivery |
| Annual Prescription Deductible (in-network) | None | None | \$3,000 per person \$5,450 per family (combined with medical deductible) |
| Tier 1: Generic | Up to a \$5 copay | Up to a \$5 copay for a 30-day supply or \$10 for up to a 90-day supply | You pay 15% after deductible |
| Tier 2: Preferred Brand Name | Up to a \$30 copay | Up to a \$30 copay for a 30-day supply or \$60 for up to a 90-day supply | You pay 25% after deductible |
| Tier 3: Non-Preferred Brand Name | Up to a \$70 copay | Up to a \$70 copay for a 30-day supply or \$140 for up to a 90-day supply | You pay 50% after deductible |
| Tier 4: Specialty Rx | Up to a \$90 copay | Up to a \$90 copay for a 30-day supply or \$180 for up to a 90-day supply | You pay 50% after deductible |
| Dispensing Limits Per Copayment | Up to a 30-day supply | Up to a 90-day supply | Up to a 30-day supply (retail) or 90-day supply (mail order) |

2023 Vision Benefits

| | EyeMed | |
|--|--|--|
| | Network | Out-of-Network |
| Eye Examinations | \$0 copay | Plan pays up to \$30 for ophthalmologists or optometrists |
| Lenses (eligible once every calendar year) | \$10 copay | Plan pays up to: \$32 for single vision \$46 for bifocal \$57 for trifocal |
| Lens Options | | |
| Standard progressive (add-on to bifocal) | Up to \$75 copay | Plan pays up to \$46 |
| UV Coating | Up to \$15 copay | You are responsible for the cost of any lens options that you elect from out-of-network providers, |
| Tint (solid and gradient) | Up to \$15 copay | |
| Standard Scratch Resistance | Up to \$15 copay | |
| Standard Polycarbonate | \$0 copay | |
| Standard Anti-Reflective Coating | Up to \$45 copay | |
| Disposable | 20% off retail price | |
| Frames (eligible once every calendar year) | \$200 allowance, 20% off balance over \$200 | Plan pays up to \$47 |
| Contact Lenses (eligible once every calendar year) | | |
| Conventional | \$200 allowance, 15% off balance over \$200 | Plan pays up to \$100 |
| Disposable | \$200 allowance, then you pay balance over \$200 | Plan pays up to \$100 |

2023 Dental Benefits

| | Cigna Dental | | | | | |
|--|--|---------------------------------|--|--|--|---|
| | Preventive Dental PPO Plan | | Basic Dental PPO Plan | | Dental & Orthodontia PPO Plan | |
| | DPP0 Advantage | DPP0 and Out-of-Network | DPP0 Advantage | DPP0 and Out-of-Network | DPP0 Advantage | DPP0 and Out-of-Network |
| Deductible | \$0 per person / \$0 per family | \$0 per person / \$0 per family | \$0 per person / \$0 per family | \$50 per person / \$150 per family | \$0 per person / \$0 per family | \$25 per person / \$75 per family |
| Annual Benefit Limit | \$1,500 | | \$2,000 | | \$2,000 | |
| Preventive and Diagnostic Services (e.g., oral exams, cleanings, x-rays, emergency care to relieve pain) | You pay \$0 (not subject to annual deductible) | | You pay \$0 (not subject to annual deductible) | | You pay \$0 (not subject to annual deductible) | |
| Basic Restorative Services (Includes fillings, root canal therapy, oral surgery, osseous surgery, and denture adjustments and repairs) | You pay 20% coinsurance | | You pay 15% coinsurance | You pay 15% coinsurance after deductible | You pay 15% coinsurance | You pay 15% coinsurance after deductible |
| Major Restorative Services (Includes crowns, dentures, and bridges) | You pay 99% coinsurance | | You pay 50% coinsurance | You pay 50% coinsurance after deductible | You pay 15% coinsurance | You pay 15% coinsurance after deductible |
| Orthodontia Services | Not covered. You pay 100%. | | Not covered. You pay 100%. | | You pay 50% coinsurance up to individual lifetime benefit limit of \$1,500 | You pay 50% coinsurance up to individual lifetime benefit limit of \$1,500 after deductible |

The Plans described in this document (collectively, the Plans) are sponsored and administered by the Church Pension Group Services Corporation ("CPGSC"), also known as The Episcopal Church Medical Trust ("the Medical Trust"). The Plans that are self-funded are funded by The Episcopal Church Clergy and Employees' Benefit Trust ("ECCEBT"), which is a voluntary employees' benefit association within the meaning of section 501(c)(9) of the Internal Revenue Code.

This document contains only a partial, general description of the Plans. It is provided for informational purposes only and should not be viewed as a contract, an offer of coverage, a confirmation of eligibility, or investment, tax, medical or other advice. In the event of a conflict between this document and the official Plan documents (summary of benefits and coverage, Plan Document Handbook), the official Plan documents will govern. The Church Pension Fund and CPGSC (collectively, CPG), retain the right to amend, terminate or modify the terms of the Plans, as well as any post-retirement health subsidy, at any time, for any reason, and, unless required by law, without notice.

Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of The Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.

All benefits under the Plans are subject to applicable laws, regulations and policies.

Except for the Preventive Dental PPO Plan, all such benefits are subject to coordination of benefits. The Plans are subrogated to all the rights of a Plan participant against any party liability for such participant's illness or injury, to the extent of the reasonable value of the benefits provided to such a participant under the Plans. The Plans may assert this right independently of a Plan participant, and such participant is obligated to cooperate with the Medical Trust in order to protect the Plans' subrogation rights.

This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.